

THE INVOICE COMES FROM A US COMPANY

Your client pays an American supplier. You are paid where you live.

We stand between you and your client on the money side, and only there. The client, the contract, the scope and the price stay yours.

One fee

7% to 10%, and nothing at all before your client pays

Eleven currencies

A payer in any country that is not under sanctions

Paid at home

Bank, SWIFT, SEPA, Wise, or dollar-denominated digital assets

Terms, numbers for your country, onboarding:

finance@freelance-payments.com

freelance-payments.com

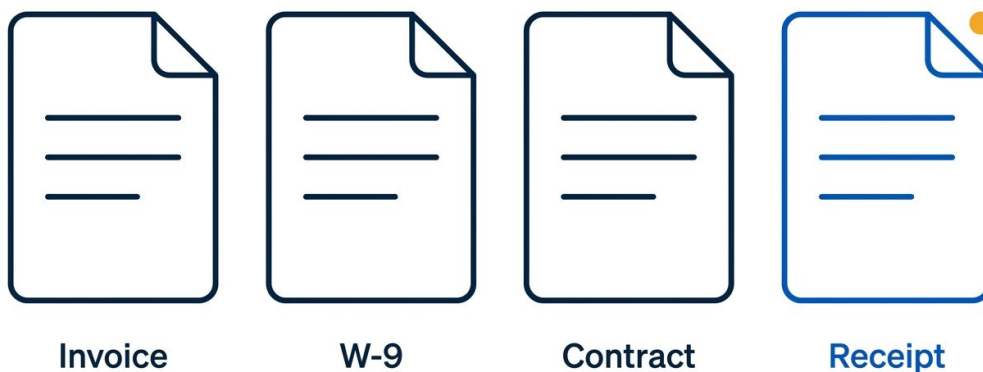


01

What your client sees

A foreign invoice is a separate procedure for an American finance team: a W-8BEN to collect, a withholding question to answer, an international wire to send. So the invoice is issued by a company in the United States, and their payment never leaves the banking system they already use.

What your client's accounting receives



FROM	BILL TO
A US company · W-9 on request	Your client · a company or a person
01 Design and production work, as agreed	
W-9	

No W-8BEN, no withholding question

They are paying a US company. The foreign-contractor paperwork simply does not arise.

No international wire

ACH or a domestic wire, from the account they pay every other supplier from.

A trail that survives an audit

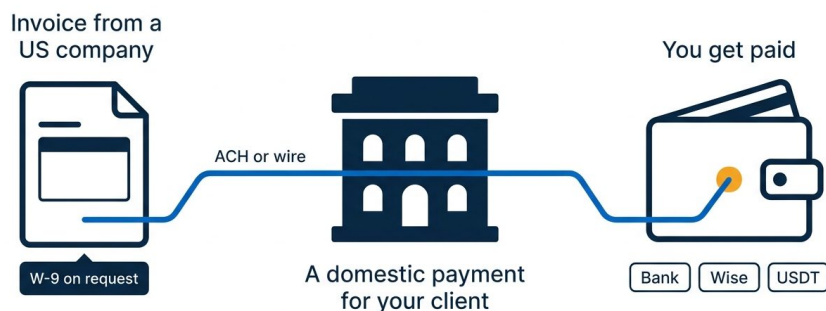
Invoice, W-9 on request, payment page, receipt. The same figures you see in your own account.

Their accounting books a domestic supplier, not a foreign contractor.

02

How one payment runs

Five steps, and only the first one happens once.



01

You verify your identity

A document and a photograph. Verification has to be finished before the first payout, so it is worth doing on the day you sign up rather than the day you are waiting for money.

02

You describe the client and the work

Who they are, what was agreed, the amount and the currency. The client and their country are screened before anything is sent, so a payment is not refused after the work is delivered.

03

We issue the invoice from a US company

Your client receives it by email, with US banking details, a payment page and a receipt.

04

The payment lands, and you see it

The money arrives in US banking and the invoice is marked paid in your account. Partial payments are tracked as they come in.

05

You request a payout

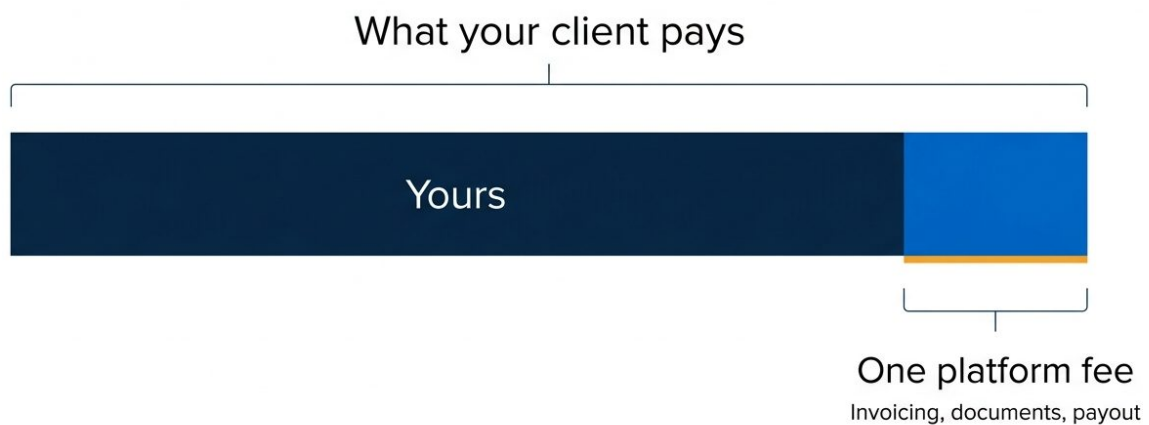
One fee is deducted and the rest is sent by whichever route works where you live. The minimum payout is USD 100.

