FOR NON-RESIDENTS · 2026 EDITION

# Non-Resident Virtual Bank Creation Guide

An independent guide to the global, multi-currency accounts non-residents can open themselves — covering eleven leading providers and how each one works.

Sunrate · Nsave · Slash · Airwallex · PingPong · Grey · ZionPe · Payoneer · Wise · Revolut · Elevate Pay

THE BASICS

## What is a non-resident virtual bank account?

A licensed EMI or fintech platform to hold, receive and send money in many currencies — opened fully online, no residency needed.

**Get paid globally**
Into local-currency accounts.

**Lower FX costs**
Near mid-market rates.

**No local residency**
Just passport & address.

**Cards & payouts**
Cards and supplier payments.

THE PROCESS

## How the account gets created

**1 Pick the right provider**
Match currencies, fees and eligibility to how you actually get paid.

**2 Prepare documents**
Passport, proof of address, and — for businesses — company registration & EIN.

**3 Verify identity (KYC)**
Complete online ID and liveness checks; some ask for a short business summary.

**4 Activate & fund**
Get your account details, order cards, and receive your first payment.

THE PROVIDERS

## Eleven virtual banks non-residents can open

Each has a sweet spot. Below is what they do, what they offer, and who they suit best — so you can choose and open the right one yourself.

! **Check restricted countries first.** Some of these accounts are not available in certain countries. Before you begin, always confirm your country of residence and nationality are supported by the provider.

### 1 Sunrate

Global payments & treasury platform

A business-grade platform for companies moving money across borders, with multi-currency accounts and treasury tools in one dashboard.

WHAT THEY OFFER

- Multi-currency accounts
- Global cards
- FX & cross-border payments
- Treasury management

**BEST FOR** Growing businesses managing international suppliers and FX exposure.

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## Nsave

Secure offshore savings

Built for people in high-inflation or restricted economies to protect their money in stable currencies, held with regulated banks.

WHAT THEY OFFER

- USD / EUR / GBP savings
- Regulated custody
- Wealth protection
- Remote onboarding

**BEST FOR** Non-residents who want to safeguard savings in hard currencies.

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## Slash

US business banking for founders

Modern US business banking designed for operators — fast onboarding, sharp spend controls and cards tuned for how startups actually run.

WHAT THEY OFFER

- US business checking
- Virtual & physical cards
- Spend controls
- Payments

**BEST FOR** Founders running a US LLC or C-Corp who want quick US banking.

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## Airwallex

Global financial platform

An all-in-one financial stack for cross-border businesses: hold dozens of currencies, accept payments and manage spend globally.

WHAT THEY OFFER

- Multi-currency accounts
- Borderless cards
- International transfers
- Payment acceptance
- Expense management

**BEST FOR** E-commerce and scaling companies operating in many markets.

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## PingPong

Cross-border payments for sellers

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Purpose-built for online sellers to collect marketplace revenue in local currencies and pay suppliers and taxes efficiently.

WHAT THEY OFFER

Local receiving accounts

Marketplace payouts

Supplier payments

VAT payments

**BEST FOR** Amazon and marketplace sellers collecting international revenue.

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## Grey

Virtual foreign accounts

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Gives freelancers and remote workers in emerging markets foreign-currency accounts to receive international payments and convert with ease.

WHAT THEY OFFER

USD / GBP / EUR accounts

Currency exchange

Global transfers

Virtual cards

**BEST FOR** Freelancers and remote workers paid by overseas clients.

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## ZionPe

Digital cross-border wallet

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A lightweight multi-currency wallet for non-residents who need a simple way to collect, hold and send money internationally.

WHAT THEY OFFER

Multi-currency wallet

Global collections

Transfers

App-based access

**BEST FOR** Individuals and small businesses wanting a simple global account.

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## Payoneer

Established global payments

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

WHAT THEY OFFER

- Receiving accounts
- Marketplace & client payouts
- Mass payouts
- Commercial card
- Local withdrawals

**BEST FOR** Freelancers, sellers and businesses receiving payments worldwide.

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## Wise

Multi-currency account & transfers

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

WHAT THEY OFFER

- 40+ currencies
- Local account details
- Debit card
- Mid-market FX

**BEST FOR** Individuals and freelancers who want low-cost transfers and FX.

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## Revolut

App-based global money account

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

WHAT THEY OFFER

- Multi-currency balances
- Physical & virtual cards
- Currency exchange
- Business accounts

**BEST FOR** Everyday multi-currency spending, travel and lean businesses.

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## Elevate Pay

USD accounts for Africa

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

WHAT THEY OFFER

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

**BEST FOR** African freelancers and remote workers who need USD access.

ALSO FROM BE FILING

# The rest of your setup, handled

A virtual bank works best alongside a proper legal and tax foundation. We take care of the paperwork end to end.

### US Taxation

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

### ITIN Application

Full W-7 preparation and processing for your 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.

### Mail Forwarding

A real US/UK business address with scanning and forwarding.

### Registered Agent

Compliant agent service to keep your company in good standing.

## Need the company & tax setup first?

This is a guide — you open the accounts yourself. Be Filing handles the US/UK company, EIN and filings that make them possible. Reach out and we'll point you the right way.

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