



PRODUCT OVERVIEW · 2026

Pay globally. Get paid your way.

The payment platform built for the world's remote workforce.

dolphinze.com

FinCEN & FINTRAC registered · Stellar grantee · Draper University-backed

THE PROBLEM

**You earn globally,
but the system pays you locally.**

10–20%

of cross-border pay lost to banking fees, FX markdowns, and local exchange spreads — every single transfer.

01 Slow, unpredictable transfers

Wire delays, bank holds, and intermediary banks stall your money for days.

02 No choice in how you receive

Take it in pesos at a bad rate — or jump through hoops for dollars.

03 Banks not built for remote work

Legacy infrastructure ignores how people actually work today.

WHAT IS DOLPHINZE

A global payment bridge for the way the world works now.

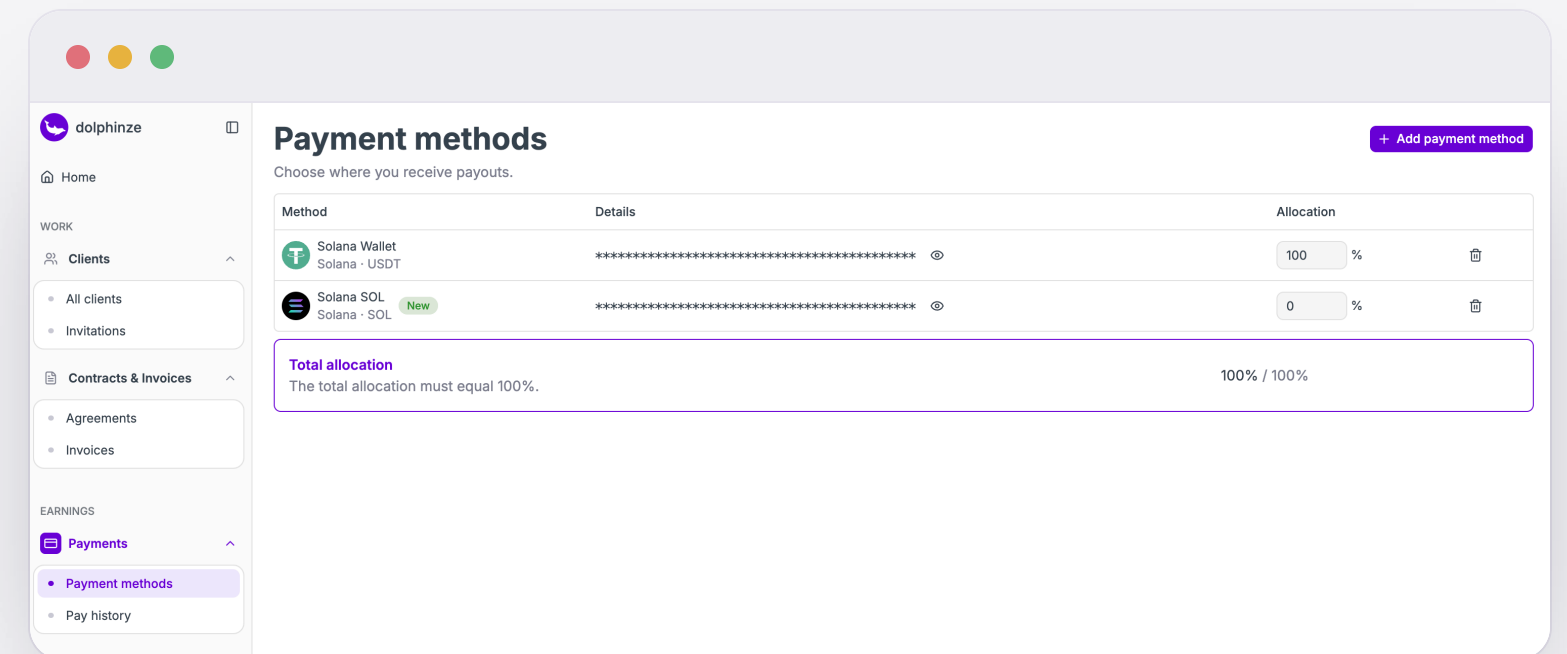
Freelancers and contractors choose exactly how they get paid — fiat, crypto, or both — while the company paying them uses any currency they already have. No bank account changes. No extra hoops.

- Built-in invoicing

- Fiat + Crypto payouts

- 0% standard fee

- Cash Pickup (coming soon)



Three steps. No complexity.

1

Create your invoice

Log in, add your client, set the amount. Your invoice is ready in under two minutes.

2

Client pays the link

Share your invoice link. Your client pays in USD, EUR, or any currency — no dolphinze account needed.

3

You choose how you receive

Set your split: fiat to your local bank, USDC, BTC — any combination. We handle the conversion.

