

HOW TO ACCEPT INTERNATIONAL PAYMENTS AS AN AFRICAN ENTREPRENEUR

*The Complete Guide to Getting Paid in Dollars, Pounds & Euros
Without Losing Money to Banks, Fees, or Blocked Accounts*

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Introduction: The Dollar Problem No One Talks About

You landed the client. You delivered the work. You sent the invoice.

And then came the reply that every African freelancer and entrepreneur dreads: 'We don't support payments to your country.'

Or worse, the money was sent, but it arrived days late, stripped of 15% in fees, and converted at a terrible rate you had no control over.

This is the silent struggle of millions of talented entrepreneurs across Africa. Nigerians, Ghanaians, Kenyans, Ugandans, South Africans — brilliant people doing world-class work, but trapped behind a wall of payment barriers that their counterparts in Europe or America never have to think about.

The good news? The wall has doors. You just need to know where they are.

This book is your map. It covers every major international payment platform available to African entrepreneurs in plain language, with honest assessments of the pros, cons, fees, and limitations of each. No fluff. No sponsored content. Just the information you need to get paid — properly, consistently, and without losing a fortune in the process.

Who This Book Is For

- Freelancers selling services to clients in the US, UK, Europe, or Canada
- Entrepreneurs selling digital products, ebooks, or online courses
- Consultants billing international businesses
- Remote workers employed by foreign companies
- Anyone tired of the banking system treating Africa like an afterthought

A Note on Country Differences

Nigeria, Ghana, Kenya, South Africa, and other African countries have different rules, platform availability, and banking regulations. This book covers the continent broadly but flags country-specific differences throughout each chapter.

Chapter 1: Why Receiving International Payments Is Hard for Africans

Before we jump into solutions, it is important to understand the problem. Knowing why things are the way they are helps you make smarter decisions and stops you from blaming yourself when a platform fails you.

1.1 The SWIFT Problem

Most international bank transfers use the SWIFT network, a global messaging system that banks use to send money to each other. On paper it sounds simple. In practice, for African recipients, it is a nightmare.

When money is sent to an African bank via SWIFT, it often passes through multiple correspondent banks - intermediary banks that each take a fee. By the time a \$500 payment reaches your Nigerian GTBank or Kenyan Equity Bank account, you might receive \$420. No one tells you this upfront. It just happens.

Worse, African banks often apply their own poor exchange rates when converting from USD to local currency, meaning you lose again on the conversion.

1.2 The Compliance Problem

Global payment platforms like PayPal, Stripe, and others are required by law to comply with international anti-money-laundering (AML) and know-your-customer (KYC) regulations. Many African countries are flagged as high-risk jurisdictions, which means platforms restrict or outright block services.

This is not personal. It is regulatory. But it disproportionately hurts legitimate entrepreneurs who are simply trying to do business.

1.3 The Infrastructure Problem

Credit cards are not widely used across Africa the way they are in the West. This creates a chicken-and-egg problem, payment platforms built primarily around card infrastructure struggle to serve markets where cards are not the norm.

1.4 The Currency Problem

Currencies like the Nigerian Naira (NGN), Ghanaian Cedi (GHS), and Kenyan Shilling (KES) are not freely convertible internationally. This means you cannot simply hold dollars in a local bank and spend them abroad banks convert them immediately, often at unfavorable rates.

Key Takeaway

The international payment system was not built with Africa in mind. But entrepreneurs who understand the landscape can work around it and in some cases, even turn it to their advantage.

Chapter 2: Understanding Your Options - A Platform Overview

There are more options than ever before for African entrepreneurs to receive international payments. Here is a high-level overview before we dive into each one in detail.

Platform	Best For	Key Strength	Main Limitation
Wise	Freelancers & small biz	Best exchange rates	Limited in some countries
Payoneer	Marketplaces & agencies	Wide acceptance	Higher withdrawal fees
Stripe Atlas	Product businesses	Full Stripe access	Setup cost \$500
Grey	Nigerian freelancers	Local + global	Newer platform
Chipper Cash	Pan-African transfers	Free P2P	Limited biz features
Crypto (USDT)	High value transfers	No platform blocks	Regulatory risk
Flutterwave	African businesses	Multi-currency	Complex setup

We will cover each of these in detail in the chapters that follow, including step-by-step setup instructions, fee breakdowns, and real-world examples.

