

mellow/

# Mellow For Freelancers

Guide to the service



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# What Is Mellow?

Mellow takes care of freelancers' most frustrating problem: **getting paid safely and compliantly by international clients.**

We handle the legal stuff and tax paperwork between you and your clients, so you can focus on what you do best.

Working with clients worldwide becomes simple with Mellow:

- ✓✓ Send professional invoices
- ✓✓ Get paid however you like – card, bank transfer, e-wallet, or crypto
- ✓✓ Your tax documents and Digital Nomad Visa paperwork: all generated automatically

# About Us

Over 10 years

in business

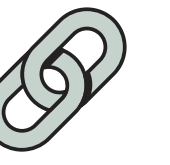


1,000+ clients

including SumSub, Joom, G2G, Appnext



Featured



in [Forbes](#), [Business Journal](#), [Spiceworks](#),  
[Benzinga](#), [Yahoo Finance](#), [Supermoney](#)

Partners:

Revolut, Unlimit, Ecompay



Excellent ratings

on [Trustpilot](#) and [Capterra](#)



19 countries

where our team members are based



Audited

by Baker McKenzie



Global presence:



offices in the US, UK, Cyprus, and Hong Kong

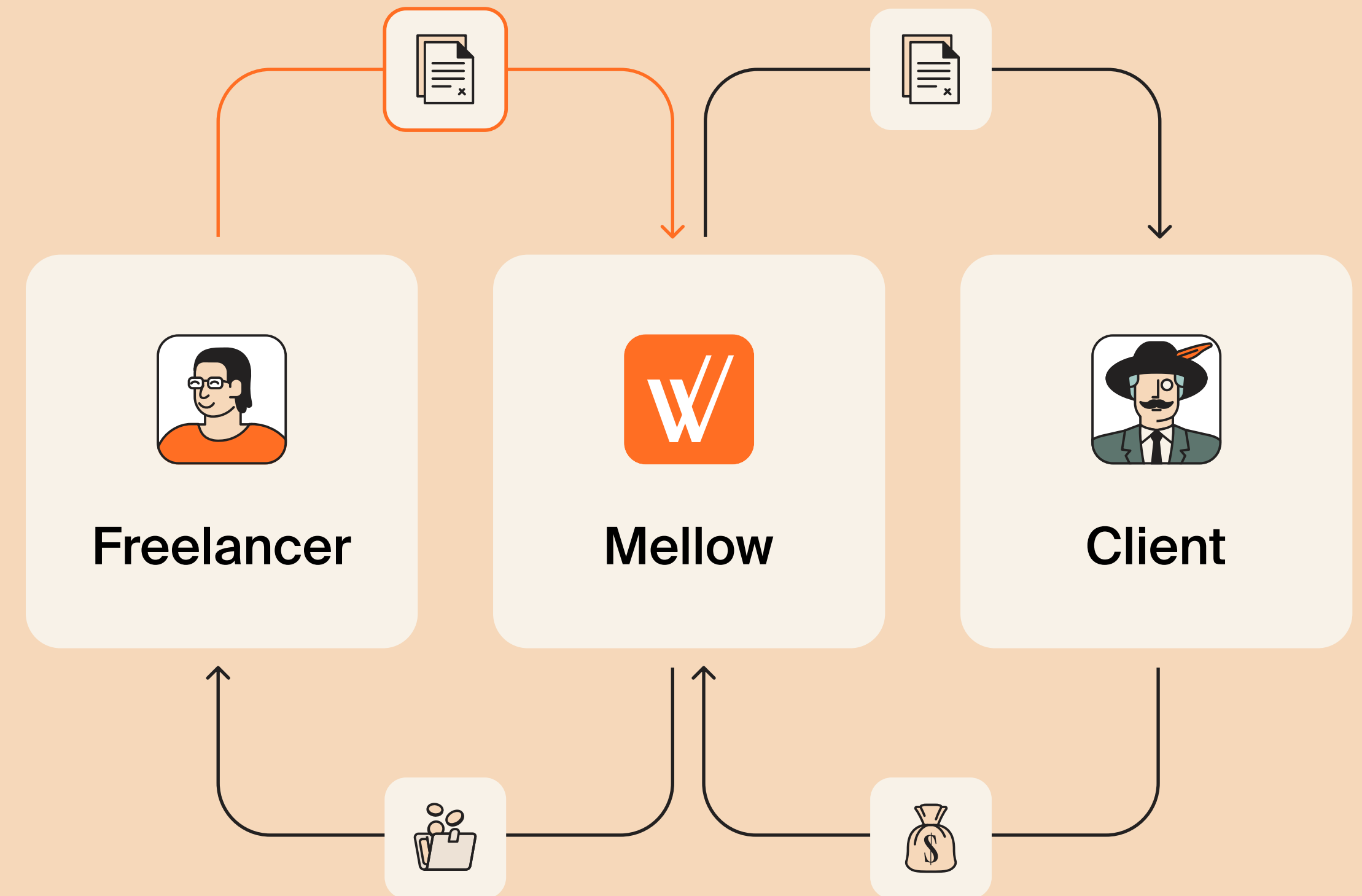
# How It Works

**01** Sign up with Mellow and get verified

**02** Create invoices using our company name and send them to your clients. Since we have entities in Cyprus, the US, and Netherlands, your client pays locally within their jurisdiction

**03** Client pays by bank transfer, card or crypto

**04** Money hits your Mellow balance, then you withdraw to whatever payment method you prefer – card, business account, e-wallet, or crypto



# The Legal Setup



We use a simple contractor-subcontractor structure:

- ✓ Your client sees: Mellow as their contractor
- ✓ You work with: Mellow as your client (freelancer is our subcontractor)

Your client pays us, we pay you. No direct contract between you and your client – we manage that relationship entirely.

Everyone signs **service agreements** upfront:

- ✓ You when registering
- ✓ Your client before their first payment

Service agreements:

Freelancer agreement

Client agreement



# Tax Documentation

Every month, we automatically create your tax documents:

- ✓ Invoices
