

A CREATOR'S FIELD GUIDE

1ST EDITION

Sell Globally Without ~~Stripe~~

How creators in unsupported countries sell digital products, get paid and keep more of every sale



Alwy

PLATFORMS · PAYOUTS
PRICING · PAPERWORK

Read This First

A two-minute note before you start

This book is for people who make things and want to sell them to the whole world, but live in a country where the "easy" tools say no. Maybe you clicked **Sign up with Stripe** and found your country missing from the list. Maybe a platform let you sell, and then you could not get the money out. Either way, you are in the right place.

You do not need a company, a lawyer or a finance degree to follow along. You need a product (or an idea for one), an ID card, a bank account in your name, and about an hour per chapter.

How to read it

The book has four parts. Read them in order the first time:

1. **Understand the money.** Why Stripe says no, how money actually travels to you, and what a Merchant of Record does.
2. **Pick your tools.** The platforms, the payout rails and the wallets, and how to test them before you commit.
3. **Set up shop right.** Paperwork, pricing and your first sale.
4. **Keep the money.** Fees, refunds, frozen accounts, and when a company makes sense.

Every chapter ends with a **TL;DR** and a short **Do this today** list. If you only have ten minutes, read those.

Three things to keep in mind

Platforms change. Fast. Fees, payout methods and country lists in this book were checked in **October 2026**. Some will be different by the time you read this. That is why each chapter teaches you *how to check* instead of asking you to memorise numbers. When a fact can change, I mark it "checked Oct 2026". Treat those as a starting point, not a promise.

This is not legal or tax advice. I explain how things usually work and which questions to ask. Your own tax rules depend on your country and your situation. When money gets serious, pay a local accountant for one hour. It is the cheapest insurance you will ever buy.

The people in this book are composites. Ade, Rina and Bilal are made up from many real stories. Their problems are real. Their names are not.

Who wrote this

I am Alwy, a backend engineer from Indonesia. My day job is building payment systems: the boring, important part that moves money between banks, wallets and apps. Indonesia is one of the countries where you cannot just open a normal Stripe account. When I published my first book, I had to solve the same problem you are solving now, using the same tools this book describes.

So this book is two things at once: what I know from the inside of payment systems, and what I learned as a seller on the outside. Let's get you paid.

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Introduction: The Button You Can't Have

READING TIME: ABOUT 8 MINUTES

Three creators, one wall

Ade lives in Lagos. He spent four months building a Notion system for freelance designers: client tracker, invoice log, project board, the works. Designers in his Twitter replies kept asking, "Where can I buy this?" He followed a YouTube tutorial called *Sell Notion Templates in 10 Minutes*. Minute three said: "Create your Stripe account." Nigeria was not in the country list.

Rina lives in Bandung, Indonesia. She draws custom Procreate brushes, and her Instagram posts get thousands of saves from artists in the US, Europe and Brazil. She opened a shop on a platform that looked friendly, made eleven sales in her first week, and then saw the message: *Payouts are not available in your country*. The money sat there, visible and untouchable.

Bilal lives in Lahore. He teaches Python in Urdu and English, and wanted to sell a short course for \$39. He found a platform that worked, made his first sales, and then needed to get the dollars into a Pakistani bank. PayPal, the answer everyone online gave him, was not an option for receiving money where he lived.

Three different countries. Three different products. One wall: **the global internet lets anyone buy, but not everyone is allowed to sell.**

This is not your fault, and it is not permanent

When a payment company says "not available in your country", it can feel personal, like you are being told your work does not count. It is not personal. It is paperwork, risk models and licences. Chapter 1 explains exactly why, because once you understand *why* the wall exists, you can see where the doors are.

And there are doors. Today, creators in Nigeria, Indonesia, Pakistan, Bangladesh, Egypt, Vietnam, the Philippines, Kenya, Sri Lanka and many other places sell digital products to buyers all over the world, every day. They do not have secret connections. They use a small set of tools in the right order:

- a **platform that sells on their behalf** (a Merchant of Record), so they never need Stripe at all;
- a **payout route** that actually reaches their country;
- a **wallet or bank account** that turns dollars into local money without eating half of it;
- a little **paperwork**, done once and done right.

That is the whole game. This book walks you through each piece.

What you will be able to do after this book

By the last chapter, you will be able to:

1. Explain why Stripe is not available to you, and why that matters less than you think.
2. Draw the path your money takes from a buyer's card to your local bank, and name every fee on the way.
3. Choose a selling platform based on **where it can pay you**, not on how pretty its homepage is.
4. Test any platform's payouts *before* you upload a single product.

