

● PREMIUM GUIDE · E-BOOK

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

Your playbook to US credit cards, virtual banks, payment processors, and stock trading — plus everything **Be Filing** sets up next.

ITIN Benefits

US Credit Cards

Virtual Bank Accounts

Stripe · Square · PayPal

US Stock Broker

A GIFT IS WAITING FOR YOU

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GIFT
INSIDE

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Be Filing

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30%
OFF

Read all the way through — a **30% off** coupon is waiting for you as a gift on the last page.

CONGRATULATIONS

Your ITIN opens the door to the US financial system

Your ITIN lets you file US taxes, build US credit, open accounts, and get paid — even without an SSN. Here's how to use it, step by step.

THE BENEFITS

What your ITIN lets you do



File US Taxes Legally

File federal & state returns as a non-resident.



Build US Credit

Qualify for cards that report to all 3 bureaus.



Open Bank Accounts

Hold and move money in US & global accounts.



Accept Payments

Run Stripe, Square & PayPal for your business.



Claim Treaty Benefits

Lower withholding and refunds you're owed.



Work From Anywhere

Run a US business 100% remotely — no SSN.

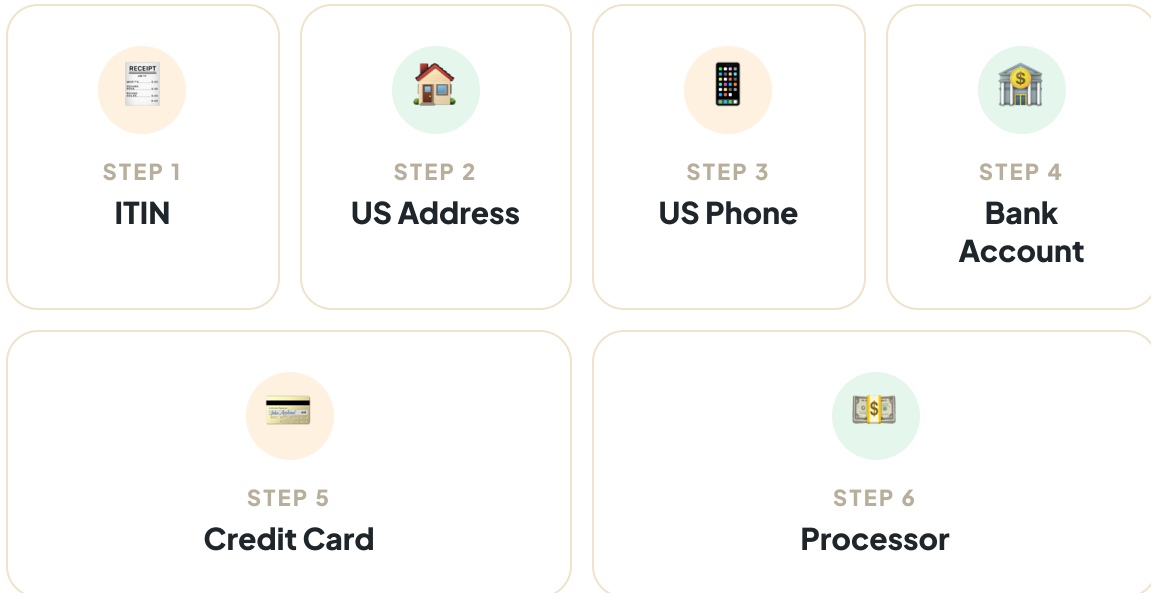


Bonus: With your ITIN you can also create an **IRS Individual Online Account** at irs.gov — view your tax records, balance, payments, and notices anytime.

THE ROADMAP

Your path, in order

Follow these steps in sequence. Each one unlocks the next.



Note: A US company + EIN is what unlocks bank accounts and processors like Stripe & Square. **Be Filing** sets up the company, EIN & address for you.

BEFORE ANY CARD

The 4 things you need first

Follow this order — skip a step and you'll likely get rejected. Get these four in place before you apply.

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
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CREDIT CARDS

Cards you can apply for with an ITIN

Start with a newcomer or secured card that reports to all 3 bureaus, then build consistency. Always confirm eligibility on the official site.

Petal Reports to 3 bureaus	WHY IT FITS No annual fee, cashback rewards — solid starter card.	WATCH FOR Needs US residency (SSN/ITIN); check eligibility.
Firstcard Reports to 3 bureaus	WHY IT FITS For newcomers — no credit check, no deposit.	WATCH FOR Newer company; review current terms.
OpenSky Reports to 3 bureaus	WHY IT FITS Secured card, no credit check, low deposit.	WATCH FOR Verify residency rules on the site.
Zolve Classic Reports to 3 bureaus Apply now →	WHY IT FITS For newcomers — apply with ITIN, no SSN needed.	WATCH FOR Approval varies; check current terms.

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.

SET UP THE BASICS

Your US phone number & address

Two essentials for banks and card applications. Get a US number from any of these, and a real US address from Be Filing.

US PHONE NUMBER

- **Call.com** US calling & texting
- **Número** Virtual US number app
- **Tello eSIM** US eSIM plans

US ADDRESS

Be Filing Mail Forwarding

A real US business address with mail scanning & forwarding — accepted by banks and processors.

[Set up your address →](#)

VIRTUAL BANK ACCOUNTS

12 accounts non-residents can open online

Hold, receive, and send money in many currencies — opened fully online, no residency needed. Confirm your country is supported first.

1

Sunrate

Global payments & treasury

Business platform for cross-border money, with multi-currency accounts and treasury tools.

Multi-currency accounts

Global cards

FX & payments

Best for: Businesses managing suppliers & FX.

