

PROTEGRA · INFRASTRUCTURE

THE PAYMENT-READY SETUP CHECKLIST.

The documents banks and payment providers ask for when they onboard an online business. Have them ready before you apply, not after the first refusal.

INSIDE THIS CHECKLIST

Company

People

Business and website

By niche

Next step



A company on paper is useless if it cannot transact. Underwriting looks at the structure, the people and the product behind it.

01 / COMPANY

THE COMPANY BEHIND THE PRODUCT.

Providers underwrite the legal entity first. Every document should show the same name, number and address.



01

REGISTRY EXTRACT

A recent extract from the company register or a certificate of incorporation, showing directors and the registered address.



02

ARTICLES OF ASSOCIATION

The current version, including amendments.



03

OWNERSHIP CHART

Shareholder register and a chart down to the beneficial owners, with the beneficial-owner register entry where your country keeps one.



04

REGISTERED ADDRESS

Proof of the company address: a lease or a registered-address agreement.



05

SIGNING AUTHORITY

A board resolution or power of attorney for the person who signs with the provider.

WHERE FILES STALL

Activity codes that do not match what you actually sell, and names or addresses that differ between documents. **Fix both before you apply.**

02 / PEOPLE

THE PEOPLE WHO RUN IT.

Directors and beneficial owners go through identity checks of their own. Real governance matters as much as the documents.



IDENTITY DOCUMENTS

A valid passport or ID card for every director and beneficial owner.

01



PROOF OF ADDRESS

A recent utility bill or bank statement for each of them.

02



SOURCE OF FUNDS

Where the money in the company comes from, and for owners the source of wealth, with supporting documents.

03



MANAGEMENT AND PRESENCE

Who makes decisions, and where. A real office or a resident director, not a mailbox.

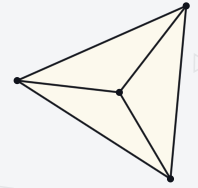
04

WHY IT MATTERS

Payment providers look for **real presence and resident governance** before they approve a business. That is usually the missing piece.

03 / BUSINESS AND WEBSITE

WHAT YOU SELL AND HOW YOU SELL IT.



Underwriters open your website before they read your documents. It has to tell the same story as the application.

Website

PUBLIC PAGES

- Terms and conditions
- Privacy policy
- Refund and cancellation policy
- Company name, address and contacts
- Clear prices before checkout

Business model

HOW IT WORKS

- A short description of the product
- How customers pay and get what they paid for
- Key suppliers and contracts

Volumes

YOUR NUMBERS

- Expected monthly volume
- Average transaction size
- Countries your customers pay from

History

IF YOU ALREADY PROCESS

- Recent processing statements
- Refund and chargeback levels
- Company bank statements

THE SIMPLE TEST

A stranger should understand from your website **what you sell, who you are and how to get a refund.**

04 / BY NICHE

WHAT YOUR NICHE ADDS TO THE LIST.

Apps and games

STORE VERIFICATION

Apple and Google verify the organization behind the app. Entity data, the D-U-N-S record, address and signing authority all have to match.

Education, SaaS, subscriptions

RECURRING PAYMENTS

Subscription terms, how customers cancel and how refunds work, stated on the website and at checkout.

E-commerce

PHYSICAL GOODS

Supplier contracts, shipping and returns terms, and delivery times shown to customers.

High-risk niches

EXTRA REVIEW

Licences where the activity requires them, product compliance documents and age checks where relevant. Expect an extra compliance review.

HANDLING EU PERSONAL DATA

GDPR duties come with it: a privacy notice, agreements with your data processors and **breach notification within 72 hours**.

NEXT STEP

CHECK IT WITH OUR TEAM.

A free 15-minute Blocker Diagnostic: we confirm the structure for your case and give you an exact cost estimate.

WHAT WE LOOK AT

- What is actually blocking your business
- The structure that fits and the order of steps
- Which of these documents you already have

WHAT YOU GET

- A recommended setup
- A budget estimate
- A reply within 24 hours

Take the 60-second quiz →

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General preparation checklist. Each bank and payment provider sets its own requirements and may ask for more. This document is not legal advice.