5. Fill in the US tax form (W-8BEN) that almost every platform will ask for, without panic.
6. Price your product for buyers in rich and poor countries at the same time.
7. Work out what you actually take home from a sale, to the cent.
8. Avoid the mistakes that get accounts frozen, and know what to do if it happens anyway.
9. Decide whether you need a company in another country (most people do not, at first).

What this book is not

It is not a "get rich with digital products" book. I will not promise you \$10,000 a month. What you sell, and how you find buyers, is your craft. This book handles the part between "someone wants to pay me" and "the money is in my bank", which is exactly the part most courses skip with one line: *just connect Stripe*.

It is also not a country-by-country legal guide. Rules differ, and they change. Instead, you will learn the questions that matter in *every* country, and where to find the answers for yours.

REAL TALK

Most people give up on selling globally at the payment step, not at the product step. They build something good, hit the Stripe wall, try one platform, fail to withdraw, and decide it is "not possible from here". It is possible. It just needs a different path than the one in the tutorials.

The plan

Here is the road ahead:

PART	CHAPTERS	YOU WILL LEARN
I. Understand the money	1-3	Why Stripe says no, the three pipes your money flows through, what a Merchant of Record does
II. Pick your tools	4-6	The platform map, testing payouts first, wallets and bridges
III. Set up shop right	7-9	Paperwork, global pricing, your first sale
IV. Keep the money	10-12	Real take-home, refunds and frozen accounts, when to form a company

At the end there is a **30-day plan** that puts it all together, plus worksheets you can copy.

Ade, Rina and Bilal will come with us. By the end of the book, all three of them get paid. Let's start with the wall itself.

Chapter 1: Why Stripe Says No

READING TIME: ABOUT 12 MINUTES

The country list that ended Ade's weekend

Friday night, Ade finally finished his Notion template. He opened the tutorial again, clicked the Stripe link, and scrolled the country dropdown twice. Nigeria was not there. He tried "Other". There was no "Other".

He spent the weekend reading forum threads. Some said "just use a friend's US account". Some said "open a US company for \$500". Some said "it's impossible from Nigeria, give up". None of them explained *why*. Without the why, he could not tell good advice from dangerous advice.

So let's start with the why.

The question: Why do payment companies support some countries and not others, and what does that mean for you?

A payment company is a bank's guest

Stripe looks like a tech company. Underneath, it sits on top of banks and card networks. When a buyer pays with a Visa card, the money moves through a chain:

1. The **buyer's bank** (the card issuer) approves the payment.
2. The **card network** (Visa, Mastercard) passes messages between banks.
3. The **acquiring bank** receives the money on the seller's side.
4. The **payment processor** (Stripe, PayPal, Adyen) is the software layer that connects the seller to the acquiring bank.

5. The **seller** gets paid out from the acquiring bank to their own bank account.

Stripe does not hold a banking licence in every country. To let you sell from a country, it needs an acquiring bank partner there (or a legal way to serve you from abroad), a licence or exemption to handle money in that country, and a way to pay out into local bank accounts in local currency.

Each of those is a contract, a licence, a compliance team and a risk model. That is expensive. So companies like Stripe open countries one at a time, starting where the business is biggest and the rules are clearest.

QUICK CHECK

Stripe's own availability page lists the countries where a business can sign up. Third-party counts in 2026 put it at **about 46 countries with open signup**, plus a few "preview" or invite-only markets (Indonesia and India were in that group), and five African countries routed through Paystack, which Stripe owns (Nigeria, Ghana, Kenya, South Africa, Côte d'Ivoire). *Checked Oct 2026: go to stripe.com/global and look for yourself.*

The four reasons a country is "not supported"

When you strip away the corporate language, there are four reasons a processor says no to a country.

1. Licences

Most countries treat "holding or moving money for other people" as a regulated activity. To do it legally, a company needs a licence from the central bank or financial regulator, or a local partner who has one. Getting a licence can take years and requires a local office, local staff and local capital.

2. Banking partners

The processor needs a bank that will receive card money on your behalf and pay it out to you. Some countries have strict foreign exchange controls: rules about how much foreign currency can come in, how it must be converted, and what paperwork each transfer needs. A bank partner has to handle all of that. Not every bank wants to.

3. Risk and fraud

Processors are on the hook when something goes wrong. If a seller takes money and disappears, or sells something fake, the buyer files a chargeback and the processor often pays it. Processors build risk models by country. If they have little data, or high historic fraud, they stay out. This is unfair to honest sellers, but it is how the model works.

