

# Get paid globally as easily as you get paid locally

Simply request a payment from clients and leave the rest to us!



As a business owner, professional or freelancer, it's vital to have an efficient, secure and simple way to get paid by your international clients. At Payoneer, we provide just that - an easy way to request payments, saving you time and freeing you up to focus on growing your business.

## What are the benefits?



### Cost effective

Payments made through Payoneer have lower fees than international wire transfers and other payment solutions.



### Easy to use

All it takes is a few clicks and your payment request is on its way.



### Full transparency

Payment tracking, automated reminders & real-time notifications keep both you and your clients fully updated until your payment arrives.



### Convenient for your client

We offer multiple ways to pay, including credit card, local bank transfer, and ACH bank debit. They can also track the status of all their payments in one place.

## How does it work?

1

**Sign in:** to your account and navigate to Receive > Request a Payment.

2

**Send a payment request:** Enter your client's details or select a client from your list of contacts, enter the payment details and send the request.

3

**Get paid:** Your client gets notified and can pay you directly into your Payoneer account. Simple!

4

**Use your funds:** Withdraw payments in your local currency straight to your bank account, pay your contractors and suppliers, convert your funds into other currencies.

“

Thanks to Payoneer, I can receive funds from clients across the globe quickly and easily, and I can always track the money - no more guessing when the funds will arrive. Without Payoneer I'm positive my company would not have grown the way it has.

”



**Arif Malik**  
CEO, Design Guru Communications

## Associated fees

	Credit card*	ACH bank debit	Local bank transfer
Associated fees	3%	1%	USD - 1% EUR, GBP, AUD, CAD - free

**Note:** Payment method may vary by country. Fees shown are the maximum and may be lower. When paying, your client can choose to pay the fee or pass it to you. If you are located in a European Economic Area (EEA) country, in compliance with PSD2, the fee will automatically be deducted from your Payoneer account.

\*American Express, Visa, Mastercard

## Payoneer at a glance

Payoneer is a leading payments platform that partners with freelancers, SMBs, marketplaces and enterprises to solve their biggest payment challenges. Leveraging robust technology, compliance, operations and banking infrastructure, Payoneer delivers a suite of services that includes cross border payments, working capital, financial services, tax solutions, risk management and merchant services. By powering growth for entrepreneurs in emerging markets, **Payoneer makes global commerce easy and secure.**

**200+**  
COUNTRIES

**150**  
CURRENCIES

**4M+**  
USERS

**35+**  
LANGUAGES  
SUPPORTED

**24/7**  
SUPPORT



# How to Send and Pay a Payment Request: Step by Step Guide for You and Your Payer/Client

March 2021

## Limits & Associated fees per Payment methods

	Credit Card	ACH Bank Debit (E-Check)	Local Bank Transfer	Payoneer Balance
Eligible Currency	USD, EUR, GBP	USD	USD, EUR, GBP, AUD, CAD	USD, EUR, GBP
Min. / Max.	Min. 20-50 USD per transaction  Max. 15K USD per transaction	Min. 20-50 USD per transaction  Max. 15K USD per transaction	Max. 100K USD/EUR/GBP per day	Min. 20-50 USD per transaction  Max. 15K USD per transaction
Fee	3%	1% (Free for Payee in India)	<b>*USD - 1% / EUR, GBP, AUD, CAD - Free</b>	Free

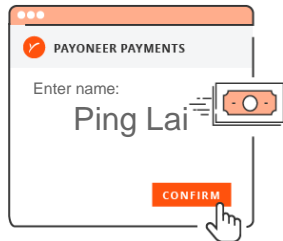
**Limits and fees may vary** as per payee's business status in Payoneer

\*Local Bank Transfer Fee in USD is 0% for Japan, India, South Korea, UK, USA and Thailand Payee

\*Fixed loading fee of 1 USD (or equivalent) is charged to Payee on receiving payments under 100 USD (or equivalent).

