

The 7 Secrets to Obtain Business Credit

How to Get Unsecured Lines of Credit of \$100K (+Much, Much More)

by Troy R. L. Williams

The 7 Secrets to Obtain Business Credit:

How to Get Unsecured Lines of Credit of \$100K and Much, Much More

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Troy R. L. Williams

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About the Author

Troy R. L. Williams

Troy R. L. Williams built his career the traditional way: a Bachelor of Arts in Accounting, then a climb up the corporate ladder that made him **Director of Financial Operations at Oppenheimer Funds by age 28**, followed by several more senior titles at other New York firms.

He eventually left that track to build a business of his own, and it cost him. Within three months he was broke, and his own credit was wrecked, the exact thing he now spends his career helping other people avoid. He rebuilt it himself, applying the same analytical skills he'd developed across his corporate career. That process became **CapitalPath®**.

Turning that process into something other business owners could use became **SmartPerson Financial**, which Troy founded in 2023. Through CapitalPath®, he has since guided **hundreds of individuals** through building business credit profiles, securing unsecured lines of credit, and positioning their companies for long-term financial growth, without touching their personal credit scores. His book, **Credit Is The New Bag**, is available on Amazon.

For a free consultation, visit: smartperson.dacsventures.io/apply

CHAPTER

1

What if You Had an Extra \$100K to Grow Your Business?



What if You Had an Extra \$100K to Grow Your Business?

Picture this: an additional \$100,000 sitting in your business account right now, capital that is yours to deploy however your strategy demands. No waiting. No asking permission. No tying up your personal credit in the process. That is the power of business credit, and it is more within reach than most entrepreneurs ever realize.

Here is what CapitalPath© members are doing with their capital:

- ◆ **Scaling their operations**, reinvesting into growth strategies that move the needle, without draining personal savings or waiting on revenue cycles.
- ◆ **Multiplying marketing reach**, increasing advertising budgets by 3x or more and watching revenue scale in proportion.
- ◆ **Eliminating personal debt exposure**, transferring personal liabilities to business credit accounts, so they appear virtually debt-free to personal credit bureaus.
- ◆ **Building a financial buffer**, creating a capital reserve that removes anxiety around slow seasons, unexpected costs, or transition periods.
- ◆ **Hiring and expanding teams**, bringing on help to stop doing everything alone.

This guide will show you exactly how to build the business credit profile that makes funding like this possible, including how to obtain unsecured business lines of credit in excess of \$100K. But first, let's establish why business credit belongs at the center of your financial strategy.

How is Business Credit Different From Personal Credit?

Most entrepreneurs have spent years learning the rules of personal credit: keep utilization low, pay on time, don't open too many accounts at once. Those rules are real. But business credit operates by a different set of principles, and understanding that difference is where the opportunity lives.

With personal credit, borrowing more works against you. Higher utilization signals risk to lenders and pulls your score down. Maxing out personal cards to fund your business damages the one credit profile you have.

Business credit flips that equation. The more responsibly you borrow and repay under your business entity, the more creditworthy you become, and the more capital lenders want to extend. A \$25,000 business line used and paid on time doesn't hurt you. It positions the next lender to offer you another \$25,000 to earn your business.

✗ PERSONAL CREDIT	✓ BUSINESS CREDIT
More borrowing = lower score	More borrowing = more available
One profile (SSN)	Unlimited profiles per entity
Appears on personal report	Does NOT affect personal report
Tied to personal assets	Independent of personal wealth
Profile assigned to you	Profile you build yourself

Four advantages business credit holds over personal financing:

- 1. You build the profile yourself.** Unlike personal credit, which is assigned to you, business credit is something you construct. You input the data, establish the relationships, and control the outcome.
- 2. It does not affect your personal credit score.** Activity on business credit accounts is reported separately. Your personal profile stays clean regardless of how much you borrow.
- 3. More borrowing unlocks more borrowing.** Every account opened and paid on time makes you more attractive to additional lenders. The system rewards responsible scaling.
- 4. Amounts tend to be significantly larger.** Business credit lines dwarf personal credit limits. The \$100K figure in this guide's title is a starting point, not a ceiling.

