



New Onboarding FAQs: No-SSN/No-ITIN

- **Can I apply for a Dora Everyday Checking without having an SSN or ITIN?**
 - Yes, You can! You'll need to download our Dora application from your mobile app store to begin. After you download and open the app, you'll want to tap 'I'm ready to get started' and then tap 'Register'. After verifying your email, phone, and password through the first screens, you'll want to select "I don't have an SSN/ITIN" to make sure you go through the appropriate application process.

- **Will I need to present any specific documents?**
 - Yes, you will. You'll need to make sure you have the following prepared and ready to submit BEFORE you start the application:

Photo/ID

- International Passport*
- OR
- Consular ID*

*You will need to enter the serial number for the respective document within the application. The field will be marked, and you will have to select the appropriate document type before entering the serial number during onboarding.

Verification of Address

- Recent utility bill under applicant 's name, dated within 60 days of application.
 - **ACCEPTED:** cable bill, internet bill, water bill, electric bill, oil bill, natural gas bill, or property taxes.
 - **NOT ACCEPTED:** cellular phone service bills, bank statements, photos of shipping labels.
- Unexpired lease or rental agreement, with applicant's name
- Signed housing/shelter letter on company letterhead.
- Signed Employer Letter on company letterhead, verifying address + employment and confirming set up of direct deposit.
- If the applicant lives with relatives and is unable to provide sufficient address verification documentation, an acceptable document is a signed letter from the relative stating the applicant lives at the residence, along with a copy of the relative 's unexpired gov't/state-issued photo ID card, and proper address verification documentation from the relative.

- **When do I present these documents and how do I present them to Dora?**
 - After entering all your information and accepting terms, you'll be able to submit the required documents right away!
 - Once you get to the "Great! We're in the middle of getting your account ready" screen you'll notice 2 different boxes:
 - **Verification of Identity**
 - **Verification of Address**
 - When you tap into Verification of Identity, you'll load our Veriff Identification Verification process. Here you'll take a photo of your passport or consular ID card (front and back) and take a selfie. That will satisfy our requirements for your identification.
 - When you tap into Verification of Address, you'll have the ability to take a photo or upload your verification address document.

- **I've filled out my application and uploaded the required documents – now what?**
 - When your application is complete, and the appropriate documents have been uploaded, all your information is sent to our support staff. It can take up to 48 hours for your application to be reviewed. Once your application is reviewed and a decision is made you will be alerted via email (keep a close eye on your inbox.) Please be sure to check your SPAM folder as well.