zefiling
FAST. EASY. COMPLIANT.

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FREE GUIDE · E-BOOK

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

Your playbook to US credit cards, virtual bank accounts, payment processors and stock trading, plus everything **Ze Filing** can set up for you next.

ITIN Benefits | US Credit Cards | Virtual Bank Accounts | Stripe · Square · PayPal | US Stock Broker | Tax Dates 2027

A GIFT IS WAITING FOR YOU

Read to the end for a special offer

Finish the guide and you'll find an exclusive Ze Filing offer on the last page, our thank-you for reading.

GIFT INSIDE

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FREE GIFT

Read all the way through. A **special Ze Filing offer** is waiting for you as a gift on the last page.

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.

WHAT YOUR ITIN LETS YOU DO

File US taxes legally
File federal and state returns as a non-resident.

Build US credit
Qualify for cards that report to all 3 credit bureaus.

Open bank accounts
Hold and move money in US and global accounts.

Accept payments
Run Stripe, Square and PayPal for your business.

Claim treaty benefits
Lower withholding and refunds you are owed.

Work from anywhere
Run a US business 100% remotely, no SSN needed.

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

02 · THE ROADMAP

Your path, in order

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

STEP 1	STEP 2	STEP 3	STEP 4	STEP 5	STEP 6
ITIN	US Address	US Phone	Bank Account	Credit Card	Processor

Note: A US company + EIN is what unlocks most business bank accounts and processors like Stripe and Square. **Ze Filing** can set up your company, EIN and US address for you.

03 · 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 ✓ done

Your US tax ID, already in hand.

02

US address

A real US mailing address for statements and verification.

03

US phone

A US number for SMS codes and account verification.

04

US bank account

To fund a secured deposit and pay your card balances.

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 and cashback rewards. A solid starter card.

WATCH FOR
Needs US residency (SSN/ITIN). Check eligibility.

Firstcard

Reports to 3 bureaus

WHY IT FITS
Built 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

WHY IT FITS
For newcomers. Apply with an ITIN, no SSN needed.

WATCH FOR
Approval varies. Check current terms.

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

Tip: Card issuers look for a stable US address and phone. Get those two sorted first. The next page shows how.

04 · 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 business address from Ze Filing.

US PHONE NUMBER

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

US ADDRESS

Ze Filing Mail Forwarding

A real US business address with mail scanning and forwarding, for banks, processors and official letters.

Set up your address →

05 · VIRTUAL BANK ACCOUNTS

12 accounts non-residents can open online

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

12 Providers listed on the next two pages. Not sure which fits you? Ze Filing helps you compare providers and prepare the documents they ask for.

Global & US accounts

1 Sunrate
Global payments & treasury

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

Multi-currency **Global cards** **FX**

Best for: Businesses managing suppliers and FX.

2 Nsave
Secure offshore savings

Hold your money in stable currencies with regulated banks.

USD / EUR / GBP **Regulated custody**

Best for: Saving in hard currencies.

3 Slash
US business banking

Modern US business banking with fast onboarding, cards and spend controls.

US checking **Virtual cards** **Controls**

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

4 Airwallex
Global financial platform

Hold dozens of currencies and accept payments globally.

Multi-currency **Borderless cards**

Best for: E-commerce and scaling companies.

5 PingPong
Payments for sellers

Collect marketplace revenue in local currencies and pay suppliers.

Local receiving **Payouts** **VAT**

Best for: Amazon and marketplace sellers.

6 Grey
Virtual foreign accounts

Foreign-currency accounts to receive pay from global clients.

USD / GBP / EUR **Virtual cards**

Best for: Freelancers with overseas clients.

Wallets, transfers & more

7 ZionPe
Cross-border wallet

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

Multi-currency **Global collections**

Best for: A simple global account.

8 Payoneer
Established global payments

Widely accepted, with receiving accounts, payouts and a commercial card.

Receiving accounts **Card**

Best for: Freelancers, sellers and businesses.

9 Wise
Multi-currency & transfers

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

40+ currencies **Local details**

Best for: Low-cost transfers and FX.

10 Revolut
Global money app

All-in-one money app with balances, cards and a Business tier.

Balances **Cards** **Business**

Best for: Spending, travel and lean businesses.

11 Relay
US business banking

Online business banking with up to 20 accounts and 50 debit cards to organize cash flow.

US checking **50 cards**

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**

Best for: African freelancers needing USD.

Each provider sets its own rules and decides on every application. Ze Filing is not a bank and is not affiliated with these providers. **See our bank account services →**

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.