For real estate investors, business credit is transformative. Rather than paying hard-money lenders fees as high as 15% per month, a business line of credit carries no upfront points and typical interest rates in the 5% to 12% range, a dramatic reduction in cost of capital on every deal.

CHAPTER

2

When Should You Start Building Business Credit?



When Should You Start Building Business Credit?

The single most costly mistake business owners make with credit is waiting until they need it to build it. By the time an urgent financial need arises, the window for deliberate, strategic credit-building has closed, and you are left choosing between expensive emergency financing or personal funds.

The answer is simple: **start now**. For a brand-new business entity, establishing a solid business credit profile takes roughly 60 to 90 days when the steps are followed correctly. That is a short runway measured against the years of financial leverage you gain on the other side.

IMPORTANT

The Rule: Build your business credit before you need it. Credit extended from a position of strength always comes with better terms, higher limits, and more options than credit applied for in desperation.

Without an established business credit profile, your emergency funding options become:

- ◆ Merchant cash advances, expensive, fast, and frequently a trap for cash-strapped businesses
- ◆ Working capital loans with unfavorable terms and high fees
- ◆ Personal credit cards that damage your personal profile and inflate your debt-to-income ratio
- ◆ Pulling from personal savings or retirement accounts

None of those options are good. All of them are avoidable. When you build your business credit profile proactively, while operations are steady, you create a standing financial resource that is available the moment you need it, on terms you negotiated from strength.

The more capital you have available to reinvest in your business, the faster it compounds. That relationship between funding access and business performance is the foundation of everything in this guide.

CHAPTER

3

How Can Business Credit Transform Your Life?



How Can Business Credit Transform Your Life?

My business today gives me something no corporate title ever could, the freedom to build on my terms, serve people I believe in, and make decisions based on vision rather than budget constraints. But I want to be direct about where that started, because it did not start with freedom.

I built my career the traditional way. A degree in Accounting, then years climbing the corporate ladder until I became Director of Financial Operations at Oppenheimer Funds by 28. From there I held several more titles at other firms across New York, each one convincing me the next promotion was the real goal.

Eventually I left that track to build something of my own, and it cost me. Within three months I was broke and my own credit was wrecked, the exact thing I now spend my career helping other people avoid.

Quitting was never on the table. I turned the same analytical mind I'd used throughout my corporate career on my own file instead, rebuilding my credit report line by line, disputing what didn't belong, and relearning what actually moves a score versus what's just noise. That process became **CapitalPath®**.

Once my own credit was repaired, I used the capital it unlocked to invest in real mentorship instead of guessing my way through the next stage alone. Turning that process into something other business owners could actually use, not just a story I told at dinner, became **SmartPerson Financial**, which I founded in 2023. My book, **Credit Is The New Bag**, available on Amazon, tells that story in full.

Action is always the first key.

When I began working with other business owners, people generating serious revenue, I was struck by how many had no idea what a Dun & Bradstreet number was. No understanding of their Paydex score. No business credit profile at all. They were leaving hundreds of thousands of dollars on the table because no one had ever showed them the door.

→ If you want access to the kind of business credit that changes what is possible for your company, you need someone who has navigated this system from both sides, and can show you exactly where to walk.

The second key I will share: **find someone who has already solved the problem you are trying to solve, and follow their system precisely.** The difference between people who get results with business credit and those who don't almost always comes down to execution discipline, not concept comprehension.

I have now guided hundreds of individuals through this process. Here is a snapshot of what those on the other side are doing:

- ◆ Securing \$25K–\$100K+ in unsecured business credit lines without income verification
- ◆ Covering operational costs with business credit while keeping personal scores completely clean
- ◆ Running funded marketing campaigns that generate revenue multiples above the credit used
- ◆ Building multiple business credit profiles across entities to compound available capital
- ◆ Exiting salary dependence because they now have a financial cushion to build from

Lending policies shift constantly. As of publication, lenders actively extending unsecured business credit without income verification include Chase, First National Bank of Omaha, Sovereign Bank, and Advanta. Janus Mortgage has been extending between \$100K and \$200K in unsecured business credit lines. For the most current lender intelligence, visit **smartpersonfinancial.com**.