- ✓ Work completion certificates

They appear right in your dashboard, ready to download.



## Documents

Download for the year

February 2025

Download for the month

Invoice

€1,500.00



ID: 12349

Feb 25, 2025, 11:50

Invoice

\$2,100.00



ID: 12344

Feb 13, 2025, 16:20

January 2025

Download for the month

Certificate

€5,700.00



ID: 12341

Jan 31, 2025, 04:20

Invoice

\$400.00



ID: 12348

Jan 19, 2025, 15:40

Invoice

€5,300.00



ID: 12331

07.01.2025, 20:30

December 2024

Download for the month

# Invoices vs Offers

Mellow gives you two ways to get paid

All invoices and offers  
use USD or EUR

## Invoices

Standard payment requests issued under Mellow's name.

### Include:

- ✓ Work description
- ✓ Currency (USD or EUR only)
- ✓ Timeline
- ✓ Project specifics
- ✓ Amount

Your client pays without needing to register anywhere.



### Perfect for:

- ✓ Quick payments on completed work
- ✓ Established clients you trust
- ✓ Clients who avoid new platform registrations

## Offers

Invoices with built-in payment protection – Mellow's Secure Deal feature. We hold the client's money until both sides confirm work completion.

In case of any disputes, we bring in a mediator.

Clients must register with Mellow to pay offers.



### Perfect for:

- ✓ New clients you haven't worked with
- ✓ Projects where you want payment security
- ✓ Team projects – one offer covers everyone, then split the payment



# Getting Your Money

After payment, funds go to your Mellow balance.

## Withdraw to:

- ✔ bank card
- ✔ business bank account
- ✔ e-wallet
- ✔ crypto wallet (\*everywhere except Russia, North Korea, Iran)

Take it all at once or split across different methods.

[More withdrawal details](#)



# What Clients Need to Know

## Company verification required



- ✓ Before any first payment, clients verify their company details, registration number, and VAT info.

Takes 10–15 minutes once, then all future payments are instant.

- ✓ Invoices: verification during first payment.
- ✓ Offers: verification during registration.

## Companies only



- ✓ We don't accept payments from individuals – registered businesses exclusively.

## Payment options



- ✓ Bank transfer, card, or crypto (offers only).