Stripe

Best for online businesses: checkout, subscriptions and global payouts.

Best with US LLC/C-Corp + EIN

Square

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

US company + EIN recommended

PayPal

The most recognized wallet. Accept payments almost anywhere.

ITIN/EIN improves limits

Authorize.net

A reliable gateway for card payments on your website.

US company + EIN required

Need a US company + EIN?

A US company and EIN improve approval odds and unlock full features. Ze Filing forms your LLC in any state and handles your EIN application.

Start your LLC →

Processors set their own approval rules. Ze Filing is not affiliated with any processor mentioned.

07 · INVEST & GROW

US stock trading as a non-resident

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

Interactive Brokers
Global US broker

Trusted worldwide to trade US stocks, ETFs and 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, so verify eligibility on the official site. Ze Filing is not affiliated with any broker mentioned.

08 · STAY COMPLIANT

Key US tax dates for 2027

Mark these deadlines for your 2026 tax year. Non-residents filing Form 1040-NR with no US wage withholding get until June 15.

MAR 15 — S-Corp (1120-S) & Partnership (1065) returns
Extension to Sep 15

APR 15 — 1040 / 1040-NR (with US wages), C-Corp 1120 & Form 5472
Foreign-owned LLCs file 5472 + pro forma 1120

JUN 15 — Form 1040-NR for non-residents with no US wage withholding

OCT 15 — Extended personal & C-Corp returns
Also the extended FBAR deadline

General guidance for the 2027 filing calendar. Dates can shift for weekends, holidays or IRS disaster relief. Your exact obligations depend on your entity and income, and **Ze Filing's tax team** confirms what applies to you.

09 · FREE RESOURCES

Use these free on zefiling.com

Free guides and checklists to help you prepare before you apply for anything.

Document checklists
Exactly what to prepare for ITIN, LLC, EIN, bank accounts and more.

Compare LLC states
Formation fees and yearly costs for Wyoming, New Mexico, Delaware and more.

Which return do you need?
A plain-English overview of 1040-NR, 5472, 1120, 1065 and more.

The EIN process
The four steps to your business tax number, explained.

Bank account comparison
Mercury, Relay, Wise Business, Payoneer and Airwallex side by side.

Secure client portal
Upload documents privately and track your application.

Services we provide

One partner for your entire US and UK setup. You tell us what you need, we prepare the paperwork and guide every step.

ITIN application & renewal →
Full Form W-7 preparation for your US tax ID.

US LLC & C-Corp →
Company formation in any state, the base for your bank account.

EIN application →
Your business tax ID for Stripe, Square and US banking.

UK LTD registration →
Companies House incorporation for a UK limited company.

US tax filing →
1040-NR, 5472 + pro forma 1120, 1120, 1065 and state returns.

Bank account services →
Compare providers and prepare what they ask for.

Mail forwarding →
A real US address with mail scanning and forwarding.

Registered agent →
An official address in your state to stay in good standing.

Bookkeeping & P&L →
Monthly books and clear profit and loss reports.

Annual reports & sales tax →
State reports, franchise tax, permits and resale certificates.

WHY ZE FILING

Fast. Easy. Compliant.

Built for founders, freelancers and online sellers outside the US. Here's what working with us looks like.

100%
Online
Handled from anywhere in the world.

0
SSN needed
For your LLC or EIN.

US+UK
Coverage
LLC, C-Corp and UK LTD.

Secure uploads only
Your documents go through our private portal, never by email or WhatsApp.

Deadline reminders
We remind you before annual reports and tax filings are due.

Real humans on WhatsApp
Ask questions and get step-by-step help, one message away.

Every detail checked
We review and prepare each form before anything is filed.

HOW IT WORKS

1. Tell us what you need on WhatsApp or our form
2. Upload documents through the secure portal
3. We prepare and file your paperwork
4. You receive your documents and next steps

Ready to set it up the right way?

Message us for step-by-step help with your company, EIN, bank account or tax filing. Real humans, one message away.

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WHATSAPP	APPLY ONLINE	WEBSITE
+1 (716) 559-7989	**zefiling.com/contact**	**zefiling.com**

YOUR READER GIFT

Free US LLC formation

Our formation service fee is **$0** until **December 31, 2026**. You only pay the state filing fee and registered agent. Mention **"FREE GUIDE"** when you message us.

LIMITED OFFER

$0

LLC formation fee

ENDS 31 DEC 2026

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