# ➤ Send your Payment Request in a few clicks!

01



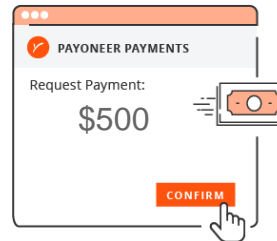
PAYONEER PAYMENTS

Enter name:  
Ping Lai

CONFIRM

Enter your  
Client's details

02



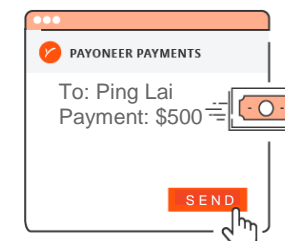
PAYONEER PAYMENTS

Request Payment:  
\$500

CONFIRM

Enter the  
payment details

03



PAYONEER PAYMENTS

To: Ping Lai  
Payment: \$500

SEND

Send the  
request



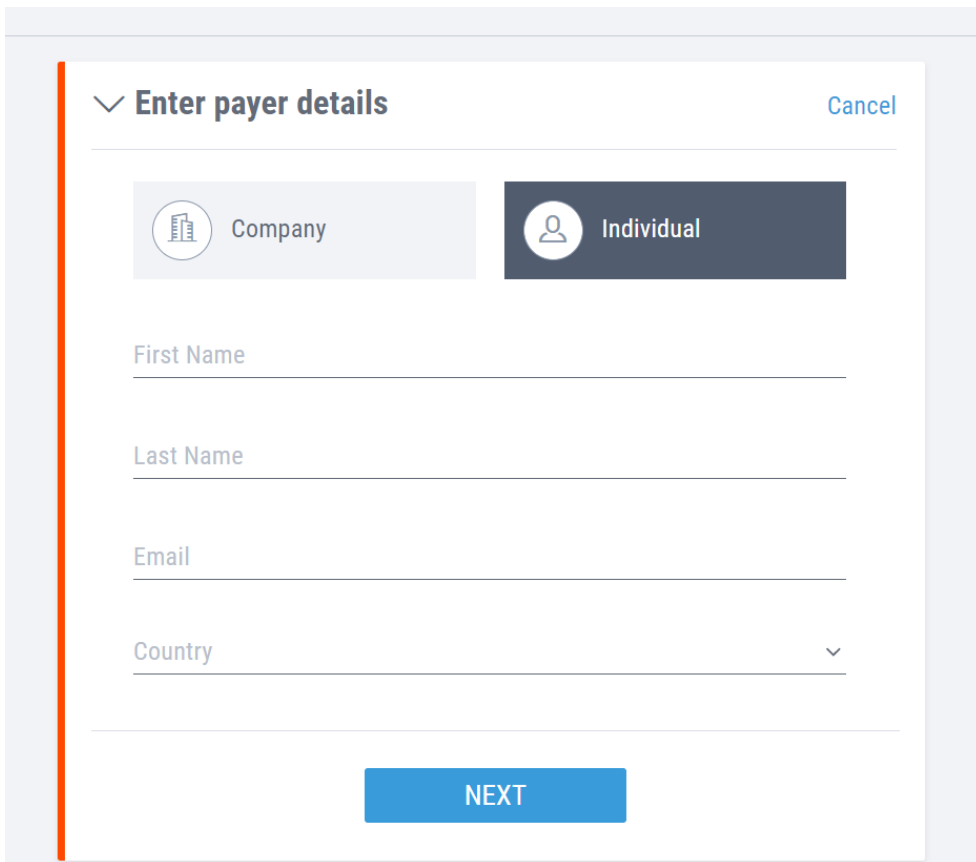
## Step 1: Go to your Request a Payment tab

Log in to your account, click **Receive** and select **Request a Payment**.

The screenshot displays the Payoneer web interface. At the top right, there is a language selection dropdown set to 'English'. The main navigation bar includes links for Home, Activity, Receive, Pay, Withdraw, Help, Settings, and Sign Out. The 'Receive' menu is open, showing options: 'Request a Payment', 'Global Payment Service', and 'Mass Payout Companies'. On the left, a user greeting reads 'Good afternoon Robert Maigne' with a customer ID of 28558463. The 'Balances' section shows three currency cards: 12.00 USD (with an 'Order Card' link), 0.89 EUR, and 0.00 GBP. Each card has a 'Withdraw' link at the bottom.

## Step 2: Add your Payer details

Click “**Add New Payer**” and input your Client/Payer’s details. It will be saved so next time you choose which Payer you will send the request to.



The screenshot shows a web form titled "Enter payer details" with a "Cancel" link in the top right. Below the title are two selection buttons: "Company" (with a building icon) and "Individual" (with a person icon). The "Individual" button is selected. Below these are four input fields: "First Name", "Last Name", "Email", and "Country" (a dropdown menu). A blue "NEXT" button is at the bottom center.

### PRO TIP:

- When adding your Payer details, please double check with the Payer first if they will be using the credit card under their name or company name.
- Mismatch with credit card or bank details info and Payer details may result to verification of the Payer’s identity as part of our Anti-Money laundering and Counter Terrorism Financing Laws.

## Step 3 : Confirm Payment details

Input the **Currency, Amount, Description, Due Date** (for auto reminders) and **Request Payment As** (This is your name / business name that will appear when your Client receives the request). You can attach extra documents like invoices, receipts below as needed.