DISCLAIMER

Lender policies, qualifying criteria, and available credit products change frequently. The lenders listed in this guide were accurate at time of publication. Always verify current terms, income verification requirements, and qualification standards directly with any lender before applying. CapitalPath® and SmartPerson Financial LLC make no guarantee of approval with any specific lender.

CHAPTER

4

How to Build Business Credit, Step-by-Step



How to Build Business Credit, Step-by-Step

Business credit does not happen by accident. It is not something you stumble into by making good purchases or keeping a clean bank account. It is a deliberate construction, a profile you build intentionally using a specific sequence that signals your creditworthiness to the lending ecosystem.

Business credit is credit that lives in the name of your corporation, entirely separate from your personal credit profile. It is evaluated by business-specific bureaus using business-specific scoring models, and it can be scaled in ways personal credit cannot match.

With Dun & Bradstreet, the leading business credit bureau, your score is called a **Paydex score**, rated on a scale of 1 to 100. A score of 80 is the benchmark that positions you for the best business credit offers. Unlike a personal credit score, which is largely assigned based on your history, you actively construct your Paydex score by inputting the right data, establishing the right relationships, and paying on time.

Here are the seven steps:

01**Form Your Business for Credit-Readiness**

LLC / S-Corp / C-Corp

02**Get Your Federal EIN**

EIN = your business tax ID

03**Open Your Business Bank Account**

Dedicated banking relationship

04**Establish Your D&B DUNS Number**

D&B profile + Paydex score

05**Build Five Net-30 Tradelines**

Net 30 vendors that report to D&B

06**Pay Every Tradeline On-Time**

Hit Paydex score of 80

07

Let Lenders Come to You

\$25K–\$100K+ unsecured credit

01

Form Your Business for “Credit-Readiness”

Before any lender can extend credit to your business, you need a legitimate legal entity with a standalone business credit profile. Without that structure, everything else in this guide is unavailable to you.

One of the most powerful aspects of business credit: **you can build as many business credit profiles as you have legal entities.** With personal credit, you have exactly one SSN and one profile. Business credit has no such ceiling. Each properly structured entity becomes its own creditworthy profile.

The additional strategic advantage most people miss: with personal credit, your profile was assigned to you. With business credit, you construct it yourself. You control what information is entered, how the profile is positioned, and how quickly it builds.

Three reasons to build multiple entities:

- ◆ **Multiply your available credit.** Each entity qualifying for \$25K–\$50K multiplies your total access. Five well-structured entities can mean \$250K+ in total available capital.
- ◆ **Create a fallback profile.** If one entity encounters a late payment or reporting issue, you have separate profiles that remain clean and fully functional.
- ◆ **Protect your assets.** Keeping credit and revenue separated across entities provides insulation if legal exposure arises with any single venture.

When you file your entity, choose the structure that makes the most sense for your situation, LLC, S-Corp, or C-Corp. All three can generate business credit. Consult your attorney and accountant on which is right for your circumstances.

IMPORTANT

Assumed Business Names (ABNs), Doing Business As (DBAs), and sole proprietorships are not suitable structures for building the type of business credit this guide covers. You need a formally registered legal entity.

LLCs are straightforward to establish and fully capable of supporting six-figure business credit lines. C-Corps, the structure used by Apple and Walmart, tend to unlock the highest credit ceilings. Your state's Secretary of State website or LegalZoom can establish an entity in one to two days, typically for around \$100 in filing fees.

Key point: Applications for business credit are evaluated more favorably when your entity is registered in the state where you actively conduct business. Incorporation in Delaware or Nevada while operating elsewhere is not a disqualifier, but local registration provides a material advantage for larger credit lines.