Nothing is charged until your client's money has actually arrived.

03

What it costs

One platform fee, deducted when you are paid: 10% by default and 7% at the lowest, on volume, on dealer terms or with a referral or promotional code. Your client pays exactly the amount printed on the invoice.

**No subscription, no signup fee**

An account that raises no invoices costs nothing to keep, and an invoice nobody paid costs nothing either.

No FX markup, no wire fee taken out of your money

The rate quoted on the invoice is the rate applied at payout.

The rate can go down, never up

Volume, dealer terms, a referral or a promotional code bring it to 7%. An individually agreed rate is honoured on every invoice that follows.

One fee, taken once, at the moment you are paid.

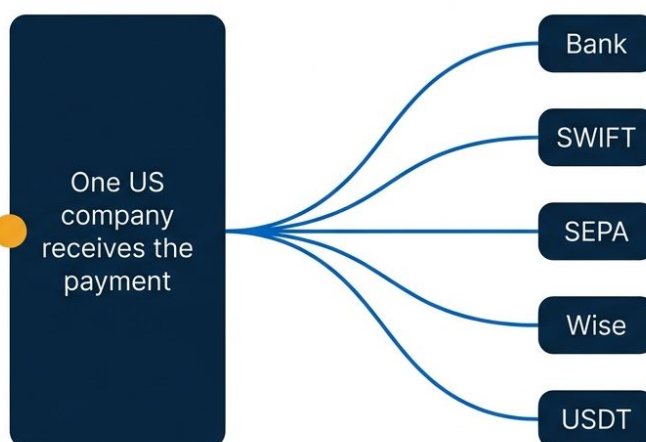
Where the money comes from, and how it reaches you

The invoice is always issued by our US company and the money is always received there. Everything on either side of that is decided by where your client sits and where you live.

Who can pay you



How you are paid



WHO CAN PAY YOU

Any country that is not sanctioned

Canada, the United Kingdom, the European Union, the Gulf, Australia, Singapore, Japan and the rest. Your client does not have to be American.

Companies and private individuals

A payer does not have to be a company. An individual is invoiced the same way, with the fields that do not apply left out.

Eleven settlement currencies

US dollars, euros, pounds sterling, Canadian and Australian dollars, Swiss francs, dirhams, złoty, shekels, Hong Kong dollars and yuan.

HOW YOU ARE PAID

Bank rails

SWIFT to your own account, SEPA in euros to an IBAN, Wise, or a local account against a counter invoice you issue to us.

Digital assets

USDT on Tron, Ethereum, BNB Chain, TON or Solana, to a wallet you control. In some countries this is the only route, and we say so plainly.

Known before you sign up

Which routes are open to you depends on your country, and you are told before registering rather than after. Minimum payout USD 100.

Almost any payer. The payout route your own country actually supports.

Who this is for

Anyone outside the United States who sells work to American clients and is tired of the payment being the hardest part of the job.

Eighty-one trades have a page of their own on the site, written for how that trade actually bills.

Development

Frontend developer · Backend developer · Full-stack developer · Mobile app developer · iOS developer · Android developer · Web developer · WordPress developer · Shopify developer · and more

Design

UX/UI designer · Product designer · Graphic designer · Brand designer · Web designer · Motion designer · 3D artist · 3D visualiser · Interior designer · and more

Marketing and content

Social media manager · Content marketer · SEO specialist · PPC specialist · Email marketer · Growth marketer · Copywriter · UX writer · Technical writer · and more

AI and data

AI engineer · Machine learning engineer · Data scientist · Prompt engineer · LLM application developer · Computer vision engineer · MLOps engineer · AI agent developer · AI content creator · and more

Video, audio, photo

Video editor · Colorist · VFX artist · Animator · Sound designer · Audio engineer · Voice-over artist · Photographer · Photo retoucher · and more

Management and operations

Project manager · Product manager · Business analyst · Data analyst · Virtual assistant · Customer support specialist · Sales development representative · Lead generation specialist · Recruiter · and more

Asked before the first invoice

Does my client have to register or sign anything?

No. They receive an invoice by email with a payment page, pay it like any other supplier invoice, and get a receipt. There is nothing for them to join.

Whose name is on the invoice?

A United States company acting as merchant of record, with your work described on the line item and your name available as the supplier behind it.

When do you take the fee?

When we pay you, not when the invoice is issued. If the client never pays, you are charged nothing.

Am I an employee of anyone here?

No. You are an independent contractor, you keep your own client relationship, and you remain responsible for your own taxes where you live. We do not give tax advice.

Start with one invoice

Create an account, pass verification and raise a single invoice. Nothing is charged until your client pays it. If you would rather have the exact numbers for your country and your trade first, write to us and you will get them in writing.

finance@freelance-payments.com · freelance-payments.com