Chapter 3: Wise - The Smart Choice for Freelancers

Wise is widely considered the gold standard for international money transfers. It uses real mid-market exchange rates - the same rate you see on Google - and charges a small, transparent fee, typically between 0.5% and 1.5%.

3.1 How Wise Works

Wise works by matching your transfer with someone going in the opposite direction. If you are in Nigeria and want to receive dollars from a US client, Wise connects you with someone in the US who wants to send money the other way. This means no money actually crosses borders which eliminates many banking fees.

3.2 What You Get With a Wise Account

- A multi-currency account that can hold USD, GBP, EUR, AUD, and many more
- Local bank account details in the US, UK, EU, and other countries so clients can pay you as if you were local
- A Wise debit card you can use to spend internationally
- Transparent fee display before every transaction

3.3 Wise Availability in Africa

Wise is available in many African countries for sending money, but receiving capabilities vary by country.

- South Africa: Full send and receive functionality
- Kenya: Send and receive supported
- Ghana: Receiving supported in some currencies
- Nigeria: Limited availability due to CBN regulations as of 2024 - check wise.com for the latest status

Nigeria Caveat

Wise availability in Nigeria has historically been restricted due to Central Bank of Nigeria (CBN) foreign exchange policies. Always check the current status at wise.com before relying on it as your primary payment method.

3.4 How to Set Up Wise

1. Go to wise.com and click Register
2. Sign up with your email address and choose Personal or Business account
3. Complete identity verification using your national ID, passport, or driver's license
4. Add your local bank account as a withdrawal destination

5. Get your local receiving account details such as US routing number or UK sort code
6. Share these details with your international clients on your invoice

3.5 Wise Fees Breakdown

- USD to NGN: approximately 1.0% to 1.5%
- GBP to KES: approximately 0.5% to 1.0%
- EUR to GHS: approximately 0.7% to 1.2%

Always use Wise's fee calculator at wise.com/pricing before committing to a transaction.

3.6 Wise vs. Your Local Bank - A Real Example

Suppose a UK client pays you 1,000 British pounds. Here is what typically happens with each route:

- Local bank SWIFT transfer: You receive approximately 820 pounds after fees and poor conversion rates
- Wise transfer: You receive approximately 985 pounds after Wise's transparent 1.5% fee

That is a 165-pound difference on a single payment. Over a year, this adds up to thousands.

Chapter 4: Payoneer - The Freelancer's Global Bank Account

Payoneer is one of the most widely used payment platforms among African freelancers, and for good reason. It has been operating in Africa for over a decade, is accepted by major freelance platforms like Upwork, Fiverr, and Toptal, and offers local withdrawal options in many African countries.

4.1 What Is Payoneer?

Payoneer functions as a global payment account. When you sign up, you get virtual US bank account details, a European IBAN, a UK account number, and more. Clients can send money to these accounts just as they would to a local bank — and Payoneer holds the money for you in USD, EUR, or GBP.

4.2 Key Features

- Receive payments from 190+ countries
- Virtual US, UK, EU, Japan, Australia, and Canada bank account details
- Withdraw to local bank accounts in 150+ countries
- Payoneer Mastercard for international spending
- Pay other Payoneer users for free
- Accepted by Upwork, Fiverr, Amazon, Airbnb, and hundreds of other platforms

4.3 Payoneer Fees to Know

Transaction Type	Fee
Receive from another Payoneer user	Free
Receive from marketplace (Upwork etc.)	Free or platform-determined
Receive via bank transfer to your US account	0% to 3% depending on currency
Withdraw to local bank (same currency)	\$1.50 flat fee
Withdraw to local bank (currency conversion)	2% above mid-market rate
Annual fee if inactive for 12+ months	\$29.95

4.4 Country Availability

Payoneer is available in Nigeria, Ghana, Kenya, South Africa, Tanzania, Uganda, Rwanda, Cameroon, Senegal, and most other African nations. It is one of the most broadly available platforms on the continent.