# Pricing



## Service fees:

- ✓ 5% of the transaction amount for bank transfers
- ✓ 8% of the transaction amount for card payments

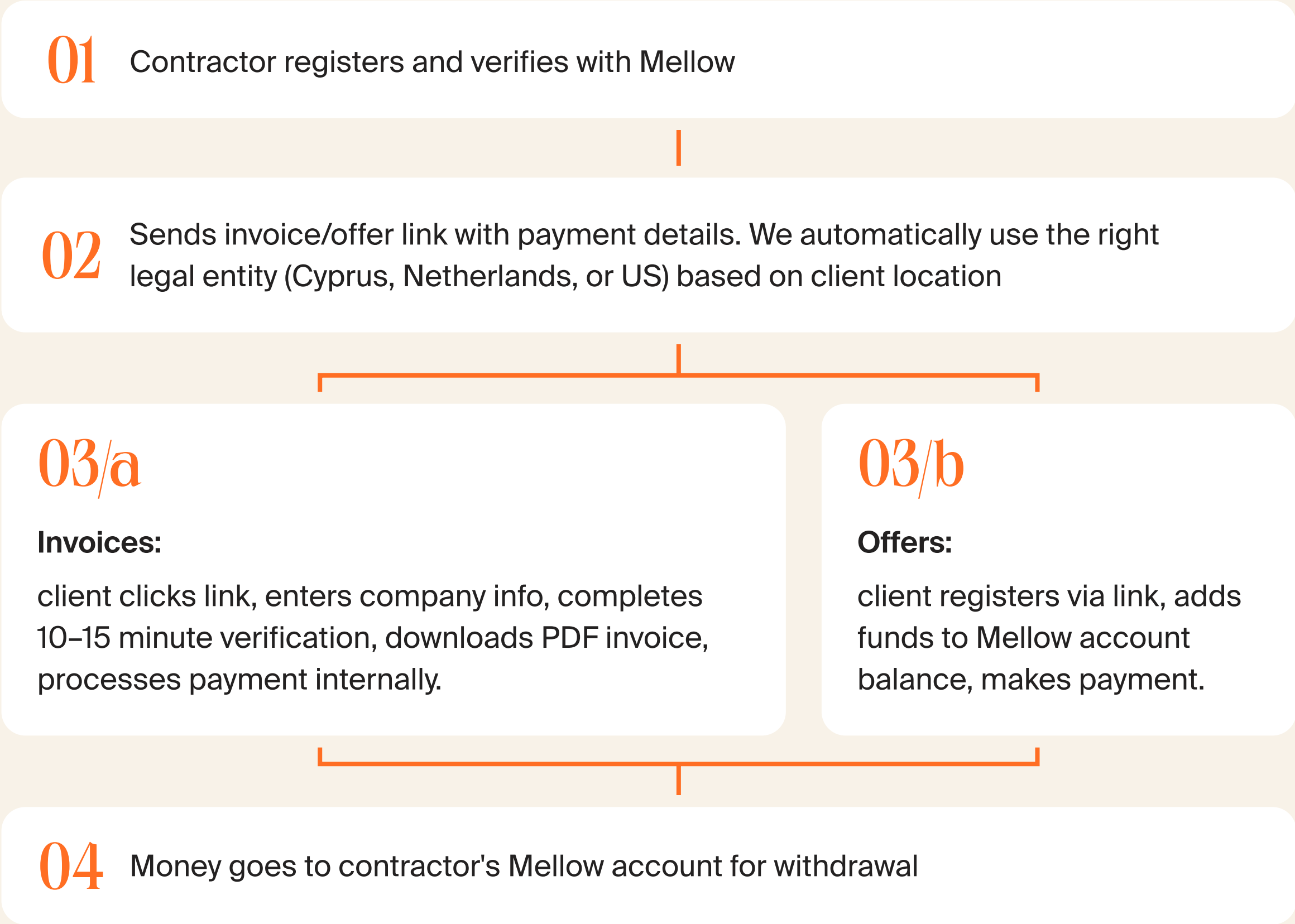
\* Crypto payments include an extra 0.6% fee for converting to standard currency.

No hidden costs, subscriptions, or extra charges.

You choose who pays the fee – you or your client (can't split it).



# Your Client's Experience



## Invoice



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Aspen Dokidis  
aspendokidis@mail.com