02 Obtain a Federal Employer Identification Number (EIN)

Your EIN, Employer Identification Number, also called a Federal Tax Identification Number, is the nine-digit identifier the federal government uses to recognize your business for tax purposes. Think of it as your business entity's Social Security Number.

You need an EIN to open a business bank account, file business taxes, apply for credit, and hire employees. If you operate as a sole proprietor, you can use your SSN in some contexts, but for privacy, security, and business credit purposes, always use your EIN.

When lenders evaluate your business credit application, they are looking at performance history tied to your EIN, payment behavior, credit utilization, and account history. That separation between your personal SSN and your business EIN is what makes the entire credit-building structure function correctly.

Getting your EIN is free and fast. Apply directly at **irs.gov** during business hours and receive your number within minutes. LegalZoom's business formation packages can also include EIN registration if you are setting up your entity simultaneously.

IMPORTANT

Some business owners accidentally apply for a state tax ID instead of, or in addition to, a federal EIN. If you begin receiving unexpected employment tax invoices from your state, do not panic. Contact the number on the invoice and explain the situation, state agencies handle this routinely and will walk you through the correction.

03 **Open a Business Checking Account**

A dedicated business checking account is not optional, it is a foundational requirement for building credible business credit. Commingling personal and business finances doesn't just create accounting headaches; it actively undermines your creditworthiness with lenders who look for clear separation between personal and business financial activity.

What most business owners do not realize: lenders factor in the age and history of your business banking relationship when evaluating applications. The longer your business account has been open and active, the stronger the signal you send. An account that has been open for more than a year can meaningfully accelerate your approval odds and available credit limits.

Choose your banking institution carefully. You will be building a long-term relationship with this institution, and switching banks resets your account tenure. Research local community banks and credit unions in your area, they frequently offer more flexibility and relationship-based lending than large national institutions, and their familiarity with local businesses can work in your favor during the credit application process.

04 **Get a DUNS Number**

Dun & Bradstreet (D&B) is the primary bureau that tracks, monitors, and scores business credit, the business-world equivalent of Equifax, Experian, and TransUnion. Your DUNS number is D&B's unique nine-digit identifier for your business, and it is the foundation upon which your business credit history is built.

Without a DUNS number, there is no mechanism for lenders to locate or evaluate your business credit history. You can have an EIN and a registered LLC and still be invisible to the business credit ecosystem if you have not established your D&B profile.

Your DUNS number is **free** to obtain. Check whether your business is already in the D&B database at: **dnb.com/duns-number/lookup.html**. If not listed, register directly through D&B's website. Provide your business name, address, entity type, and basic business information. The process is straightforward and typically completed within a few business days.

Understanding Your Paydex Score:

Once your DUNS number is active and tradelines begin reporting, D&B assigns your business a Paydex score on a scale of 0 to 100:

SCORE RANGE	WHAT IT SIGNALS
0-79	Payments consistently late, high risk signal to lenders
80	Payments on time, the benchmark for credit qualification
81-100	Payments ahead of schedule, can raise scrutiny on newer profiles

The target is a Paydex score of exactly 80. This is where the majority of business credit is favorably extended. Scoring higher than 80 is not penalized, but an unusually high score on a newer profile can draw additional underwriter scrutiny because it is statistically uncommon. A score of 80 keeps you positioned exactly where the approvals flow.

Monitor your score at **dnb.com**, enter your company name, city, and state at any time to check your current Paydex score.

D&B also generates revenue by selling high-quality business credit profiles as leads to lenders. When your Paydex score reaches 80, your information becomes attractive to lenders who will proactively reach out with pre-screened offers. **Save every pre-approved and pre-screened offer that arrives addressed to your business name.** These are lender invitations, and once your profile is fully built, they are your application fast lane.

05 Establish Your First Five Reporting Tradelines

This is the most consequential step in the entire process. Everything before it was structural preparation. This is where your credit score actually starts to build.

A tradeline is a credit account that gets reported to a bureau. For business credit, you need vendors to extend your business a line of credit and then report your payment history to Dun & Bradstreet. These are called **positive reporting tradelines**, and they are the raw material your Paydex score is built from.