4.5 Setting Up Payoneer Step by Step

7. Visit payoneer.com and click Sign Up
8. Enter your personal details including name, address, and date of birth
9. Link your local bank account for withdrawals
10. Complete identity verification with a government-issued ID
11. Once approved, usually within 1 to 3 business days, access your global payment accounts
12. Under Receive then Global Payment Service, find your US, UK, and EU bank details
13. Add these to your invoice as payment instructions

4.6 Payoneer Pros and Cons

Pros:

- Very widely accepted - works with most freelance platforms
- Strong African bank withdrawal support
- Reliable and well-established platform, founded in 2005
- Decent customer support

Cons:

- Currency conversion fees are higher than Wise
- Not ideal for non-marketplace payments
- Account can be frozen if suspicious activity is detected

Pro Tip

If you work on Upwork or Fiverr, Payoneer is often the best choice because these platforms have direct integrations and sometimes offer zero-fee withdrawals to your Payoneer account.

Chapter 5: Stripe Atlas - Build a US Company, Accept Stripe Payments

Stripe is the world's most popular payment processor for online businesses. Unfortunately, Stripe is not directly available in most African countries. But there is a legal and legitimate workaround: Stripe Atlas.

5.1 What Is Stripe Atlas?

Stripe Atlas is a service that helps entrepreneurs anywhere in the world incorporate a legal company in the United States - specifically in Delaware, which is the most business-friendly US state. Once incorporated, you get a US Employer Identification Number (EIN), a US bank account through Mercury Bank, and full access to Stripe's payment processing.

5.2 What You Can Do With Stripe Atlas

- Sell products or services and charge clients' credit or debit cards from anywhere in the world
- Set up subscriptions, payment links, and checkout pages
- Receive payouts to your Mercury US bank account
- Transfer from Mercury to Wise, Payoneer, or back to your local African bank

5.3 The Cost

Stripe Atlas charges a one-time fee of \$500 USD to set up your company. This covers Delaware incorporation, registered agent service for one year, EIN application, and your Mercury bank account setup. Stripe's standard processing fee of 2.9% plus \$0.30 per transaction applies when you accept payments.

5.4 Is It Legal?

Yes. Incorporating a business in the United States as a non-resident is entirely legal. Thousands of entrepreneurs from Africa, Asia, and Latin America do this every year. You are not required to live in the US. However, you will need to file US tax returns annually. This typically costs \$200 to \$500 per year through an accountant.

5.5 Who Should Use Stripe Atlas?

- Entrepreneurs selling digital products, SaaS, or online courses to global customers
- Anyone who needs a professional payment page that inspires trust
- Business owners earning more than \$1,000 per month internationally to justify the setup cost
- Developers and tech founders building products for Western markets

Important Consideration

Stripe Atlas creates a real US legal entity. You have compliance obligations including annual tax filings. Budget for an accountant at \$200 to \$500 per year and take this seriously. Many entrepreneurs ignore this and face problems later.

5.6 Step-by-Step: Setting Up Stripe Atlas

14. Go to stripe.com/atlas and start your application
15. Provide personal information including your name, address, and passport
16. Choose your company name - it will be a Delaware LLC or C-Corp
17. Pay the \$500 fee
18. Stripe handles the incorporation, which takes 1 to 5 business days
19. You receive your EIN and can activate your Mercury bank account
20. Log into your Stripe dashboard and start accepting payments

Chapter 6: Grey, Chipper Cash & African-First Solutions

A new generation of fintech companies built specifically for Africans is changing the game. These platforms understand the local context and are building products that bridge the gap between African and global economies.

6.1 Grey - The Dollar Account Built for Africans

Grey was built specifically for Nigerians and Ghanaians who need to receive foreign currency. It gives you a USD, GBP, and EUR account number that you can share with international clients.

How Grey works:

- Sign up with your Nigerian or Ghanaian ID
- Get a virtual US bank account with routing number and account number
- Clients send money to this account as a normal US bank transfer
- You receive the funds in your Grey account
- Withdraw to your local bank account at competitive rates

Grey Fees:

- 1% fee on incoming transfers
- Small flat fee on withdrawal to local bank - check grey.co for current rates

Grey is one of the most Africa-native solutions available and is highly recommended for Nigerian freelancers as an alternative or supplement to Wise.

6.2 Chipper Cash - For African-to-African Transfers

Chipper Cash is primarily a peer-to-peer transfer app that allows free transfers between African countries. It supports Nigeria, Ghana, Kenya, Uganda, Rwanda, Tanzania, South Africa, and more.