Scenario

Sofia, a UX designer in Buenos Aires, invoices Acme Studio (NYC) for **\$1,500**. Acme pays in USD. Sofia receives **60% in ARS** via bank transfer and **40% in USDC** — instantly, with 0% fee.

Create your invoice

One short form turns into a shareable, trackable invoice. No templates, no spreadsheets.

> Pick a client & currency

Bill an existing client or an employer, in USD or their local currency.

> Add line items & tax

Itemize the work, apply taxes, and choose who covers transaction fees.

> Set the dates

Billing period and due date — the invoice is generated instantly.

The screenshot shows the 'Create Invoice' form in the Dolphinze application. The interface is clean and modern, with a purple accent color. On the left, there is a sidebar navigation menu with the following sections: 'Home', 'WORK' (containing 'Clients' with sub-items 'All clients' and 'Invitations'), 'Contracts & Invoices' (containing 'Agreements' and 'Invoices'), 'EARNINGS' (containing 'Payments' with sub-items 'Payment methods' and 'Pay history'), and 'Reports'. The main content area is titled 'Create Invoice' and includes a 'Back to Invoices' link. The form fields are: 'Sender name' (text input with 'Saira'), 'Recipient type' (radio buttons for 'Client' and 'Employer'), 'Client' (dropdown menu with 'Select a client'), 'Currency' (dropdown menu with 'USD'), 'Line Items' (table with columns 'Description', 'Amount', and 'Apply taxes?'), 'Tax %' (text input with '0'), and 'Client pays transaction fees' (checkbox). At the bottom, there are three date pickers for 'Start date (optional)', 'End date (optional)', and 'Due Date', all in 'dd/mm/yyyy' format. A prominent purple 'Create Invoice' button is at the bottom right.

Choose how you get paid

Add a payout method in two taps — crypto wallet or bank account. Pick a network and asset; your details stay masked and secure.

Step 1 – Pick a method

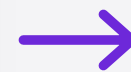
Payment methods ×

Add a new payment method

Cryptocurrency >

Bank account >

*Coming soon: EUR, GBP, MXN, BRL, INR



Step 2 – Add the wallet

Add crypto wallet ×

Add information of your existing wallet

Name

Sara's Ethereum Wallet

Choose a network

Ethereum

Choose an asset

ETH

Wallet Address

e.g. 0x71C7656EC7ab88b098defB751B7401B5f6d8976F

Change method **Add method**

Set your split

Spread every payout across as many wallets as you want. dolphinze routes each slice automatically.

% Allocate by percentage

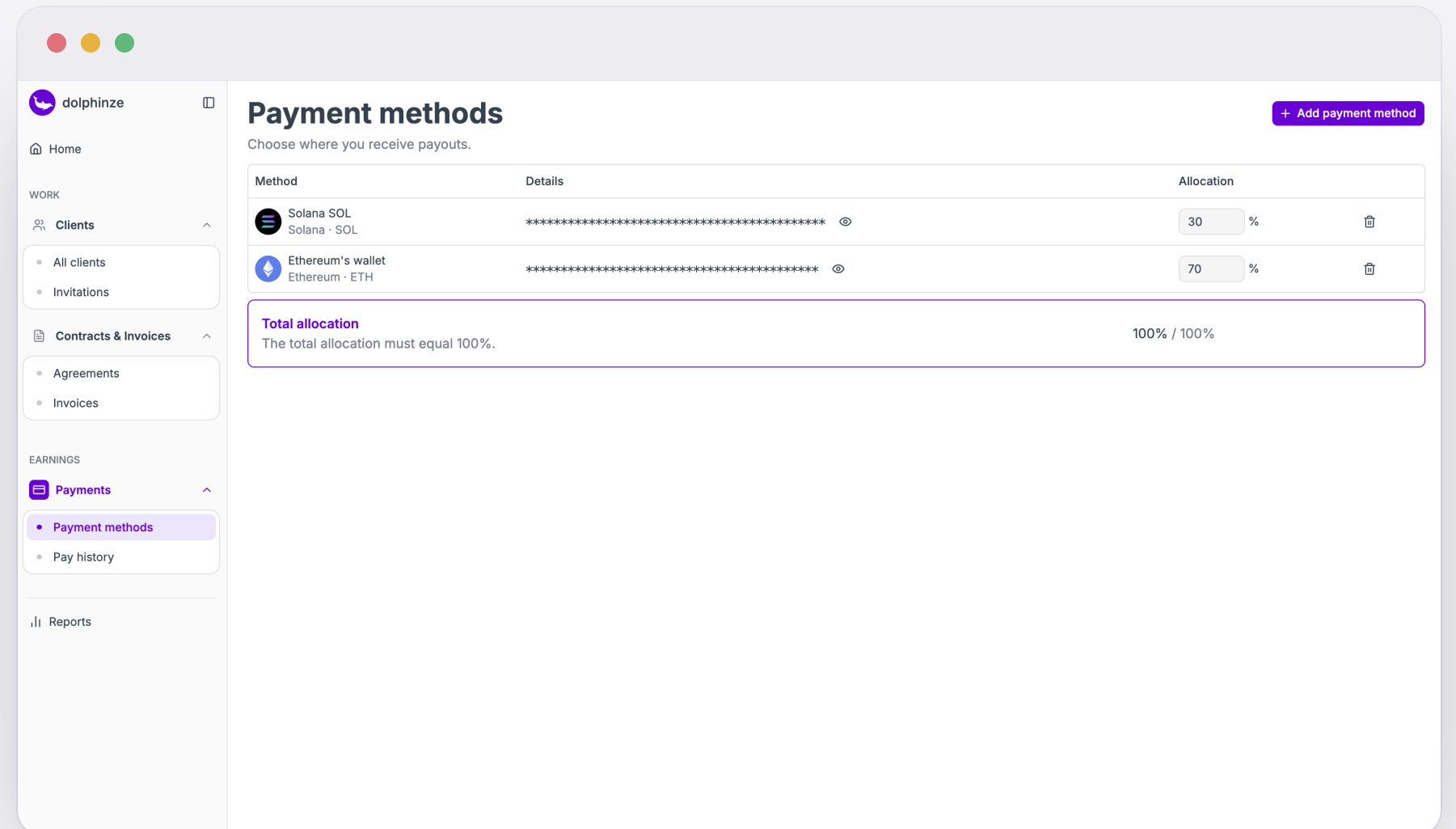
70% to an Ethereum wallet, 30% to Solana — change it anytime.

