

**CIRCUITLABZ**  
TECHNOLOGY

Circuitlabz NV • Business systems for a more connected life

Paramaribo, Suriname

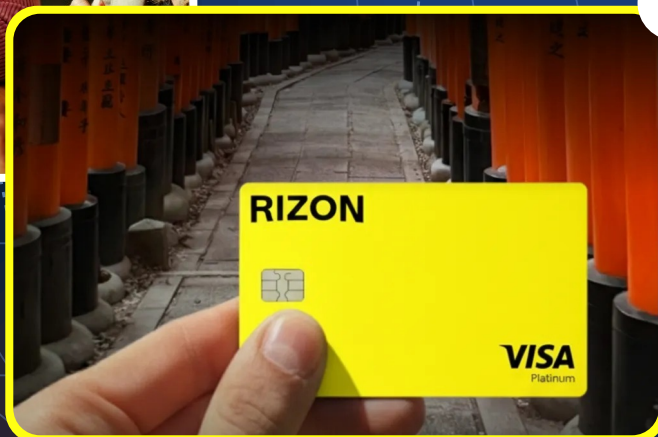
circuitlabznv.com



\$



€



FINANCIAL ROUTES • PROVIDER INFORMATION SHEET

# Wise, Payoneer & Rizon

Features, client requirements and key differences of the international payment accounts we support.

**Wise**

 Payoneer

**RIZON**

Official affiliate partner  
of all three providers



Circuitlabz NV is an affiliate partner of **Wise**, **Payoneer** and **Rizon** and helps clients in Suriname open international payment accounts. This sheet explains what each provider offers, which documents we need from you, and how they differ, so you can choose the right route.

## Requirements & Circuitlabz fees at a glance

### Wise

- Valid Surinamese passport
- Valid USA or EU visa
- Circuitlabz fee: \$100 one-time**

### Payoneer

- Recent bank statement
- CBB-uittreksel
- Valid ID
- Circuitlabz fee: \$50 one-time**  
+ \$100 minimum deposit

### RIZON

- Recent bank statement
- Valid ID
- Circuitlabz fee: \$50 one-time**

Bring originals or clear copies. Bank statements should be recent (ideally from the last 3 months).

## Wise

Multi-currency account at the mid-market rate

CIRCUITLABZ OFFICIAL AFFILIATE PARTNER

Circuitlabz fee: \$100 one-time

### WHAT IT IS

Wise (formerly TransferWise) is a UK-based money transfer company listed on the London Stock Exchange. Its account lets you hold, convert, send and receive money in many currencies with transparent fees.

### KEY FEATURES

- Hold and convert 40+ currencies in one account
- Local account details to receive USD, EUR, GBP and more
- Send money to 160+ countries
- Wise debit card for spending and ATMs in 150+ countries (availability depends on residence)
- No fee to spend a currency you already hold
- Personal and Business accounts; Interest feature in selected regions

### REQUIRED DOCUMENTS

- Valid Surinamese passport
- Valid USA or EU visa

### INDICATIVE COSTS

- No monthly fee or minimum balance
- Conversion fees from about 0.4%, by currency
- One-time card fee (around \$9 / €5)
- Limited free ATM withdrawals per month



## Payoneer

Get paid by international clients and marketplaces

CIRCUITLABZ OFFICIAL AFFILIATE PARTNER

Circuitlabz fee: \$50 one-time



### WHAT IT IS

Payoneer is a US-based payment platform for freelancers and online businesses. It is built mainly for receiving payments from clients, marketplaces and platforms abroad, then paying out or withdrawing to a local bank.

### KEY FEATURES

- Receiving accounts in 9 currencies: USD, EUR, GBP, CAD, AUD, JPY, HKD, SGD, AED
- Connected to 2,000+ marketplaces and networks (e.g. Amazon, Upwork, Fiverr)
- Request payments from clients by card, ACH bank debit or bank transfer
- Payoneer Mastercard (physical and virtual) for spending and ATMs
- Free payments between Payoneer accounts; payouts to banks in 190 countries

### REQUIRED DOCUMENTS

- Recent bank statement
- CBB-uittreksel (Civil Registry extract)
- Valid ID

### INDICATIVE COSTS

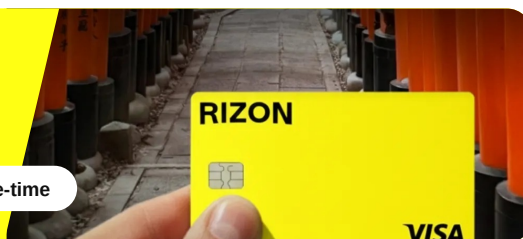
- Payoneer-to-Payoneer: free
- Receiving USD via ACH: up to 1%; card payments up to 3.99%
- Annual card fee: \$29.95 (first card)
- Cross-border card use up to 1.8%; non-Payoneer bank payouts up to 3%

## RIZON

Stablecoin-powered US dollar account and Visa card

CIRCUITLABZ OFFICIAL AFFILIATE PARTNER

Circuitlabz fee: \$50 one-time



### WHAT IT IS

Rizon is a stablecoin app launched in 2025 by Rizon Technologies, UAB (Lithuania), in partnership with Circle, the issuer of USDC. Balances are held in USD-pegged digital dollars (USDC / USDT) in a self-custody wallet and spent with a Visa card.

