Banking for International Students

Some banks allow clients to open a bank account online or over the phone. We recommend that international students visit a bank in person to open an account. International students are required to provide a number of documents to qualify for a US bank account. It is generally easier to go through this process in person.

Every bank will ask for the following in the application process:

- Your name
- Your date of birth
- Your local, U.S. street address (P.O. Box is acceptable; proof of address can be found on utility bills or other official mail)
- An identification number
  - For a non-U.S. person, the following forms of identification (ID) are generally acceptable for opening a bank account, though please be aware that a bank may request additional forms of ID:
    - A taxpayer identification number*.
    - A passport number and country of issuance.
    - An alien identification card number.
    - Number and country of issuance of any other government-issued document showing nationality or residence and bearing a photograph or similar safeguard.
- Mother’s maiden name (some banks may not ask for this information)

In addition to the documentation listed above, international students should also bring the following documentation to the bank:

- Unexpired passport
- I-94 card
- I-20, DS-2019, or I-797 approval notice
- A backup form of ID (such as a Driver’s license, student ID, or birth certificate)
- Form W-8 BEN (only for students who are not eligible for a SSN or ITIN)

Finally, if needed, the Office of Student Housing at the University of Massachusetts Boston can provide for you a letter certifying your status as a student enrolled at the university, as further proof of your student status.

*Please note: A Social Security Number (SSN) is not required in order to open a US bank account, though it is an acceptable form of taxpayer ID. A SSN is required if you are seeking to apply for credit.