

How to Get Paid by Foreign Clients in India (2026)

What PayPal, Wise, Skydo and Razorpay actually cost an Indian freelancer, what you keep on a real invoice, and the paperwork you need: FIRA, purpose codes, GST and income tax basics.

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Beginner

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Short answer

Indian freelancers usually get paid from abroad through PayPal, Wise, Skydo or Razorpay's MoneySaver account. With fees as checked on 2 October 2026, PayPal costs about 8% of every invoice; Wise keeps the most under about \$500, Razorpay from about \$500 to \$3,000, and Skydo above that. Keep the FIRA for every payment, use the right RBI purpose code, and see a CA before filing tax.

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How to Get Paid by Foreign Clients in India (2026)

This guide is for Indian freelancers billing clients outside India: developers, designers, writers, marketers and consultants. It compares the four ways most freelancers get paid, shows what lands in your bank on three invoice sizes, and covers the documents you need so the money is clean for tax.

Fees change

Fees below were checked against each provider's official page where it publishes numbers; where it doesn't, we say so. Open the provider's page before you choose. Sources are listed at the end.

The three costs on every foreign payment

1. **The platform fee.** A percentage, a flat fee, or both.
2. **The exchange-rate markup.** The rate you get versus the mid-market rate you see on Google. This is often the biggest cost, and it is never shown as a fee line.
3. **GST on the fee.** In India, 18% GST is charged on the provider's fees (not on your whole payment).

Always compare the **rupees that reach your bank** for the same invoice, not the headline percentage.

Your options compared

Option	Platform fee	Exchange rate	FIRA	Best for
PayPal	4.40% + \$0.30 per payment	Converts at 3.0% above the base rate	Monthly digital FIRA, downloadable	Clients who insist on paying by PayPal or card
Wise Business	Conversion fee that varies by currency; independent comparisons put USD at about 1.6–1.8%	Mid-market	eFIRC for every transfer, for a small fee	Invoices under about \$500, and clients paying in many currencies
Skydo	Flat: \$19 up to \$2,000, \$29 from \$2,001 to \$10,000, 0.3% above \$10,000	Mid-market, no markup	Free FIRA on every payment	Invoices above about \$3,000
Razorpay MoneySaver Export Account	1% of the amount, with a flat ₹1,000 on payments below ₹1,00,000	Live rate, no markup	Automatic FIRA	Invoices from about \$500 to \$3,000, especially if you already use Razorpay

Add 18% GST to every fee in the table. Razorpay's international **card** payments cost more, up to 3% plus GST, so use its bank-transfer account for invoices.

What "mid-market rate" means

It is the midpoint between buy and sell prices on currency markets, the rate Google shows. A provider that converts at mid-market and charges a visible fee is easier to compare than one that hides its cut in the rate.

What you actually keep

These numbers were calculated in code with the fees above, including Razorpay's ₹1,000 minimum below ₹1 lakh, an illustrative rate of **₹90 per US dollar**, and 18% GST on fees. Wise is modelled at a 1.7% conversion fee plus a \$2.50 eFIRC fee, the figures independent comparisons report; check its calculator for your exact quote.

You invoice	At mid-market	PayPal	Wise	Skydo	Razorpay
\$300	₹27,000	₹24,793 (8.2%)	₹26,193 (3.0%)	₹24,982 (7.5%)	₹25,820 (4.4%)
\$1,500	₹1,35,000	₹1,24,088 (8.1%)	₹1,32,026 (2.2%)	₹1,32,982 (1.5%)	₹1,33,407 (1.2%)
\$5,000	₹4,50,000	₹4,13,699 (8.1%)	₹4,40,708 (2.1%)	₹4,46,920 (0.7%)	₹4,44,690 (1.2%)

The percentage in brackets is the total cost compared with converting at mid-market. Your bank, its forex charges and the client's bank fees can change the result slightly.

What the table shows:

- **PayPal costs about 8% at every size**, because the fee and the 3% conversion markup are both percentages.

- **Flat fees punish small invoices.** Skydo's \$19 is 7.5% of a \$300 invoice but under 1% of a \$5,000 one, and Razorpay's ₹1,000 minimum is 4.4% of a \$300 invoice.
- **A percentage fee with no markup is the steady middle.** Razorpay's 1% plus GST is about 1.2% once an invoice reaches ₹1 lakh, about \$1,100 at ₹90.

