Get Paid from Abroad (to M-Pesa or Bank)

PayPal, Payoneer and other options for freelancers and creators in Kenya — fees and steps.

Honest note: nobody can promise how much you will earn. Results depend on your effort, skills, time and luck. Never pay anyone who "guarantees" income.

Your options at a glance

Method	Best for	Typical costs (check current fees)	To M-Pesa?
PayPal	Clients who only pay by PayPal	Receiving fees for business payments + currency conversion	Yes — PayPal withdrawals inside the M-PESA app
Payoneer	Upwork, Fiverr and marketplace payouts	Currency conversion margin + small withdrawal fee	To a Kenyan bank, then to M-Pesa
Direct bank transfer (SWIFT)	Larger payments, companies	Sender and receiving bank fees	From your bank
Other money apps	Some clients abroad	Varies — check if they support Kenyan residents	Some send straight to M-Pesa

PayPal to M-Pesa

1. Create a PayPal account with your real name (same as your ID) and Kenyan phone number.
2. Verify your email and phone; add a card if asked.
3. In the M-PESA app, open the PayPal mini app and link your PayPal account.
4. Withdraw: enter the USD amount, confirm the KES rate shown, and the money lands in M-Pesa.
5. Look at the rate before you confirm — compare it with the bank rate.

Payoneer

- Sign up with your real details; upload your ID when asked.
- Link Payoneer to Upwork, Fiverr or other platforms in their payment settings.
- Add your Kenyan bank account in Payoneer and withdraw; then move to M-Pesa if needed.

Fees: a simple example

Every step costs a little: the platform fee, the receiving fee, currency conversion and the withdrawal. Before you choose, ask: "If my client pays USD 100, how many shillings reach my M-Pesa?" Test with a small amount first.

Safety rules

- Never share your PayPal or Payoneer password or one-time codes.
- Ignore emails saying "payment on hold — pay a fee to release" — log in directly to check.

- Use one account in your own name; renting or borrowing accounts leads to frozen money.
- Keep records of income for tax purposes (KRA).