

Wise – International Pay Card for Employee Wages

1. Create a Wise account

Go to the website or download the mobile app for Wise.

Steps:

1. Click “**Sign up.**”
2. Choose **Personal account** (not Business).
3. Enter:
 - Email address
 - Password
 - Country of residence (usually **United States** if living there temporarily, or home country depending on circumstances).
4. Confirm your email address.

You can also sign up using **Google or Apple login**.

2. Verify your identity (KYC process)

Wise must verify your identity to comply with financial regulations.

You will need to upload:

Required documents

- Passport (most common for international workers)
- Sometimes a **U.S. visa or immigration document** (optional depending on situation)
- Selfie or video verification

Possible additional documents

- U.S. address (temporary address): **204 West Main Street, Chester, CT 06412 Phone: 860-526-9529**
- Proof of address (Employment agreement)

Verification usually takes **a few minutes to 1–2 days**.

3. Activate the multi-currency account

Once verified, Wise automatically gives you access to a **multi-currency account**.

This lets you:

- Hold **USD and 40+ currencies**
 - Convert money between currencies
 - Send or receive international transfers
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4. Get U.S. bank details for payroll

To receive wages from a U.S. employer, you must open a **USD balance** inside Wise.

Steps:

1. Go to **Balances**
2. Select **Open a USD balance**
3. Wise will provide **U.S. bank account details**, including:
 - Account number
 - Routing number (ACH)
 - Account type (checking)

These details allow employers to treat the Wise account **like a normal U.S. bank account for direct deposit**.

5. Give the details to your employer

Provide the employer with the same information used for **direct deposit payroll**:

- Account holder name
- Routing number
- Account number
- Bank name (Wise's partner bank)

6. Order a Wise debit card (optional but recommended)

Workers can request the **Wise debit card** to spend their wages.

With the card they can:

- Pay in stores or online
- Withdraw cash from ATMs
- Spend in different currencies automatically

The card is a **Mastercard debit card** issued through Wise.

Delivery in the U.S. normally takes **5–10 days**.

7. Access or transfer the money

After wages arrive, workers can:

Option 1: Spend directly

- Use the Wise debit card.

Option 2: Send money home

- Convert USD to local currency at Wise exchange rates.
- Transfer to a bank account in their home country.

Option 3: Withdraw cash

- Use ATMs in the U.S. or abroad.

8. Fees to expect

Typical Wise fees include:

- Small **currency conversion fee** (often ~0.4–1%)
- ATM withdrawals beyond the free monthly limit
- Debit card replacement fee if lost

Receiving **ACH payroll deposits is usually free**.

9. Important limitations

Workers should know:

- Wise is **not a traditional U.S. bank**, but a regulated fintech account.
- **Citizens of the following countries CANNOT open Wise accounts:** Afghanistan, Belarus, Burundi, Central African Republic, Chad, Congo, Cuba, Eritrea, Iran, Iraq, Libya, Myanmar, North Korea, Russia, Somalia, South Sudan, Sudan, Syria, Venezuela, Yemen

