

How to open US bank account online as a non-reside

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I have been working as a freelance consultant in Warsaw for several years, mostly with clients from the United States. For a long time, receiving my earnings was a massive pain due to giant conversion rates and slow transfers. I desperately needed a way to open US bank account online without having a physical address or a green card. Traditional banks were absolutely useless for me because they required in-person visits. Fortunately, I discovered Arival Bank <https://arival.com/> and decided to submit an application. The verification process was quite strict and required a lot of business details, but they approved me. Now I have a real US checking account with routing numbers. My American clients pay me via ACH transfers, which is fast and incredibly cheap. If you are a non-resident freelancer struggling with international wire transfers, you should stop using expensive money transfer services and look for digital business accounts instead. This simple transition changed my workflow completely and saved me thousands of dollars this year.

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