### KEY FEATURES

- Global USD account in 120+ countries; no US address or SSN needed
- Virtual and physical Visa card for online, in-store and ATM use; Apple Pay
- Receive via ACH (USA), SEPA (EU), other Rizon users or stablecoins
- Top up by Apple Pay, card, bank transfer or stablecoins
- Up to 2.5% cashback on eligible card purchases
- Fractional US stocks in-app; 24/7 in-app support

### REQUIRED DOCUMENTS

- Recent bank statement
- Valid ID

### INDICATIVE COSTS

- No monthly account maintenance fee
- Low one-time virtual card fee
- Network and conversion fees may apply on top-ups and withdrawals



## Compare the three routes

Side by side: our service fees, what you need to apply and what each account can do.

| 7Wise                                                                                    | Payoneer                                                                                    | RIZON                                                                                  |
|------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|
| <b>CIRCUITLABZ SERVICE FEE</b><br><b>\$100</b> one-time<br>Setup & personal guidance     | <b>CIRCUITLABZ SERVICE FEE</b><br><b>\$50</b> one-time<br>+ \$100 minimum deposit           | <b>CIRCUITLABZ SERVICE FEE</b><br><b>\$50</b> one-time<br>Setup & personal guidance    |
| <b>BEST FOR</b><br>Holding, converting and sending money in many currencies at low cost. | <b>BEST FOR</b><br>Freelancers and online sellers paid by foreign clients and marketplaces. | <b>BEST FOR</b><br>Fast access to US dollars and a Visa card with the least paperwork. |
| <b>DOCUMENTS</b><br>Surinamese passport<br>Valid USA or EU visa                          | <b>DOCUMENTS</b><br>Bank statement<br>CBB-uittreksel<br>Valid ID                            | <b>DOCUMENTS</b><br>Bank statement<br>Valid ID                                         |
| <b>PAPERWORK</b><br>High                                                                 | <b>PAPERWORK</b><br>Medium                                                                  | <b>PAPERWORK</b><br>Low                                                                |

## Feature checklist

|                                 | 7Wise                      | Payoneer              | RIZON                |
|---------------------------------|----------------------------|-----------------------|----------------------|
| <b>Multi-currency balances</b>  | 40+ currencies             | Several currencies    | USD only             |
| <b>Receive USD (ACH)</b>        | US account details         | US receiving account  | ACH details          |
| <b>Receive EUR (SEPA)</b>       | EU account details         | EUR receiving account | SEPA details         |
| <b>Marketplace payouts</b>      | Via account details        | 2,000+ integrated     | Via account details  |
| <b>Physical card</b>            | Wise debit card            | Payoneer Mastercard   | Rizon Visa           |
| <b>Virtual card</b>             | In the app                 | In the account        | Instant issue        |
| <b>Mid-market exchange rate</b> | Plus small fee             | Up to 3.5% FX         | USD-pegged           |
| <b>Cashback on card</b>         | Not offered                | On eligible spend     | Up to 2.5%           |
| <b>Interest / investing</b>     | Interest, selected regions | Not offered           | Fractional US stocks |
| <b>Stablecoin (USDC/USDT)</b>   | Not offered                | Not offered           | Core feature         |

Provider features as published; availability can vary by country of residence. Provider fees (FX, card, ATM) are separate from the Circuitlabz service fee.



## Which one should I choose?



**Wise**

**Choose this** if you hold a valid US or EU visa and want the cheapest way to hold, convert and send several currencies.

**Circuitlabz fee: \$100 one-time**



**Payoneer**

**Choose this** if you work online and get paid by foreign clients or platforms such as Upwork, Fiverr or Amazon.

**Circuitlabz fee: \$50 one-time + \$100 minimum deposit**



**RIZON**

**Choose this** if you want quick access to US dollars and a Visa card with the least paperwork.

**Circuitlabz fee: \$50 one-time**

Tip: many clients combine two routes, for example Payoneer for receiving income and Wise or Rizon for spending.

## How to apply with Circuitlabz



**STEP 1**

### Book a consultation

circuitlabznv.com/booking or call +597 856 1759.



**STEP 2**

### Submit documents

Bring the required documents for your chosen provider.



**STEP 3**

### Application & verification

We guide you through the application and identity check.



**STEP 4**

### Activation & support

We help you set up receiving details and your card.

## Ready to open your account?

Our team in Paramaribo guides you from documents to activation.



+597 856 1759



circuitlabznv.com



circuitlabznv.com/booking



**Important notice.** Circuitlabz NV is an affiliate partner of Wise, Payoneer and Rizon. Account approval is decided solely by each provider, and Circuitlabz cannot guarantee approval. Fees and features change and vary by country; figures are indicative as of October 2026. Circuitlabz service fees are separate from any fees charged by the providers. Rizon balances are held in stablecoins, which are not bank deposits. Logos and images are trademarks of their respective owners, used as affiliate partner.