2

Nsave

Secure offshore savings

Hold your money in stable currencies with regulated banks.

USD / EUR / GBP savings

Regulated custody

Remote onboarding

Best for: Saving in hard currencies.

[Open account →](#)

3

Slash

US business banking

Modern US business banking — fast onboarding, cards & spend controls.

US checking

Virtual & physical cards

Spend controls

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

[Open account →](#)

4

Airwallex

Global financial platform

Hold dozens of currencies and accept payments globally.

Multi-currency accounts

Borderless cards

Payment acceptance

Best for: E-commerce & scaling companies.

5

PingPong

Payments for sellers

Collect marketplace revenue in local currencies and pay suppliers.

Local receiving accounts

Marketplace payouts

VAT payments

Best for: Amazon & marketplace sellers.

6

Grey

Virtual foreign accounts

Foreign-currency accounts to receive global pay.

USD / GBP / EUR accounts

Currency exchange

Virtual cards

Best for: Freelancers with overseas clients.

7

ZionPe

Cross-border wallet

A simple multi-currency wallet to collect, hold & send money.

Multi-currency wallet

Global collections

App access

Best for: A simple global account.

8

Payoneer

Established global payments

Widely accepted — receiving accounts, payouts & a commercial card.

Receiving accounts

Marketplace payouts

Commercial card

Best for: Freelancers, sellers & businesses.

[Open account →](#)

9

Wise

Multi-currency & transfers

Hold 40+ currencies at the real rate, with low fees.

40+ currencies

Local account details

Debit card

Best for: Low-cost transfers & FX.

[Open account →](#)

10

Revolut

Global money app

All-in-one money app — balances, cards & a Business tier.

Multi-currency balances

Cards

Business accounts

Best for: Spending, travel & lean businesses.

[Open account →](#)

11

Relay

US business banking

Free online business banking with up to 20 accounts and 50 debit cards — great for organizing cash flow.

US checking

Up to 50 cards

No monthly fees

Best for: Founders organizing business finances.

12

Elevate Pay

USD accounts for Africa

A US dollar account and card for users across Africa.

USD account

USD card

Global receiving

Best for: African freelancers needing USD.

[Open account →](#)

ACCEPT PAYMENTS

Payment processors that work with an ITIN

To charge customers online, pair your ITIN with a US company and EIN. Here's how the top processors fit.

S

Stripe

Best for online businesses — checkout, subscriptions & global payouts.

Best with US LLC/C-Corp + EIN

■

Square

Best for retail & in-person sales, with a free POS.

US company + EIN recommended

[Sign up →](#)

P

PayPal

The most recognized wallet — accept payments anywhere.

ITIN/EIN improves limits

[Sign up →](#)

A

Authorize.net

Reliable gateway for card payments on your website.

US company + EIN required

[Sign up →](#)

Tip: A US company + EIN improves approval odds and unlocks full features. [Be Filing](#) can set it up for you.

INVEST & GROW

US stock trading as a non-resident

With your ITIN you can open a US brokerage account and invest in stocks & ETFs. You'll usually file a W-8BEN for the right tax treaty rate.

Interactive Brokers

Global US broker

[Open account →](#)

Trusted worldwide — trade US stocks, ETFs & options at low fees. Opens for non-residents with your ITIN and a W-8BEN.

Disclaimer: Educational only — not investment advice. Broker availability and rules vary by country; verify eligibility on the official site. Be Filing is not affiliated with any broker mentioned.

STAY COMPLIANT

Key US tax dates for 2026

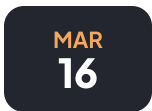
Mark these deadlines. Non-residents filing **Form 1040-NR** with no US wage withholding get until June 15.

APR
15

Personal 1040 /
1040-NR (with US
wages) & C-Corp
1120 returns

JUN
15

Form 1040-NR for
non-residents with no
US wage withholding



S-Corp (1120-S) &
Partnership (1065)
returns



Extended personal &
C-Corp returns

General guidance for the 2026 calendar. Your exact obligations depend on your entity and income — [Be Filing's tax team confirms what applies to you.](#)

FREE TOOLS & RESOURCES

Use these free on BeFiling.com

Free calculators, guides, and tools on [BeFiling.com](#) to run your US business.



Tax Calculator

Estimate what you'll owe before you file.



LLC State Filing Calculator

Compare state fees and pick where to form.



ITIN Eligibility Check

See if you qualify in under a minute.



USA Business Records Guide

What to keep and how to stay compliant.



Nia — AI Co-Founder

Your AI assistant for building a US business.



Perks

Exclusive deals and discounts for founders.



Knowledge

Guides & answers for non-resident founders.



Free E-Books

Download more free guides like this one.

YOUR READER BONUS

Get 30% off any service below

Apply coupon code **FREEGUIDE** at checkout.

30%
FREEGUIDE

WHAT WE HANDLE

Services we provide

One partner for your entire US & UK setup — all at 30% off with code FREEGUIDE.

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.

EIN Registration →

Your business tax ID — required for Stripe, Square & US banking.

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.

TRUSTED WORLDWIDE

What our clients say

Real reviews from clients on Facebook, Trustpilot and Google who got their ITIN with Be Filing.

Facebook



5 / 5

Trustpilot



4.5 / 5

Google



5 / 5



"Smooth process from start to finish. Got my ITIN without any hassle and their team answered every question."

Ahmed R.



"Professional and fast. They guided me step by step and my US company and EIN were sorted quickly."

Sarah K.



"Highly recommend for non-residents. Clear communication and they delivered exactly what they promised."

David M.

B

Ready to set it up the right way?

Use coupon code **FREEGUIDE** for 30% off. Message us for referral links and step-by-step help — real humans, one message away.

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