GUIDE

Documents You Need for a US LLC

A clean document checklist for formation, EIN, banking, payments and ongoing compliance.

Inside this guide

Prepared by Start USA LLC | Reviewed September 2026

BEFORE FORMATION

Information to prepare

Most delays come from missing or inconsistent information, not from the filing form itself.

1 Owner and business information

- [ ] Owners full legal names exactly as shown on identification.
- [ ] Residential and mailing addresses for owners/managers where required.
- [ ] Government-issued ID/passport copies for provider KYC where requested.
- [ ] Ownership percentages and management structure.
- [ ] Company name options and business activity description.

2 Formation inputs

- [ ] Chosen state and registered-agent details.
- [ ] Principal office and mailing address strategy.
- [ ] Organizer details if the state filing requires them.
- [ ] Management choice and any state-specific optional provisions.

CORE COMPANY FILE

Documents to keep permanently

These are the documents most often used to prove that the company exists and who controls it.

1 Formation records

- [ ] Accepted Articles/Certificate of Organization or equivalent state formation document.
- [ ] State filing receipt, entity/file number and formation date.
- [ ] Operating Agreement and amendments.
- [ ] Ownership/member records and manager resolutions where relevant.
- [ ] Registered-agent engagement and contact information.

2 IRS records

- [ ] EIN confirmation or other IRS evidence of the EIN.
- [ ] Copy of the SS-4 information used for the application.
- [ ] Any IRS address-change or classification-election correspondence, if applicable.
- [ ] Copies of filed federal returns and information forms.

BANKING & PAYMENTS

Your provider-ready folder

Provider document lists vary, but these items commonly form the core evidence package.

1 Commonly requested evidence

- [ ] Formation document and EIN evidence.
- [ ] Operating Agreement / ownership information.
- [ ] Owner or manager passport/government ID.
- [ ] Company and owner address information.
- [ ] Website, business description and customer/support contact details.
- [ ] Contracts, invoices or proof of commercial activity if requested.

! Keep the application truthful

Do not alter addresses, ownership or business descriptions just to fit a providers eligibility rules. Inconsistency can create account-review problems later.

G Certificates of good standing

Some banks, marketplaces, investors or counterparties may request a recent certificate of good standing/status. Availability, wording and fees vary by state.

TAX & COMPLIANCE FILE

Records to keep through the year

Your accountant can work faster when state notices, tax forms and bookkeeping support are already organised.

1 Keep by tax year

- [ ] Bank and payment processor statements.
- [ ] Sales invoices and major expense receipts.
- [ ] Contracts and contractor/vendor records.
- [ ] Filed federal and state returns/information forms.
- [ ] State annual report/tax confirmations and licenses.
- [ ] Ownership contributions, distributions and reimbursements records.

F Suggested folder structure

01 Formation | 02 Ownership | 03 IRS | 04 Banking | 05 Payments | 06 Accounting | 07 Tax | 08 State Compliance | 09 Contracts

! Retention

Retention periods depend on the document and applicable tax/legal rules. Do not delete original formation, ownership or tax records simply because an account has been closed.

REFERENCE

Official sources & important notes

Use this guide as an operating checklist. Requirements vary by ownership, tax classification, state, business activity and where you actually operate.

Current compliance note

As of September 2026, U.S.-created companies are exempt from FinCEN beneficial ownership information (BOI) reporting under the final rule effective August 14, 2026. Certain foreign entities registered to do business in the U.S. can still have BOI obligations.

Official sources reviewed

1. IRS - Instructions for Form SS-4 (EIN)
   https://www.irs.gov/instructions/iss4
2. IRS - Instructions for Form 5472
   https://www.irs.gov/instructions/i5472
3. IRS - Instructions for Form 1065
   https://www.irs.gov/instructions/i1065
4. IRS - Publication 509, Tax Calendars
   https://www.irs.gov/publications/p509
5. FinCEN - Beneficial Ownership Information
   https://www.fincen.gov/boi
6. Delaware Division of Corporations - Online status information
   https://corp.delaware.gov/onlinestatus/

Important

This resource is general information, not legal, tax, accounting, banking or investment advice. Rules and provider requirements can change. Confirm current requirements with the relevant government agency and a qualified professional before filing or making tax decisions.