The screenshot shows the 'REQUEST A PAYMENT' form. The 'REQUEST PAYMENT FROM' section includes fields for Company name (Sabin LTD.), Contact name (John Evans), Contact email (JohnEvans@gmail.com), State (New York), and Country (United States). The 'PAYMENT DETAILS' section includes fields for Currency (USD), Amount (1,000.00), Description (Website design and re branding logo - 16 Versions for Tshirt premium store), Due Date (07/09/2017), and Request payment as (Ping Lai). The 'ATTACH DOCUMENTS' section includes a 'Drag files here or browse' area with supported file types (PDF, DOC, DOCX, JPEG, JPG, TIFF, BMP, XLS and XLSX) and an upload limit of 10 MB. A red arrow points from the 'PAYMENT DETAILS' section to the 'ATTACH DOCUMENTS' section.

**REQUEST A PAYMENT**

**REQUEST PAYMENT FROM** [Change payer](#)

Company name: Sabin LTD. [Edit](#)  
Contact name: John Evans  
Contact email: JohnEvans@gmail.com  
State: New York  
Country: United States

**PAYMENT DETAILS**

Currency: USD Amount: 1,000.00  
20 - 10,000 USD

Description: Website design and re branding logo - 16 Versions for Tshirt premium store 75/100

Due Date: 07/09/2017

Request payment as: Ping Lai

[NEXT](#)

**ATTACH DOCUMENTS**

**Attach documents**

Attach up to 5 documents (like your invoice or work contract) to your payment request.

Don't have an invoice? [Create a professional invoice](#) for free and upload below.

**DRAG FILES HERE OR BROWSE**  
Supported file types: PDF, DOC, DOCX, JPEG, JPG, TIFF, BMP, XLS and XLSX  
Upload up to 10 MB

[PREVIEW](#)  
[REQUEST PAYMENT](#)

### PRO TIP:


- For larger payments over 2,000\$ or equivalent, please attach an official invoice to ensure smoother payments. This is to verify that your payment is for a business transaction.



## Step 4 : Submit your Payment Request

Submit the Payment Request to your Client's email. Alternatively, you will also be able to share the unique payment link to your Client via Messenger apps or by copying the direct link. Auto reminders will also be sent to your Client from Payoneer.

Request a Payment







**SUBMITTED**

Payment request 34657855 was sent to JohnEvans@gmail.com


What's next?

[Manage payment requests](#) | [Request another payment](#)


Share direct link with your payer




Automatic reminder schedule



**1 Week**  
Before due date



**On due date**



**1 Week**  
After due date

## Track your payments

On your account go to Activity > Payment Requests sent. You will be able to see the statuses of your payments.

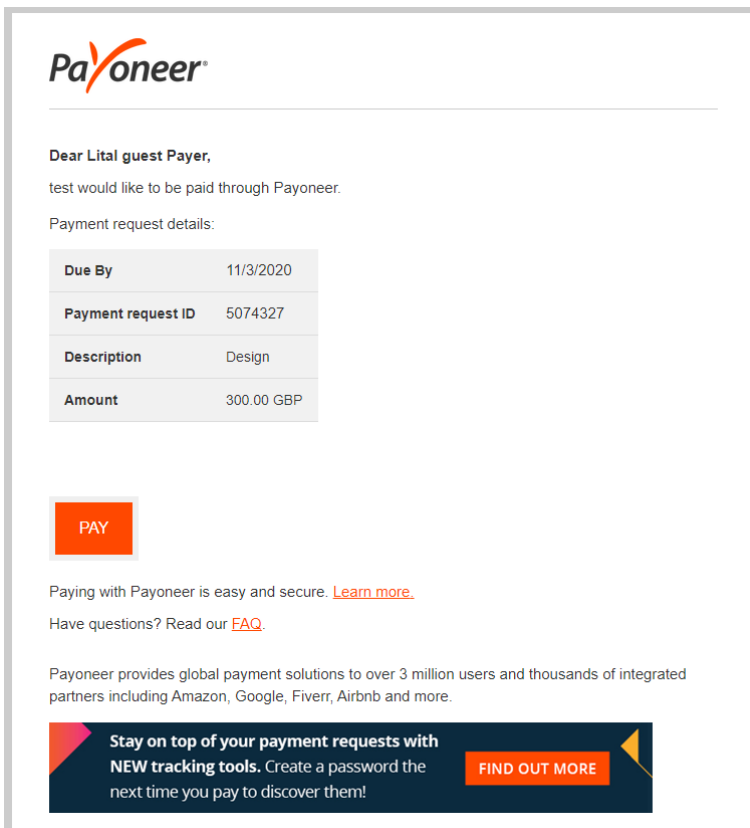
The screenshot displays the 'Payment Request Details' modal in the Payoneer interface. The modal is titled 'Payment Request Details' and has navigation arrows and a close button in the top right corner. It is divided into two tabs: 'Timeline' (selected) and 'Details'. On the left side, there is a profile icon of a person, the name 'Ryan Mague', the amount '100.00 USD', and the status 'Payment request pending' with a due date 'Due by 10 Feb 2021'. Below this, there is a link to 'Copy payment link'. On the right side, the 'Timeline' shows a sequence of events: '9 February 2021 You sent a payment request' (marked with a checkmark), '9 February 2021 Payment request pending Your client hasn't paid yet' (marked with a red dot), 'Payment made by client', 'Payment on its way to you', and 'Payment deposited'. At the bottom of the modal, there are three buttons: 'SEND REMINDER' (with a bell icon), 'MARK AS PAID' (with a checkmark icon), and 'CANCEL REQUEST' (with an 'X' icon). The background shows a list of payment requests with columns for 'Sent To', 'Status', and 'Due Date'.



