

BCC Supplies Launches EIN-Only Business Credit Platform, Giving U.S. Founders a Path to Fundability Without a Personal Guarantee

The Tampa-based platform reports a genuine commercial installment tradeline to all three major business credit bureaus — no SSN, no personal guarantee, and 0% APR — alongside a free, fully-sourced guide to building business credit in 2026.

TAMPA, Fla. — July 14, 2026 — BCC Supplies, a business credit-building platform built for founders who want to establish commercial fundability without risking their personal credit, today announced the general availability of its EIN-only commercial installment tradeline. The launch is accompanied by the release of *The Founder's Guide to Business Credit*, a free, 23-page reference covering the business credit bureaus, tradeline mechanics, and the 2026 policy changes affecting small business lending.

Most traditional paths to business credit — bank loans, SBA loans, many consumer-style business cards — tie approval to the owner's Social Security number, pulling personal credit and often requiring a personal guarantee that puts personal assets at risk if the business can't pay. BCC Supplies structures its offering differently: a fixed-payment commercial installment contract, financed directly by BCC Supplies rather than a third-party lender, reported monthly to major business credit bureaus as a commercial installment tradeline under the business's own EIN.

"A business with no reporting tradeline has no meaningful credit file, regardless of how the business is actually performing," the company said. "Our tradeline exists to solve that specific problem: a fixed, structured account that reports as a genuine financial trade — not a vendor invoice — without ever touching the owner's personal credit."

Alongside the tradeline itself, BCC Supplies has published the EIN Credit Ladder™, a five-stage framework — Foundation, Bureau Activation, Starter Tradelines, Reporting Cycle, and Scale-Up — that organizes the sequence founders need to follow to build a usable commercial credit file. The company says the framework was developed specifically because most business credit guidance skips the compliance groundwork (entity formation, EIN registration, consistent business address and phone records) that determines whether a tradeline actually builds a file once it's opened.

The Founder's Guide to Business Credit, available as a free download at bccsupplies.com, compiles the company's sourced research into 18 chapters covering entity formation costs by state, the three major business credit bureaus, tradeline mechanics, corporate cards without a personal guarantee, and the SBA's 2026 policy changes — including the sunset of the mandatory FICO SBSS prescreen for 7(a) loans. Every figure in the guide is sourced directly against government releases or verified company pricing pages; where a claim could not be independently confirmed, the guide states that plainly rather than presenting an estimate as fact.

BCC Supplies plans start at \$19 per month, with no personal credit check and no personal guarantee required to enroll. The company reports each account's full 48-month contract value as its high-credit limit from the first reporting cycle.

STATEMENT

"Founders shouldn't have to choose between protecting their personal credit and building a fundable business. We built BCC Supplies to close that gap with a real, reported tradeline — not a workaround," **said Ethan Vance, Spokesperson for BCC Supplies.**

About BCC Supplies

BCC Supplies is a business credit-building platform based in Tampa, Florida, offering an EIN-only commercial installment tradeline that reports to major business credit bureaus at 0% APR, with no personal guarantee or SSN required. The company also publishes the Fundability Hub, a free library of sourced guides on business credit bureaus, tradelines, and compliance, at bccsupplies.com.

BCC Supplies is not a bank and does not lend money. References to a commercial installment tradeline describe the terms of a commercial installment contract — a fixed-payment agreement for BCC Supplies' own products and services, financed directly by BCC Supplies — not a cash loan from a third-party lender.

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