

Required Documents For Merchants

Publication date: 15.06.2026

Last updated: 18.06.2026

List of documents and information required for review and onboarding of a merchant to payment infrastructure.

For review of an application for connection to WHITECAPITAL payment infrastructure, the merchant provides the following documents and information:

Corporate documents

certificate of registration / certificate of incorporation;
trade license, if applicable;
registry extract;
charter or similar document, if applicable;
tax number, if applicable;
proof of registered address.

Management and owners

information about the director;
documents confirming the authority of the director or representative;
information about beneficial owners;
UBO documents where required.

Business model

description of activity;
description of goods or services;
website, application, bot or other payment resource;
countries of activity;
target audience;
expected monthly turnover;
average transaction amount;
maximum transaction amount;
expected number of operations.

Website documents

terms of use;
privacy policy;
payment rules;
refund rules;
contact details;
legal entity details;
description of delivery or service provision.

Bank details

merchant account details;
settlement currency;
proof of account ownership where required.

Additional documents

WHITECAPITAL may request additional documents depending on the business category, country of registration, turnover, average transaction amount, refund risk, bank requirements or payment infrastructure requirements.