# Your Payer's journey: Responding to your payment requests

## ➤ Payer/Client Step 1: Receive Email/Link and click Pay

Your Client/Payer will receive the payment request to their email or via the link you shared. Your Client clicks “Pay” and will be redirected to Payoneer’s secure payment platform. They click “Pay Now” to proceed.



The screenshot shows an email from Payoneer addressed to 'Lital guest Payer'. It contains a table with payment details: Due By (11/3/2020), Payment request ID (5074327), Description (Design), and Amount (300.00 GBP). Below the table is a red 'PAY' button. At the bottom, there is a promotional banner for tracking tools with a 'FIND OUT MORE' button.

**Payoneer**

Dear Lital guest Payer,

test would like to be paid through Payoneer.

Payment request details:

Due By	11/3/2020
Payment request ID	5074327
Description	Design
Amount	300.00 GBP

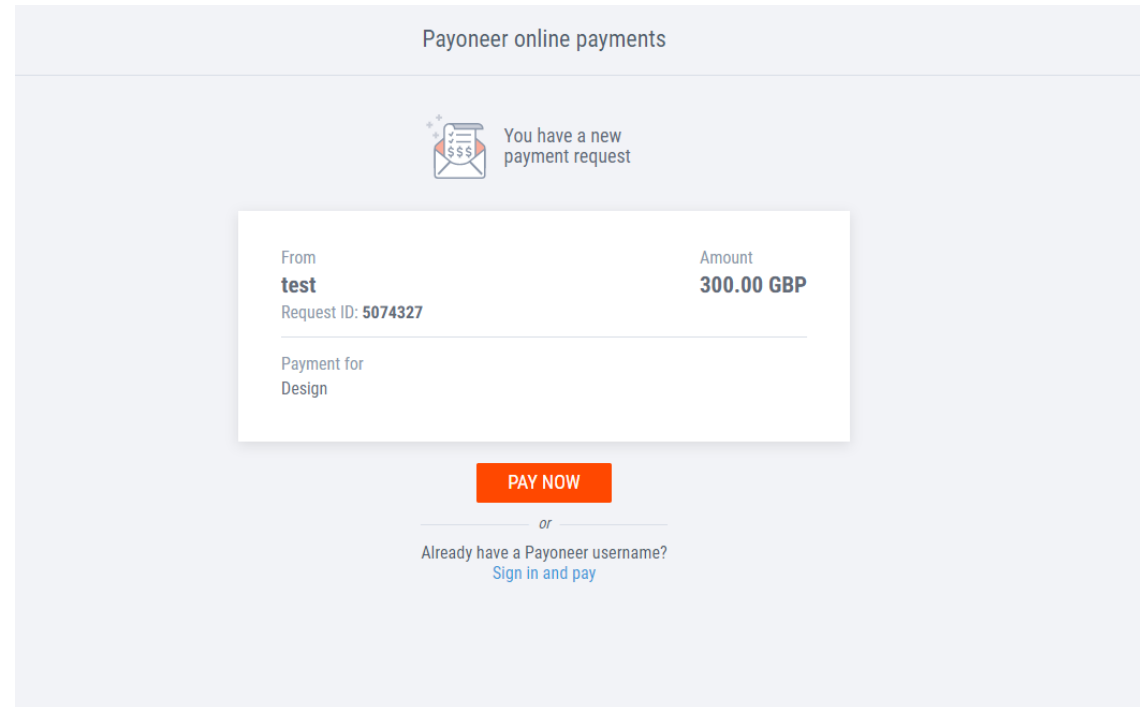
**PAY**

Paying with Payoneer is easy and secure. [Learn more.](#)

Have questions? Read our [FAQ.](#)

Payoneer provides global payment solutions to over 3 million users and thousands of integrated partners including Amazon, Google, Fiverr, Airbnb and more.