While it is not ideal for receiving large payments from clients in the US or UK, it is excellent for:

- Receiving money from clients in other African countries
- Paying African contractors or suppliers
- Converting between currencies within Africa at reasonable rates

6.3 Flutterwave

Flutterwave is an African payment infrastructure company that allows African businesses to accept payments from anywhere in the world. It is more of a business payment gateway than a personal account.

With Flutterwave, you can create payment links, invoices, and checkout pages that accept Visa, Mastercard, and even M-Pesa. It is best suited for businesses selling products or services at scale.

- Payment links: Create a link and share it with anyone - they pay via card

- Invoicing: Send professional invoices that can be paid online
- Storefront: Set up a basic online shop

6.4 Lemfi (formerly Lemonade Finance)

Lemfi is another Africa-focused fintech that provides multi-currency accounts for Nigerians, Kenyans, and Ghanaians in the diaspora and at home. It offers USD, CAD, GBP, and EUR accounts and is growing rapidly.

The African Fintech Advantage

African-built fintech platforms like Grey, Chipper Cash, and Flutterwave are often better at navigating local regulations, supporting local banks, and providing customer service that understands your reality. Always check these before assuming you need a Western platform.

Chapter 7: Cryptocurrencies - The Controversial but Practical Option

Cryptocurrency is a polarizing topic, but for African entrepreneurs it deserves a serious, practical discussion. Setting aside the speculation and volatility of coins like Bitcoin, there is a class of cryptocurrency - stablecoins - that solves many of the payment problems we have discussed in this book.

7.1 What Are Stablecoins?

Stablecoins are cryptocurrencies pegged to a stable asset, typically the US Dollar. The most popular ones are:

- USDT (Tether) — pegged 1:1 to the US Dollar
- USDC (USD Coin) — pegged 1:1 to the US Dollar, backed by Circle
- BUSD (Binance USD) — pegged 1:1 to the US Dollar

When someone sends you \$500 in USDT, you receive \$500 in USDT. There is no exchange rate risk, no automatic conversion happening, and no intermediary bank taking a cut. The transaction settles in minutes, 24 hours a day, 7 days a week, across borders.

7.2 How African Entrepreneurs Use Stablecoins

21. Client sends USDT to your crypto wallet address
22. You hold USDT in your wallet - it maintains its dollar value
23. When you want local currency, you sell USDT on a local exchange like Binance P2P or Yellow Card
24. The exchange pays you in Naira, Cedis, Shillings, or your local currency
25. Money arrives in your local bank account

7.3 Which Exchanges to Use

Binance P2P:

Binance is the world's largest crypto exchange and has strong peer-to-peer trading in Nigeria, Ghana, Kenya, and across Africa. You can sell USDT directly to other users who pay you via bank transfer in your local currency.

Yellow Card:

Yellow Card is an African-founded crypto exchange operating in 20+ African countries. It is simpler than Binance and designed for non-technical users. You can buy and sell USDT directly against local currencies.

Bybit:

Another large global exchange with strong P2P trading and African support.

7.4 Risks to Understand

- Regulatory risk: Some African central banks have issued advisories against crypto. In Nigeria, CBN restrictions on banks and crypto have fluctuated. Always stay updated on current regulations in your country.
- Scam risk: P2P trading carries the risk of fraud. Stick to verified traders with long track records and always trade on the platform, never off-platform.
- Tax risk: Crypto earnings may be taxable in your country. Consult a local accountant.

Practical Advice

You do not need to believe in crypto to use stablecoins as a payment method. Think of USDT like an email — you do not need to understand the internet to send one. USDT is simply a fast, borderless way to move dollar-equivalent value. Many African freelancers use it as their primary payment method without any ideological stance on crypto.

Chapter 8: Which Platform Is Right for You? A Decision Framework

With so many options, how do you choose? This chapter gives you a simple decision framework based on your specific situation.