No. 12344567  
February 12, 2024

to Novarovo Brun  
client@mail.com  
Germany

### Graphic design for a marketing campaign

Task price  
EUR 1,000.00

Pay by bank transfer



Total  
EUR 1,050.00

5% Mellow fee  
EUR 50.00

Pay by card



Total  
EUR 1,075.00

7.5% Mellow fee  
EUR 75.00

Pay EUR 1,075.00

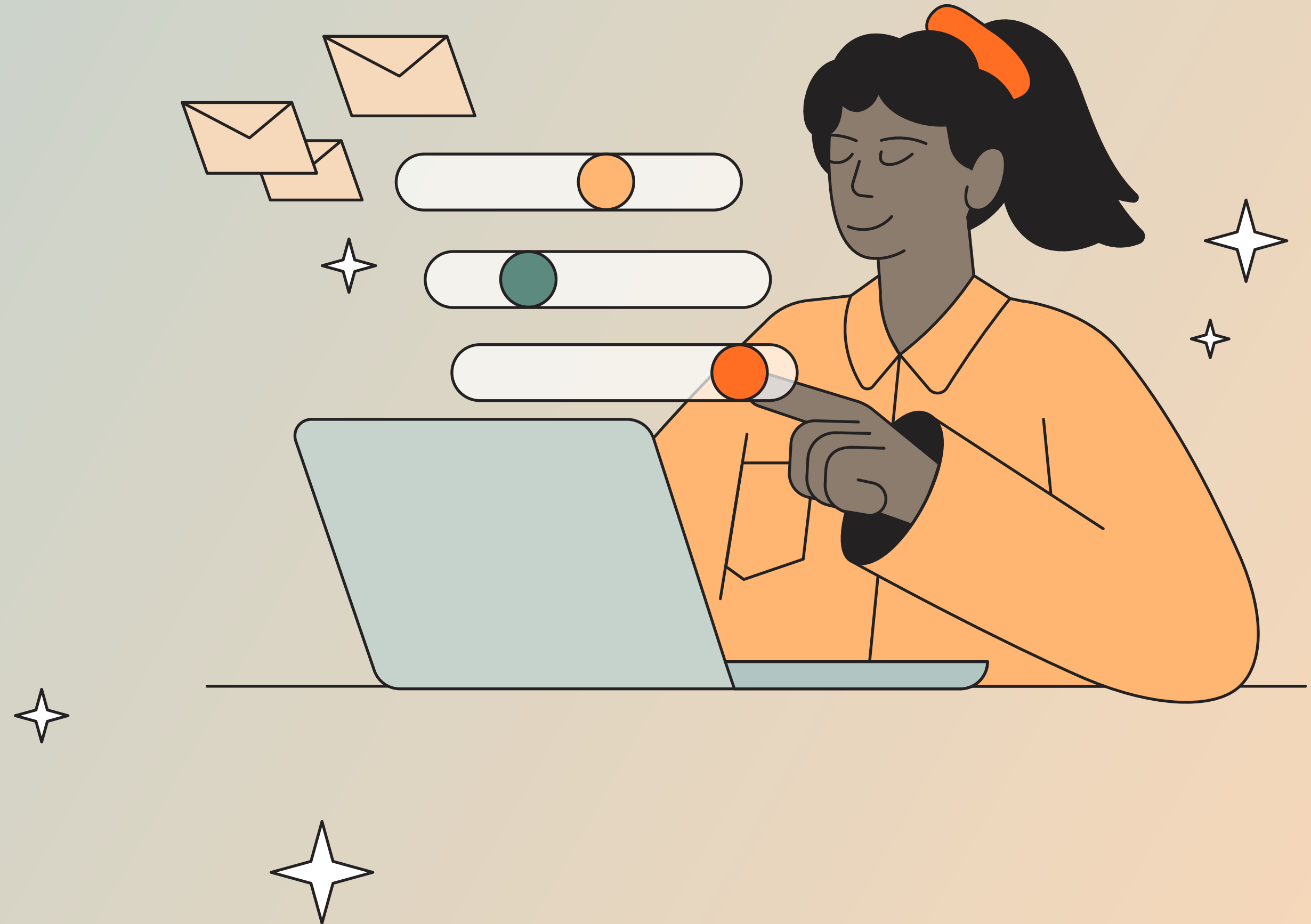
# Working with **multiple contractors?**

Our B2B solution automates:

- ✓ invoice generation
- ✓ contracts
- ✓ completion certificates

**Book a free demo** to see how we simplify contractor management

[Book a free demo](#)





# Links

## For Freelancers:

Register with Mellow

Complete verification

Get paid via invoice

Get paid via offer

Withdraw funds

Service agreement example

Invoice example

## For Clients:

Pay an invoice

Pay an offer

Service agreement example

Invoice example

### Document examples:

Russia

Belarus

CIS

Other countries



# Thank you!

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If you have any questions, reach out to us via the support chat in your account or mobile app

Support email:

[support@mellow.io](mailto:support@mellow.io)

[Mellow Knowledge Hub](#)

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