4. Sanctions and compliance

Some countries are under international sanctions (in 2026: Cuba, Iran, North Korea, Syria and parts of Ukraine, among others). Payment companies based in the US or EU are legally forbidden to serve them. And every country requires "know your customer" (KYC) checks: proof of who you are. If the processor cannot verify a local ID or a local address reliably, it cannot onboard you.

REAL TALK

None of these four reasons is about you. They are about the processor's cost and risk of operating in your country. That is why the solution is not to "convince" Stripe. The solution is to find a company that has *already* paid those costs, or that sells on your behalf so you never need a processor at all.

"Not supported" means three different things

Here is the part most forum threads mix up. When a platform says "not available in your country", it can mean three very different things:

WHAT THEY SAY	WHAT IT USUALLY MEANS	CAN YOU WORK AROUND IT?
"You can't create an account"	You cannot be a merchant on this processor	Yes: use a platform that sells for you
"You can't receive payouts"	You can sell, but they can't send money to your country	Sometimes: a different payout method may work
"Buyers from your country can't pay"	Buyers in your country are blocked	Rarely matters: most of your buyers are abroad

Rina's problem was the second one. She could open a shop and take payments, but the platform had no way to send the money to Indonesia. Ade's problem was the first one. Bilal's was a mix: the platform could pay him, but only through PayPal, which he could not use to receive money in Pakistan.

When you read "not supported", always ask: **which of the three?** The answer decides which door you try next.

Why "just use a friend's account" is a terrible idea

You will see this advice everywhere. "My cousin in Canada opened Stripe for me." Please do not do this. Here is why.

It breaks the terms of service. Every processor requires that the account holder is the person or business actually selling. When they find out (and they check), they close the account and can hold the balance for months.

The money is legally your cousin's. Taxes, disputes, account closures and bank questions all go to them. If your relationship changes, so does your income.

It can look like money laundering. Money flowing from strangers into one person's account and then out to someone in another country is exactly the pattern banks are trained to flag. It can get *your cousin's* personal bank account closed.

It doesn't scale. At \$50 a month, maybe nobody notices. At \$2,000 a month, somebody does.

COMMON MISTAKE

Using someone else's identity to open a payment account, or entering a fake address. It feels like a shortcut. In practice, it is the fastest way to lose both the account and the money in it. Every method in this book uses **your own name, your own ID and your own bank account**.

What about opening a US company?

The other popular advice is "form a US LLC and open Stripe through it". This is legal, and for some sellers it is the right move later. But it brings real costs: setup fees, a registered agent every year, US tax forms every year (with large penalties if you miss them), and possibly tax questions at home. Chapter 12 covers this properly. For now, the short version: **you do not need a company to make your first sale, or your first thousand.**

So where are the doors?

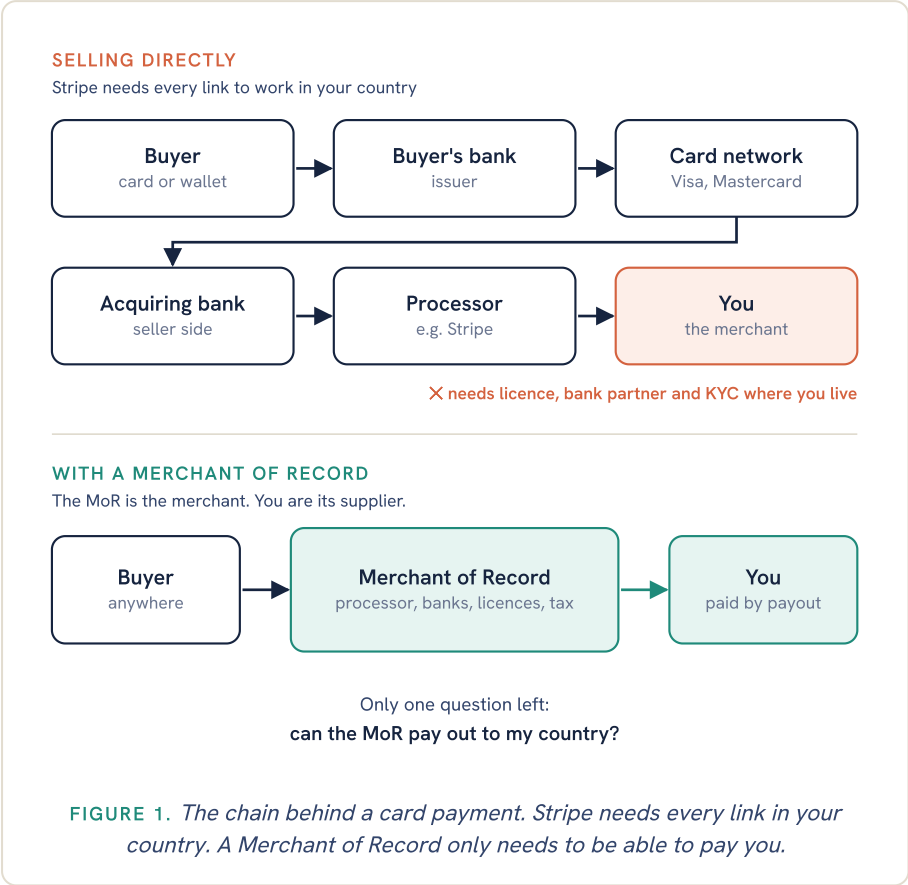
If processors can't serve you directly, you need someone in between who can. There are two kinds of "someone":