8.1 Choose Based on Your Client Type

Client Type	Recommended Platform	Backup Option
Upwork or Fiverr client	Payoneer	Wise
Direct US business client	Wise or Grey	Payoneer
Direct UK client	Wise	Payoneer
Product/SaaS customer (card)	Stripe Atlas	Flutterwave
African client in another country	Chipper Cash	Payoneer
Client open to crypto	USDT via Binance P2P	Grey
High value payment (\$5,000+)	Wise or direct bank wire	Crypto (USDT)

8.2 Choose Based on Your Country

- Nigeria: Grey, Payoneer, Wise (check current availability), Crypto
- Ghana: Grey, Payoneer, Wise, Chipper Cash
- Kenya: Wise, Payoneer, M-Pesa integrations, Chipper Cash
- South Africa: Wise (full support), Payoneer, Stripe (limited direct)
- Uganda, Tanzania, Rwanda: Chipper Cash, Payoneer, Crypto

8.3 The Stack Approach

The smartest African entrepreneurs do not rely on just one platform. They build a payment stack, multiple options depending on the client and the situation. A typical stack might look like this:

- Primary: Grey or Wise — for most direct client payments
- Secondary: Payoneer — for marketplace clients and as a backup
- Business: Stripe Atlas — for product sales and card payments
- Emergency: USDT — for large transfers or when other platforms fail

Chapter 9: How to Invoice International Clients Professionally

Getting paid is not just about having a payment account. It is about presenting yourself professionally, making it easy for clients to pay, and protecting yourself legally. This chapter covers invoicing best practices for African entrepreneurs serving international clients.

9.1 What Should Be on Your Invoice

- Your full legal name or business name
- Your address — you may use a professional address if preferred
- Your email and phone number
- Client's full name and company
- Invoice number — start from 001 and go up sequentially
- Invoice date and payment due date
- Clear description of services or products delivered
- Amount in the client's currency such as USD, GBP, or EUR
- Payment instructions including your Wise, Payoneer, or Grey account details
- Late payment terms such as 2% interest per month on overdue invoices

9.2 Tools for Creating Professional Invoices

Free options:

- Wave at waveapps.com — free invoicing and accounting software
- Invoice Ninja at invoiceninja.com — free and open source

Paid options worth considering as you grow:

- FreshBooks — clean invoicing with expense tracking
- QuickBooks — full accounting suite

9.3 Sample Invoice Payment Instructions

Sample Payment Instructions

Payment Details: Account Name: [Your Name] Bank: Wise Routing Number: [Your Wise US routing number] Account Number: [Your Wise US account number] Alternatively: Payoneer — [Your registered email] Please reference Invoice #[Invoice Number] with your payment. Payment is due within 14 days of invoice date.

9.4 Getting Paid Faster

- Ask for a 50% deposit before starting work — this is standard internationally

- Set clear payment terms — 14 days is professional, 30 days may delay your cash flow
- Send a polite reminder 3 days before the due date
- Use invoicing software that sends automatic payment reminders
- For new clients, consider requiring full payment upfront for the first project

Chapter 10: Converting & Managing Your Foreign Earnings Wisely

Receiving money internationally is only half the battle. The other half is managing and converting it wisely so you do not lose value unnecessarily.

10.1 Do Not Rush to Convert

One of the most common mistakes African entrepreneurs make is converting foreign currency to local currency immediately upon receipt. In many African countries, the local currency depreciates against the dollar over time. If you have ongoing expenses in local currency but convert too quickly, you may lose purchasing power.

Instead, keep as much as possible in USD, GBP, or EUR for as long as possible. Convert to local currency only when you need to pay local expenses.

10.2 Watch the Exchange Rate

Not all exchange rates are equal. The difference between a bank rate and a parallel market rate in Nigeria, for example, can be 20% or more. Your best options include:

- Convert through your payment platform — Wise or Grey give the best rates
- Transfer to a local bank and convert there — usually the worst rate
- On platforms like Grey, convert at the platform rate which is usually close to market

10.3 Separate Your Business and Personal Money

Even if you are a solo entrepreneur, treat your business money separately from your personal money from day one. This means:

- Keep a separate bank account for business income
- Pay yourself a salary from your business account into your personal account
- Track all income and expenses in a simple spreadsheet or accounting app

10.4 Build a Dollar Reserve

Aim to keep at least 3 months of living expenses in USD or another stable foreign currency. This protects you during lean months, shields you from currency depreciation, and gives you the confidence to negotiate better rates with clients because you are not desperate.

10.5 Useful Tools for Tracking Exchange Rates

- wise.com/us/currency-converter — real mid-market rates
- xe.com — comprehensive currency information
- [abokiFX](https://abokifx.com) — popular Nigerian parallel market rate tracker

Chapter 11: Tax Basics for African Entrepreneurs Earning Abroad

Disclaimer: This chapter provides general information only and is not legal or tax advice. Tax laws vary by country and change frequently. Always consult a qualified accountant or tax professional for your specific situation.

