

Payoneer – International Pay Card for Employee Wages

1. Confirm eligibility

Before registering, the worker must confirm they can open an account.

Basic requirements:

- **Age 18 or older**
- Valid **government-issued ID**
- **Bank account in their home country** (sometimes required for withdrawals)
- Email address and mobile phone
- Legal residence in a supported country

Payoneer supports users in **190+ countries**, so most international workers (including J-1 and H-2B visa holders) can register.

2. Start the online application

The worker begins the application on the Payoneer website.

Steps:

1. Visit the Payoneer sign-up page.
2. Select **“Sign Up.”**
3. Choose **Individual account** (not business).

Payoneer accounts used for wages are typically categorized as:

- **Freelancer / contractor accounts**
 - **Receiving account for international payments**
-

3. Enter personal details

The applicant must complete the **profile section**.

Typical information required:

- Full legal name (matching passport)
- Date of birth
- Email address
- Country of citizenship
- Country of residence

The system also requires a **mobile phone number** for verification.

A **one-time SMS code** is sent to confirm the number.

4. Provide contact information

Next, the worker must enter their **residential address**.

This can be:

- Home country address
- Temporary U.S. housing address
- Employer-provided housing

Fields typically include:

- Street address
- City
- Postal code

- Country

Accuracy is important because Payoneer uses this information for **identity verification and compliance checks**.

5. Create login credentials

The user must set up secure account credentials.

Requirements include:

- Password creation
- Security question selection

These credentials are used to access the Payoneer dashboard.

6. Provide identity verification

Financial regulations require Payoneer to verify the worker's identity.

Commonly required documents:

Primary ID

- Passport (most common for international workers)

Other possible IDs:

- National ID card
- Driver's license (in some countries)

The user uploads a **clear photo or scan** of the document.

Sometimes Payoneer also requests:

- Selfie verification
- Video verification

Verification usually takes **a few hours to several days**.

7. Add bank account for withdrawals

Payoneer normally requires the user to connect a **bank account in their home country**.

This allows the worker to:

- Transfer earnings out of Payoneer
- Convert USD into local currency

Required information typically includes:

- Bank name
- Account holder name
- Account number
- SWIFT/BIC code
- Bank branch information

This step can be completed later if necessary.

8. Tax and compliance information

Payoneer may request tax information.

For workers receiving payments from U.S. companies, this often includes:

- Completing **IRS Form W-8BEN**

The W-8BEN form confirms that the worker:

- Is **not a U.S. taxpayer**
- Is a **foreign individual receiving income**

The form helps avoid incorrect tax withholding.

9. Account review and approval

After all required information is submitted:

1. Payoneer performs **compliance checks**.
2. Identity documents are reviewed.
3. Risk and fraud screening is conducted.

Approval timeline:

- Usually **1–3 business days**
- Sometimes longer if additional documents are requested.

Once approved, the account becomes fully active.

10. Access the Payoneer dashboard

After approval, the worker can log in to their Payoneer account.

The dashboard allows them to:

- Receive payments
 - Withdraw funds
 - Convert currencies
 - Manage payout methods
-

11. Get USD receiving account details

To receive wages from a U.S. employer, the worker must activate the **Global Payment Service**.

This feature provides **virtual bank account details**.

Typical details include:

- U.S. routing number
- U.S. account number
- Bank name
- Account holder name

These details allow the employer to send payments as if they were **domestic U.S. bank transfers**.

12. Provide payroll details to the employer

The worker gives the employer the Payoneer receiving account information.

Employers can send payments through:

- ACH bank transfer
- Payroll systems
- Global payout platforms
- Mass payment tools

Payments typically arrive in **1–3 business days**.

13. Order a Payoneer debit card (optional)

Workers can request the **Payoneer prepaid Mastercard**.

The card allows them to:

- Withdraw cash from ATMs
- Make purchases in stores
- Pay online

Card delivery usually takes **1–3 weeks depending on country**.

14. Accessing wages

Once wages arrive in the account, the worker has several options.

They can:

Withdraw to a local bank

- Transfer funds to their home-country bank account.

Use the Payoneer debit card

- Spend money directly.

Convert currencies

- Exchange USD to local currency inside Payoneer.

Send international transfers

- Move funds to other accounts.
-

Typical timeline

Step	Time
Application	10–15 minutes
Identity verification	1–3 days
Bank account setup	same day
Receiving wages	1–3 days after payment

Citizens of the following countries CANNOT open a Payoneer account for US wages: Iran, North Korea, Syria, Cuba, Sudan, Iraq. **Frequently restricted:** Afghanistan, Belarus, Central African Republic, Congo, Eritrea, Haiti, Lebanon, Lybia, Mali, Mozambique, Myanmar, Russia, Somalia, South Sudan, Venezuela, Yemen & Crimea area of Ukraine