Be Filing

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FREE GUIDE · E-BOOK

Your ITIN Is Approved. Here's What It Unlocks.

The non-resident's playbook to US credit cards, virtual bank accounts, payment processors, tax deadlines, and everything Be Filing can set up for you next.

ITIN Benefits | US Credit Cards | Virtual Bank Accounts | Stripe · Square · PayPal | Tax Due Dates

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GIFT INSIDE

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CONGRATULATIONS

Your ITIN opens the door to the US financial system

An Individual Taxpayer Identification Number (ITIN) is your key to filing US taxes, building US credit, opening accounts, and getting paid — even as a non-resident with no SSN. This guide walks you through exactly what to do with it, step by step.

THE BENEFITS

What your ITIN lets you do

File US Taxes Legally

Report income and file federal & state returns as a non-resident — the foundation for everything else.

Build US Credit

Qualify for newcomer and secured credit cards that report to all three US credit bureaus.

Open Bank & Virtual Accounts

Use your ITIN to open US and global multi-currency accounts to hold and move money.

Accept Online Payments

Pair it with a US company and EIN to run Stripe, Square, and PayPal for your business.

📈

Claim Tax Treaty Benefits

Access reduced withholding and refunds you may be owed under US tax treaties.

🌐

Operate From Anywhere

Run a compliant US business 100% remotely — no SSN and no US visit required.

BEFORE ANY CARD

The 4 things you need first

For non-residents there's a specific order to follow — skip a step and you'll likely get rejected. Get these four in place before you apply for anything.

01

ITIN

Your US tax ID — done ✓

02

US Address

A real US mailing address

03

US Phone

A US number for verification

04

US Bank Account

To fund and pay balances

CREDIT CARDS

Cards you can apply for with an ITIN

Start with a card built for newcomers or a secured card that reports to all three credit bureaus, then build consistency over time. Approval is never guaranteed — always confirm eligibility on the official site.

Petal

Reports to 3 bureaus

WHY IT FITS

No annual fee and cashback rewards — a strong everyday starter card.

WATCH FOR

The site requires legal US residency (SSN or ITIN); check eligibility carefully.

Firstcard

Reports to 3 bureaus

WHY IT FITS

Built for newcomers — no credit check and no deposit required to get started.

WATCH FOR

A newer company, so review current terms before applying.

OpenSky

Reports to 3 bureaus

WHY IT FITS

Secured card with no credit check and a low deposit — easy approval path.

WATCH FOR

Verify current residency rules on the official site.

Disclaimer: Educational only — not legal, tax, or financial advice. Eligibility changes; verify on official sites. Be Filing is not affiliated with any card company mentioned. Always do your own research.

VIRTUAL BANK ACCOUNTS

11 accounts non-residents can open online

Licensed EMI and fintech platforms let you hold, receive, and send money in many currencies — opened fully online, no residency needed. Each has a sweet spot. Confirm your country is supported before you begin.

1 Sunrate

Global payments & treasury

Business-grade platform for companies moving money across borders, with multi-currency accounts and treasury tools.

Multi-currency accounts · Global cards · FX & payments · Treasury

Best for: Growing businesses managing suppliers and FX.

2 Nsave

Secure offshore savings

Protect your money in stable currencies held with regulated banks — built for high-inflation economies.

USD / EUR / GBP savings · Regulated custody · Remote onboarding

Best for: Safeguarding savings in hard currencies.

Open account →

3 Slash

US business banking

Modern US business banking for operators — fast onboarding, sharp spend controls, and cards for startups.

US checking · Virtual & physical cards · Spend controls

Best for: Founders running a US LLC or C-Corp.

Open account →

4 Airwallex

Global financial platform

All-in-one financial stack for cross-border businesses — hold dozens of currencies and accept payments globally.

Multi-currency accounts · Borderless cards · Payment acceptance

Best for: E-commerce and scaling companies.

5 PingPong
Payments for sellers

Built for online sellers to collect marketplace revenue in local currencies and pay suppliers efficiently.

Local receiving accounts

Marketplace payouts

VAT payments

Best for: Amazon & marketplace sellers.

6 Grey
Virtual foreign accounts

Foreign-currency accounts for freelancers and remote workers in emerging markets to receive global pay.