11.1 Do You Owe Tax on International Income?

In most African countries, yes — income earned from foreign clients is still taxable in your home country. The fact that it comes in through Wise or Payoneer rather than your local bank does not exempt it from tax.

Most African tax authorities require you to declare all income, regardless of source. Failing to do so is tax evasion, which carries serious penalties.

11.2 What You Need to Track

- Every payment received: date, amount in foreign currency, equivalent in local currency on that date
- Every business expense: software subscriptions, equipment, internet, professional development
- Platform fees paid — these are typically deductible business expenses

11.3 Country-Specific Notes

Nigeria:

The Federal Inland Revenue Service (FIRS) requires Nigerians to pay tax on worldwide income. If you earn above the tax-free threshold, you must file a personal income tax return. Consult a Nigerian-registered accountant.

Ghana:

The Ghana Revenue Authority (GRA) taxes residents on worldwide income. Self-employed individuals must file quarterly estimated tax payments.

Kenya:

The Kenya Revenue Authority (KRA) taxes Kenyan residents on all income, including foreign-sourced income. File annually through KRA's iTax portal.

South Africa:

South Africa has particularly strict rules — residents are taxed on worldwide income. There is a foreign income exemption up to R1.25 million per year for qualifying employment income, but this is complex. Consult a South African tax professional.

11.4 Simple Record-Keeping System

A basic Google Sheet with the following columns is enough to stay organized:

- Date received
- Client name
- Invoice number
- Amount in foreign currency
- Exchange rate used
- Amount in local currency equivalent
- Platform used
- Platform fee deducted

Tip

Hire a local accountant who understands digital income and international payments. Many traditional accountants are unfamiliar with Wise, Payoneer, or crypto. Ask specifically whether they have clients who earn in foreign currency before engaging them.

Chapter 12: Your Action Plan - The First 30 Days

Knowledge without action is just information. This final chapter gives you a concrete 30-day plan to get your international payment infrastructure set up.

Week 1: Set Up Your Core Accounts

26. Create a Payoneer account and complete identity verification
27. Create a Grey account if you are in Nigeria or Ghana
28. Create a Wise account and check availability in your country
29. Open a dedicated bank account for your business income
30. Download and bookmark xe.com and wise.com/currency-converter

Week 2: Build Your Invoicing System

31. Sign up for Wave (free) or your preferred invoicing tool
32. Create your invoice template with professional payment instructions
33. Set up invoice numbering starting from 001
34. Write your payment terms including 14-day payment window and 50% deposit policy
35. Send a test invoice to yourself to check how it looks

Week 3: Secure Your Money Management

36. Set up a simple income tracking spreadsheet in Google Sheets
37. Learn how to withdraw from Payoneer and Grey to your local bank
38. Set a personal rule: convert only what you need for monthly expenses
39. Research a local accountant who handles international income
40. Look up your country's tax filing requirements and deadlines

Week 4: Test and Refine

41. Ask a trusted contact to send you a small test payment via each platform
42. Time how long it takes for funds to arrive
43. Check withdrawal rates to your local bank from each platform
44. Decide on your primary and backup payment platforms
45. Update all your client-facing profiles, proposals, and contracts with your payment details

Your Goal at Day 30

By the end of 30 days, you should have at least two active payment accounts, a professional invoice template, a basic income tracking system, and the confidence to quote international rates and get paid without friction.

Appendix: Country-by-Country Platform Availability

Country	Wise	Payoneer	Grey	Chipper Cash
Nigeria	Limited	Full	Full	Full
Ghana	Partial	Full	Full	Full
Kenya	Full	Full	No	Full
South Africa	Full	Full	No	Full
Uganda	No	Full	No	Full
Tanzania	No	Partial	No	Full
Rwanda	No	Full	No	Full
Ethiopia	No	Partial	No	Limited

Note: Platform availability changes frequently. Always verify at the platform's official website before relying on this table. Last updated: 2025.

Final Words

The international payment system was not built for African entrepreneurs. But that is changing and entrepreneurs who take the time to understand their options today will have a massive advantage over those who wait.

You now have everything you need to get started. The platforms, the strategies, the invoicing tips, and the 30-day action plan. The only thing left is to do the work.

Get paid in dollars. Keep more of it. Build the business you deserve.

— *End of Book* —