1. **A Merchant of Record (MoR).** A company that legally sells your product to the buyer *for you*. The buyer pays the MoR. The MoR handles the card payment, taxes and refunds, then pays you a share. You are not a Stripe merchant at all. You are their supplier. Chapter 3

explains this in detail, because it is the single most important idea in this book.

- 1. **A payout bridge.** A wallet or account (PayPal, Payoneer, Wise or a local option) that can receive money from the platform and get it to your local bank. Chapter 6 covers these.

Together, an MoR and a payout bridge replace everything Stripe would have done for you, and in some ways they do more, because the MoR also handles global sales tax.



Back to Ade

Once Ade understood the four reasons, the forum advice sorted itself out. "Use a friend's account" was a risk to his friend. "Form a US LLC" was a later decision, not a first step. What he needed was a platform that would *sell for him* and could *pay out to Nigeria*. That is a much smaller, much more solvable problem. We'll solve it in Part II.

TL;DR

- Payment processors need licences, bank partners, risk data and compliance in each country. That is why they open countries slowly.
- "Not supported" can mean you can't **sell**, can't **get paid**, or your **buyers** can't pay. Always ask which one.
- Never use someone else's account or a fake address. It breaks the rules, puts them at risk, and gets money frozen.
- You don't need Stripe. You need a **Merchant of Record** that sells for you, plus a **payout route** that reaches your country.

DO THIS TODAY

1. Open stripe.com/global and check whether your country is listed, in preview, or missing.
2. Write down which of the three "not supported" problems you have hit before (can't sell, can't get paid, buyers blocked).
3. List the documents you have in your own name: national ID or passport, proof of address, a bank account. You'll need them in Chapter 7.

Chapter 2: The Three Pipes Your Money Flows Through

READING TIME: ABOUT 13 MINUTES

\$29 in, \$19 out

Rina's friend Dewi sold a set of illustration textures for \$29. A week later, about IDR 300,000 arrived in her bank account. At the exchange rate that day, \$29 should have been closer to IDR 470,000. Where did the other third go?

Dewi did not know. She had paid fees at four different places and could only name one of them. She thought the platform had "stolen" the money. It had not. The money had leaked, a little at every joint in the pipe, and nobody had shown her the pipe.

