

Yes! Customers can apply with an ITIN

Customers who do not have a valid social security number can still apply for SmartPay with their ITIN (Individual Taxpayer Identification Number). To complete a SmartPay application, customers with an ITIN will have to complete an additional step.

Before starting the application make sure the customer has:

- Online Bank Account (open for at least 60 days)
- Username | Password
- At least \$1000 of income per month in their bank account

PROCESS

1

Step 1

On the SmartPay Dashboard, enter the customer's ITIN in the SSN data field.

2

Step 2

The customer will receive a verification link where they will look up their bank, and enter their username and password.

3

Step 3

SmartPay will verify their account, and provide confirmation once the bank account has been verified

After the customer's bank verification is approved, they must complete the application process. If the customer is approved, they will see the SmartPay approval screen.



Learn More

Experience

The Simplicity of SMARTPAY