How to choose

With the fees above, the cheapest option changes with the size of the invoice:

- **Under about \$500:** Wise usually keeps the most, because Razorpay's ₹1,000 minimum and Skydo's \$19 weigh heavily on small amounts.
- **About \$500 to \$3,000:** Razorpay MoneySaver usually keeps the most. Skydo is level with it just under \$2,000, where its \$19 fee applies.
- **Above about \$3,000:** Skydo's flat fee wins, and the gap grows with the invoice.
- **The client will only pay by PayPal or card:** accept it, but raise your price for those clients by about 8% or ask them to cover the fee.
- **You're paid through Upwork or Fiverr:** the marketplace fee comes first, then the withdrawal method. Compare the withdrawal options inside the platform the same way.

Whatever you pick, use **one method consistently** so your records, FIRAs and tax filing stay simple.

If you work through a marketplace

Marketplace	Fee to the freelancer	Notes
Upwork	Variable, 0% to 15% per contract	Shown before you send a proposal or accept an offer. Connects to bid cost extra.
Fiverr	Flat 20% of each order, including tips	Buyers pay their own separate service fee on top.

A marketplace fee is charged before any payment method fee. A \$1,000 Fiverr order leaves you \$800 to withdraw.

The paperwork

FIRA or FIRC: proof the money came from abroad

A **Foreign Inward Remittance Advice (FIRA)**, also called a FIRC (certificate), is the document proving a payment came from outside India and was converted to rupees. You need it to show the income is an export of services, for GST purposes if you are registered, and as a clean record for income tax. Every option in the table issues one. Download and keep each one.

Purpose codes: tell your bank what the money is for

Every inward foreign payment is reported to the RBI with a purpose code from its list. Pick the one that matches your work, and use it consistently.

Your work	Code	RBI description
Software, web or app development, IT consulting	P0802	Software consultancy / implementation
Fully online software delivery	P0807	Off-site software exports
Data entry, data processing, database work	P0803	Database, data processing charges
Business consulting, strategy, PR	P1006	Business and management consultancy and public relations services
Advertising and marketing services	P1007	Advertising, trade fair services

Choose the code before the money arrives (most platforms ask once at setup). A wrong or vague code can delay the credit while your bank asks questions.

GST: when it applies

- **Registration** becomes compulsory once your total turnover in a financial year crosses **₹20 lakh** (₹10 lakh in some special-category states). Export income counts towards this total.
- **Below the threshold**, you are generally not required to register, even though exports are inter-state supplies.
- **Exports of services are zero-rated**. Once registered, file a **Letter of Undertaking (LUT)** on the GST portal each financial year. It lets you export without paying IGST.
- With an LUT, your invoice should say: *"Supply meant for export under LUT without payment of IGST"*.

Income tax: the basics

- Freelance income is business or professional income. Report it in your return with your FIRAs and invoices as proof.
- **Presumptive taxation under Section 44ADA** lets eligible professionals declare 50% of gross receipts as income, without detailed accounts, for receipts up to **₹75 lakh** a year if no more than 5% are received in cash. Whether your work counts as a specified profession is a question for a chartered accountant.
- **Advance tax** applies once your tax for the year is ₹10,000 or more. If you use 44ADA you can pay it all by 15 March.
- Under the new tax regime for FY 2025–26, the Section 87A rebate means no tax on total income up to **₹12 lakh**. The ₹75,000 standard deduction applies only to salary, not to freelance income.

This is not tax advice

The rules above are the general position as of the date shown. Your situation (other income, state, business type, a company instead of sole proprietorship) can change what applies. Speak to a chartered accountant before you register for GST or file a return with foreign income.

Before your first foreign invoice

- ☐ Pick one payment method and finish its verification (PAN, bank account, sometimes GST certificate).
- ☐ Set your purpose code once in the platform.

- ☐ Make an invoice template: your name and address, client's name and country, invoice number and date, description of services, amount in the foreign currency, payment details. Add the LUT line if you're GST-registered.
 - ☐ Agree the currency and who pays bank charges in writing before you start the work.
 - ☐ Create a folder per financial year with each invoice and its FIRA.
 - ☐ Track your yearly total so you know before you reach ₹20 lakh.
 - ☐ Book 30 minutes with a CA before your first tax filing with foreign income.
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Sources (checked 2 Oct 2026)

1. PayPal India merchant fees (fees last updated by PayPal on 28 March 2024)
2. Wise India: pricing for businesses receiving money (exact fee shown in the calculator)
3. Skydo: receive international payments in India (\$19, \$29, 0.3%)
4. Razorpay MoneySaver Export Account (1%, flat ₹1,000 below ₹1,00,000)
5. Razorpay pricing (international cards)
6. Upwork vs Fiverr: fees for freelancers
7. GST portal: registration and Letter of Undertaking (LUT)
8. Income Tax Department: Sections 44ADA, 87A and 211