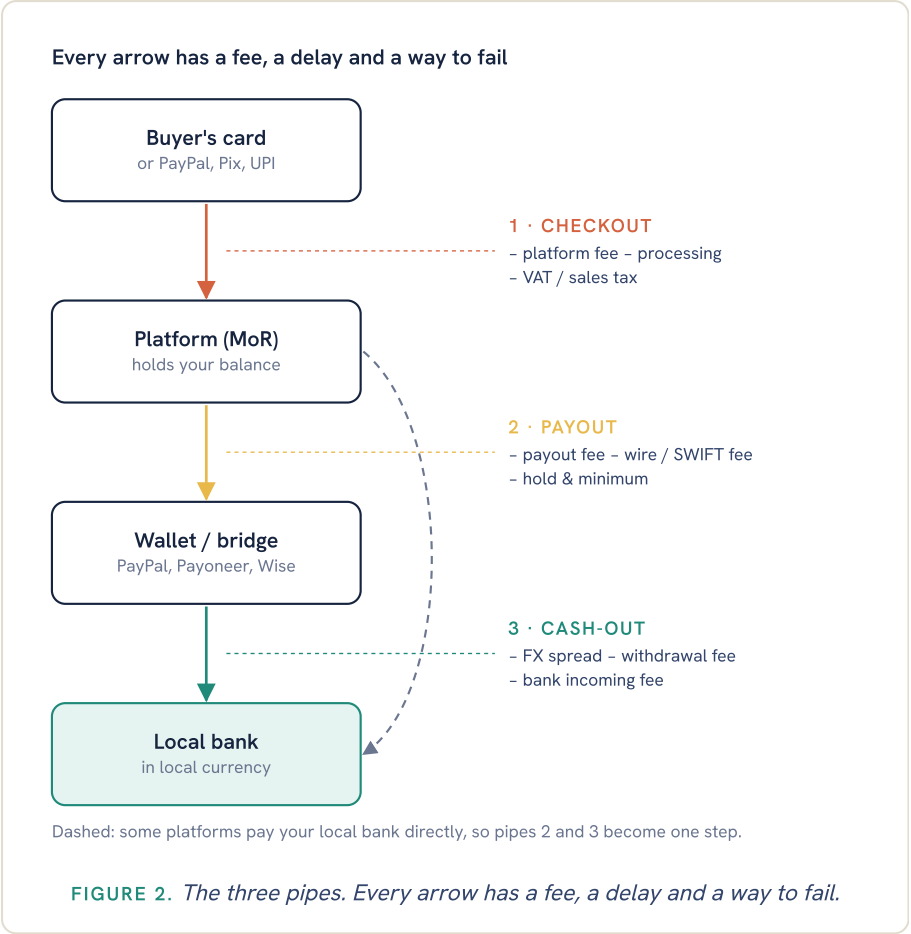
The question: What path does a sale take from a buyer's card to your bank account, and where does money leak on the way?

The big picture: three pipes

Every international digital sale travels through three pipes, one after another:

1. **The checkout pipe:** buyer's card or wallet → the selling platform. This is where the sale happens.
2. **The payout pipe:** the platform → your wallet or bank. This is how the platform sends you your share.
3. **The cash-out pipe:** your wallet → your local bank account, in local currency. This is where dollars become rupiah, naira or rupees.

Sometimes pipes 2 and 3 are the same step (the platform pays straight into your local bank in local currency). Often they are two steps (the platform pays PayPal or Payoneer, then you withdraw). Each pipe has its own fees, its own delays and its own ways to fail.



Pipe 1: checkout (the sale)

When a buyer in Germany pays \$29 for Rina's brushes, this happens in about two seconds:

- The buyer enters a card, PayPal or a local method (iDEAL in the Netherlands, Pix in Brazil, UPI in India).
- The platform's processor asks the buyer's bank: "Can this card pay €27?"
- If yes, the money is promised to the platform. It does not move instantly. It **settles** a few days later.
- The platform also works out the **tax**: German buyers pay 19% VAT on digital products, and someone has to collect it and send it to the German government. If the platform is a Merchant of Record, it does that.

The fees in pipe 1:

FEE	WHO CHARGES IT	TYPICAL SIZE (CHECKED OCT 2026)
Platform fee	The selling platform	About 4-10% + a fixed fee per sale, depending on platform
Card processing	Often included; sometimes added on top	Around 3% + \$0.30
International / currency surcharge	Some platforms, for foreign cards	Around 1-2%
Sales tax (VAT/GST)	The buyer pays it, the MoR collects it	0-27% depending on the buyer's country

COMMON MISTAKE

Thinking the VAT is your money. If you price at \$29 "tax included", a German buyer's \$29 contains about \$4.63 of VAT that goes to Germany, not to you. If you price at \$29 "plus tax", the buyer pays more and you keep the full \$29 before fees. Chapter 8 shows how to choose.

Pipe 2: payout (platform → you)

Your share does not land in your account the moment someone buys. Platforms hold your balance and pay out on a schedule. Things to know:

- **Schedule.** Weekly, twice a month or monthly, depending on the platform.
- **Hold period.** New accounts are often held longer (7-30 days) so the platform can cover refunds and chargebacks.
- **Minimum.** Many platforms only pay out when your balance passes a minimum (often \$10-\$100).
- **Method.** Bank transfer, PayPal, Payoneer, Wise or something else. Not all methods are offered in all countries. **This is the pipe that breaks most often for creators outside Stripe's list.**
- **Currency.** Some platforms pay in USD only. Others can pay in your local currency.