USD / GBP / EUR accounts

Currency exchange

Virtual cards

Best for: Freelancers paid by overseas clients.

7 ZionPe
Cross-border wallet

A lightweight multi-currency wallet for non-residents to collect, hold, and send money internationally.

Multi-currency wallet

Global collections

App access

Best for: A simple global account.

8 Payoneer
Established global payments

One of the most widely accepted platforms — receiving accounts, marketplace payouts, and a commercial card.

Receiving accounts

Marketplace payouts

Commercial card

Best for: Freelancers, sellers & businesses worldwide.

Open account →

9 Wise
Multi-currency & transfers

Hold and convert 40+ currencies at the mid-market rate, with local account details and transparent fees.

40+ currencies

Local account details

Debit card

Best for: Low-cost transfers and FX.

Open account →

10 Revolut
Global money app

A slick all-in-one money app with multi-currency balances, cards, travel spending, and a full Business tier.

Multi-currency balances

Cards

Business accounts

Best for: Everyday spending, travel & lean businesses.

Open account →

11

Elevate Pay

USD accounts for Africa

Gives users across Africa a US dollar account and card to receive, hold, and spend in USD without a US bank.

- USD account
- USD virtual & physical card
- Global receiving

Best for: African freelancers needing USD access.

Open account →

ACCEPT PAYMENTS

Payment processors that work with an ITIN

To charge customers online you'll usually pair your ITIN with a US company and EIN. Here's how the three biggest processors fit non-resident founders.

S

Stripe

The go-to for online businesses and SaaS — powerful checkout, subscriptions, and global payouts.

Best with a US LLC/C-Corp + EIN

Square

Great for retail, invoicing, and in-person sales, with fast onboarding and a free POS.

US company + EIN recommended

P

PayPal

The most widely recognized wallet — accept payments from customers almost anywhere.

ITIN/EIN improves limits & trust

Sign up →

Tip: A US LLC or C-Corp with an EIN dramatically improves approval odds and unlocks full features on all three. Be Filing can set up the company, EIN, and US address you'll need — see the services page.

STAY COMPLIANT

US tax due dates to remember

Key federal deadlines for the 2026 filing calendar. If a date falls on a weekend or holiday, it shifts to the next business day. State and annual-report deadlines vary.

Deadline	What's due	Who it applies to
Jan 15, 2026	**Q4 2025 estimated tax payment**	Self-employed & business owners paying quarterly
Mar 16, 2026	**S-Corp (1120-S) & Partnership (1065) returns**	Pass-through entities (Mar 15 falls on Sunday)
Apr 15, 2026	**Personal 1040 / 1040-NR & C-Corp (1120)**	Individuals and C-Corporations
Apr 15, 2026	**Q1 2026 estimated tax + extension requests**	Anyone paying estimates or filing Form 4868 / 7004
Jun 15, 2026	**Q2 estimated tax; 1040-NR (no US wages)**	Non-residents with no US wage withholding
Sep 15, 2026	**Q3 estimated tax; extended S-Corp & Partnership**	Quarterly payers and extended pass-throughs
Oct 15, 2026	**Extended personal & C-Corp returns**	Anyone who filed for an extension
Jan 15, 2027	**Q4 2026 estimated tax payment**	Self-employed & business owners paying quarterly

Dates are for general guidance and reflect the 2026 calendar. Your exact obligations depend on your entity, income, and elections — Be Filing's tax team will confirm what applies to you.

FREE TOOLS & RESOURCES

Use these free on BeFiling.com

🧮

Tax Calculator

Estimate what you'll owe before you file.

✅

ITIN Eligibility Check

See if you qualify in under a minute.

📚

Knowledge

Guides & answers for non-resident founders.

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WHAT WE HANDLE

Services we provide

One partner for your entire US & UK setup — we do the paperwork so you can focus on growth.

ITIN Application →

Full W-7 preparation and processing for your US tax ID.

LLC & Corporation →

US company formation with EIN — the base for your bank account.

UK LTD Registration →

Companies House incorporation for a UK limited company.

US Taxation →

Federal & state filings for non-resident owners, done on time.

Mail Forwarding →

A real US/UK business address with mail scanning & forwarding.

Registered Agent →

Compliant agent service to keep your company in good standing.

B

Ready to set it up the right way?

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