You need a minimum of three positive reporting tradelines to generate an ideal Paydex score. The strategy is to establish five, because not every vendor reports with the same consistency. Five gives you the redundancy to ensure at least three report reliably.

The mechanism is called **Net 30 terms**, a credit arrangement where a vendor ships goods or services and invoices you with 30 days to pay. You make the purchase, receive the invoice, pay within the agreed window, and the vendor reports that payment history to D&B. That is the entire process.

Vendors currently reporting to D&B for Net 30 accounts:

VENDOR	CATEGORY
Quill	Office Supplies
Uline	Shipping & Packaging
Grainger	Industrial Supplies
NAV Business Boost / Loan Builder	Credit-Building (consistent reporting)
BP Gas / Valero / Marathon	Business Gas Cards
Penske Truck Rental	Fleet / Vehicle Rental
Ecredable	Utility Credit Reporting

Select the 'Invoice me' or '30-day net billing' option at checkout. A \$40-\$60 purchase is sufficient to establish the tradeline, the credit amount at this stage is not what matters. What matters is the reporting.

Most vendors will not request your DUNS number during application, they can look it up independently. Typically you only need to provide your company name, address, and EIN.

Before placing any tradeline order, call the vendor and confirm:

- ◆ That they are actively reporting to D&B (specifically, not just other bureaus)
- ◆ What the minimum purchase amount is for the transaction to be reportable

- ◆ How frequently they report (monthly or quarterly) so you know when to expect your profile update

Some vendors require a prepaid first purchase before extending Net 30 terms, this is standard practice. They are establishing the relationship before extending credit. Make that initial purchase and you will be eligible for Net 30 terms on subsequent orders, with reporting to follow.

IMPORTANT

CapitalPath® Members: Upon joining the CapitalPath® program, you are automatically enrolled in the CapitalPath® Network Referral Program, which includes access to an up-to-date Net 30 vendor list, current lender intelligence, and ongoing program resources. Full details are included in your member onboarding.

06 Pay the Tradelines of Credit On-Time

This step sounds self-evident. But there are nuances in business credit payment timing that determine whether a tradeline reports, and one missed detail here can set your Paydex score progress back significantly.

If you are building multiple entities simultaneously, which is the recommended approach, you could be managing ten or more billing cycles across different vendors and companies. Create a tracking system from day one: a simple folder or spreadsheet per entity with due dates logged is sufficient. What you cannot afford is a single late payment erasing the tradeline you just spent weeks establishing.

The payment timing rules:

- ◆ **Do not pay too early.** If your due date is the 30th of the month, do not pay on the 1st. A payment submitted significantly before the billing cycle closes may not be captured in the reporting window. Pay a few days before the due date, not weeks before.
- ◆ **Never pay late.** A single late payment on a tradeline can set your profile back significantly. Late reporting from even one vendor delays your Paydex score progress.

- ◆ **Three on-time reports = score achieved.** Once three vendors have reported on-time payments to D&B, you will have a Paydex score of 80. For most new entities, this is achievable within 30 to 60 days. For established businesses, it can happen in as little as 30 days.

Monitor your Paydex score progress at **dnb.com**, enter your company name, city, and state to check your current score. D&B's free login account is sufficient for tracking progress during this stage.

07 **Attract Lenders to Offer Your First Credit Lines**

The word 'attract' here is intentional. At this stage, you are not cold-applying to lenders and hoping for approvals. You have built a profile that makes lenders want to extend credit to you, and the pre-screened offers that begin arriving at your business address are the direct result of D&B marketing your profile to their lending network.

The dynamic mirrors personal credit: someone with a 720 personal credit score receives pre-approved offers regularly. Someone at 540 sees none. Business credit works the same way. When your Paydex score hits 80 and your profile is properly structured, lenders come to you.

Most new LLCs with properly built profiles can qualify for between \$25K and \$100K per entity within their first three to four months, without income verification. Businesses with two or more years of operating history and positive cash flow can accelerate significantly beyond that.