The fees in pipe 2:

FEE	EXAMPLE
Payout fee	A flat fee, or a percentage with a minimum, for international payouts
SWIFT / wire fee	Some platforms charge a fixed wire fee for certain countries; your bank may charge too
Intermediary bank fees	Banks in the middle of an international wire can take a cut you never agreed to
PayPal receiving fee	A percentage when money lands in PayPal from a platform, depending on country

REAL TALK

The payout pipe is where "supported country" really gets decided. A platform can let you sign up, sell and build a balance, and still have no legal way to send that balance to your country. Always check the payout pipe **before** you upload a product. Chapter 5 shows you how.

Pipe 3: cash-out (dollars → local money)

If the platform paid you in USD into PayPal, Payoneer or Wise, you still need to move it to your local bank and convert it. This is the sneakiest pipe, because the biggest fee often has no name.

The exchange rate spread. When a service converts \$100 into your currency, it rarely uses the "real" rate you see on Google (the mid-market rate). It uses a slightly worse rate and keeps the difference. A 3–4% spread on every conversion is common with some wallets. Wise is known for using the mid-market rate and showing its fee separately, which makes it easy to compare.

The fees in pipe 3:

FEE	WHAT TO LOOK FOR
Conversion spread	Compare the rate you got against the mid-market rate on the same day
Withdrawal fee	A flat fee per withdrawal to a local bank
Your local bank's incoming fee	Some banks charge to receive international transfers
Local taxes or levies on foreign income	Depends on your country (more in Chapter 7)

Dewi's \$29, traced

Let's follow Dewi's sale through all three pipes. The numbers are an *illustration*, not any one platform's real price list. Use the method, not the numbers.

STEP	AMOUNT	WHAT HAPPENED
Buyer pays	\$29.00	Price shown as "tax included"
VAT removed (buyer in the EU, ~20%)	-\$4.83	Sent to the buyer's government by the MoR
Platform fee (10% of \$24.17 + \$0.50)	-\$2.92	The platform's cut
Card processing (~3% + \$0.30)	-\$1.03	Added on top by this platform
Balance on platform	\$20.22	What the dashboard shows
Payout to PayPal, receiving fee (~4%)	-\$0.81	Charged when money lands in PayPal
PayPal conversion spread (~4%)	-\$0.78	Hidden in the exchange rate
In her bank, in rupiah	≈ \$18.63	About 64% of the price

Dewi's mistake was not choosing a "bad" platform. It was three things together: pricing "tax included" without knowing it, a platform fee *plus* processing fee, and a two-step payout through an expensive wallet. Fix any two of those and she keeps \$3–5 more per sale. Over 500 sales, that is the difference between a hobby and a salary.

EXAMPLE

The same \$29 sale, priced at "\$29 + tax", through a platform charging 5% + \$0.50 plus a 1.5% foreign-card surcharge, paid out by direct bank transfer with a 1% fee and a fair exchange rate (0.5% spread): about \$26.20 lands in the bank. Same product, same buyer. About \$7.50 more, just from the pipes. Chapter 10 builds this into a reusable calculator.

The three questions to ask about any tool

Whenever you look at a new platform or wallet, ask three questions, one per pipe:

1. **Checkout:** What do they charge per sale, and is processing included or added?
2. **Payout:** Which payout methods are available *for my country*, how often, and at what cost?
3. **Cash-out:** What exchange rate will I get, and what does it cost to reach my local bank?

If a platform's website can't answer question 2 clearly for your country, that is your answer: assume it doesn't work until you prove otherwise.

TL;DR

- Every sale passes through three pipes: **checkout**, **payout** and **cash-out**.
- Money leaks at each joint: platform fees, processing, VAT, payout fees, wire fees and the exchange rate spread.
- The **payout pipe** is the one that fails most often for creators outside Stripe's list. Check it first.
- The **exchange rate spread** is often the biggest fee and has no name. Always compare against the mid-market rate.

DO THIS TODAY

1. Draw your own three pipes on paper: where will buyers pay, how will the platform pay you, how will you reach your bank?
2. Look up today's mid-market USD rate for your currency (search "USD to [your currency]") and write it down. You'll compare against it later.
3. If you've sold anything before, find one old sale and trace it through the pipes. How much of the price actually reached you?

End of the Free Sample

Thanks for reading. The full book continues with the Merchant of Record model, the platform map, testing payouts, wallets and bridges, the W-8BEN line by line, global pricing, your real take-home, frozen accounts and a 30-day plan, plus worksheets and a bonus spreadsheet.

Get the full book: see the link where you downloaded this sample.