Stay on top of your payment requests with **NEW tracking tools.** Create a password the next time you pay to discover them! **FIND OUT MORE**



The screenshot shows the 'Payoneer online payments' interface. It features a notification icon and text 'You have a new payment request'. Below this is a white box containing payment details: From test, Amount 300.00 GBP, Request ID: 5074327, and Payment for Design. At the bottom, there is a red 'PAY NOW' button and a link to 'Sign in and pay' for existing users.

Payoneer online payments

You have a new payment request

From **test** Amount **300.00 GBP**  
Request ID: **5074327**

Payment for Design

**PAY NOW**

or  
Already have a Payoneer username?  
[Sign in and pay](#)



## Payer/Client Step 2: Check Payer details, Assign Password


Your Client/Payer will see an auto-populated info page as you already indicated his/her details earlier when you sent the Payment Request.

They need to assign a **Password** to automatically create a Payer account, so the next time they pay you, they just need to type in the password to submit the payment.

Creating a Payer account enables your Payer/Client to have a smooth experience for future payments via Payoneer.

Payoneer online payments

1 Enter contact details — 2 Select payment method — 3 Add payment details

  
Pay 100.00 USD to Robert Ryan Maigue  
Request ID: 5468145

**Contact details**

Are you paying as an individual or on behalf of a company?

Legal first name  
Ryan

Legal last name  
Maigue

Email address  
robertma@payoneer.com

Country  
Philippines

Country code  
+63

Mobile phone number

Pay faster next time. Create a password and we'll save your details. [Why?](#)

Your username will be  
robertryanmaigue@gmail.com [Change email](#)

Password

NEXT



## Payer/Client Step 3: Choose your Payment option and who covers the fee


Your Client can select their payment method:  
**Credit Card, ACH Debit(US only) and Local Bank Transfer.** The payment options are available depending on their location.

Your Client can choose to cover the fee upon processing the payment.

They Click Next and **Pay** to proceed.


Payoneer online payments

1 Enter contact details — 2 Select payment method — 3 Add payment details



Pay **309.00 GBP** to test  
(including 9.00 GBP fee)  
Request ID: 5074327

Select payment method

	<b>Credit card</b>	Usually paid in 2 calendar days	Fee 3.00 %
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Additional payment details

Who is paying the fee?	<b>Payer</b>	Recipient
Fee		9.00 GBP
Recipient gets		300.00 GBP
Total payment		<b>309.00 GBP</b>

NEXT

## ➤ Payer/Client Step 4: Enter Card Details and Pay

Your Payer inputs their **Cardholder details**, and **Billing Address**. They click “Pay X Amount” to submit the payment.

▼ Payment method details

Cancel

Cardholder details

We'll only ask for these once ?

Cardholder's email address

Country code ▼ Number

Details on card

Name on card

Card number

Expiration date

Month ▼ Year ▼ CVV ?

NEXT ▼



▼ Billing address

Address line 1

Address line 2 (optional)

City/Town

Postal/ZIP code

Country  
Philippines ▼

☐ I agree to the [Terms & Conditions](#) and [Privacy Policy](#).

PAY 309.00 GBP

MasterCard.  
SecureCode

Verified by  
VISA

PCI  
DSS

We take your privacy and security very seriously and implement proven safety measures to protect your transactions.  
This website is PCI compliant and follows stringent data security standards required by Visa®, Mastercard®,  
American Express® and other credit/debit card companies.





## Common Questions

[Check out our Complete FAQs here.](#)

### 1) How will I know that I've been paid?

- You will receive an email notification as soon as your Client pays and again when the payment has been transferred to your Payoneer account

### 2) Who pays the fee for the payment?

- Before completing the payment request process, your Client can select who pays the applicable fee. To avoid any misunderstanding, we suggest you discuss this point with your Client in advance.
- If you are located in a European Economic Area (EEA) country, as of January 13, 2018, in compliance with the European Payment Services Directive (PSD2), the fee will automatically be deducted from your Payoneer account.

### 3) Why do you ask for documentation about my Client?

- We may require documentation to confirm your Client's identity. We do this to keep our community of buyers and sellers safe, and to comply with Anti-Money Laundering and Counter-Terrorism Financing laws.





**Thank you.**

[payoneer.com](https://payoneer.com)