In the early phase, most approved funding arrives in the form of business credit cards. These are your entry point. Typical interest rates run between 5% and 12%, and, critically, **they do not appear on your personal credit report.**

PRO TIP

If the cash advance rate on your business card is higher than the purchase rate, ask your credit card company to issue you checks drawn against your credit line. These checks are processed at the purchase rate, not the cash advance rate, giving you access to cash at the lower interest cost.

Two additional keys that drive approvals:

- ◆ **Project your revenue accurately.** Many applications ask you to project annual revenue and number of employees. These can reflect reasonable projections rather than current actuals. Indicating \$250K–\$499K in projected revenue and 2–5 employees (even part-time) signals active, growing business activity.
- ◆ **Count your years in business correctly.** Applications ask how long you have been in business, not when you incorporated. If you were operating informally before forming your entity, those years count. Update your D&B profile accordingly. Companies operating for more than two years see meaningfully higher approval rates and credit limits.

For established businesses with documented revenue and clean cash flow, the timeline compresses dramatically. The CapitalPath® process has helped clients reach over \$200K in approved, unsecured business credit within two weeks when all the pieces were already in place. This guide is how you build those pieces.

Final Words

The goal of this guide was to hand you a clear, executable roadmap for building business credit that produces real results, not theory, not surface-level advice, but the actual sequence that moves a business entity from invisible to fundable.

The seven steps in Chapter 4 are the complete framework. Business formation, EIN, banking relationship, DUNS number, tradelines, payment discipline, and the lender attraction phase, each step builds directly on the one before it. Skip steps or execute them out of sequence and the results suffer. Follow them precisely and the results will speak for themselves.

Access to capital is not a matter of luck, connections, or corporate pedigree. It is a matter of knowledge and execution. The business owners who lack business credit today are not lacking it because they are unqualified, they are lacking it because no one showed them the system.

You now have the system. Apply it.

If you are ready to move past the guide and into a guided, supported funding process, visit **smartperson.dacsventures.io/apply** for a free consultation. The CapitalPath© program is designed to take you through this process with the lender relationships, sequencing intelligence, and institutional expertise that produce approvals, not just applications.

Business Credit Resources

10 Best Business Credit Card Lenders

#	LENDER
1	Capital On Tap
2	Divvy
3	Wells Fargo
4	Chase
5	1st National Bank of Omaha
6	Citi Mastercard
7	Bank of America
8	US Bank
9	Investors Savings Bank (NJ and surrounding areas)
10	Provident Bank (NJ and surrounding areas)

10 Best Unsecured Business Line of Credit Lenders

#	LENDER
1	PNC Bank
2	M&T Bank
3	Key Bank
4	Popular Community Bank
5	Wells Fargo
6	US Bank
7	Chase
8	Santander Bank
9	OceanFirst Bank
10	Dime Bank

DISCLAIMER

Lender policies, qualification requirements, and available products change frequently. This list reflects information current at time of publication. Always verify current terms and income verification requirements directly with any lender before applying. For the most current lender intelligence, visit smartpersonfinancial.com.

CapitalPath© Network

Referral Program

As a CapitalPath© member, you are automatically enrolled in the CapitalPath© Network Referral Program — no application, no waiting, no additional steps required. Membership activates your referral access from day one.



AUTOMATIC ENROLLMENT

Every CapitalPath© member is accepted into the referral program upon joining. No separate sign-up required.



EARN ON EVERY REFERRAL

Refer other business owners to the CapitalPath© program and earn commissions on completed enrollments.



UP-TO-DATE RESOURCES

Members receive ongoing access to the current Net 30 vendor list, updated lender intelligence, and evolving program materials.



COMMUNITY ACCESS

Connect with other CapitalPath© members navigating the same process — share results, ask questions, and learn from others executing the system.

READY TO GET FUNDED?

Book a Free Consultation with Troy

Work directly with Troy and the CapitalPath© team to build your business credit profile, identify the right lenders for your situation, and secure the funding your business needs — with the sequencing intelligence, lender relationships, and execution support that produce real results.

smartperson.dacsventures.io/apply