= Always equals 100%

A live total keeps your allocation balanced before you save.

• Addresses stay masked

Reveal details only when you need them — secure by default.



Track invoices and clients in one place

Every invoice and its payment status, plus a clean client book — billing, contacts, and history without leaving the app.

Invoices & status

Recipient	Status	Total	Due Date	Period
Employer	ATTESTATION_REJECTED	10.00 USD	4/2/2026	3/17/2026 - 3/31/2026

Client book

Client Name	Company	Contact phone	Contact email	City	Updated
Ithamar	Dolphinze	+1 669 264 1740	ithamar@dolphinze.com	San Francisco	4/29/2026

YOUR MONEY. YOUR RULES.

Choose any split — fiat, crypto, or both.



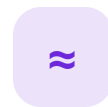
Local Bank Transfer

Receive in your local currency via standard bank transfer.

ARS

MXN

BRL



USDC Stablecoin

Dollar-pegged, no volatility, no local banking fees.

USDC

USDT



Ethereum & crypto

Take a portion — or all — in ETH, the leading smart-contract network.

ETH

BTC

SOL



Any Split You Choose

Set exact percentages. 50% ETH, 50% ARS? Done — change it any time.

LOW FEES. TRANSPARENT PRICING.

No hidden markdowns. No surprises.

2-3 business days

Standard

0%

Full payment, no fees. Best for non-urgent invoices.

Next business day

Next-Day

0.5-1%

Near-instant access. A small fee for speed.

Within minutes

Instant

≤3%

Need it now? Instant settlement at the highest tier.

DOLPHINZETH

Use promo code **DOLPHINZETH** for 0% fees on up to \$10K/month for 6 months.

COMING SOON In partnership with MoneyGram

Cash Pickup — no bank account? No problem.

In partnership with **MoneyGram**, freelancers walk into a MoneyGram location, show a code on their phone, and collect their payment in local cash. No bank required. Available in select cities worldwide — more added regularly.

1

Get paid via invoice

Your dolphinze invoice is paid as usual.

2

Receive a pickup code

A one-time code lands on your phone.

3

Visit a partner location

Walk into a nearby MoneyGram agent.

4

Show code, collect cash

Cash in hand, in your local currency.

WHERE DOLPHINZE WORKS

Coverage across LATAM, Africa, and India — plus global crypto.

Latin America

Argentina
Mexico
Brazil
Chile
Venezuela
Bolivia

Africa

Nigeria
Ghana
Kenya
South Africa

South Asia

India

Global · Crypto

Any country, paid via BTC or USDC.

BTC

USDC

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Whether you're a freelancer or a company.

For Freelancers & Contractors

- ✓ Create and send invoices in minutes
- ✓ Choose your exact payout split
- ✓ Receive fiat, USDC, ETH or BTC
- ✓ Cash Pickup, when it launches
- ✓ 0% fee on standard payouts

For Companies & Startups

- ✓ Pay contractors in any currency
- ✓ No platform account needed to pay
- ✓ One place for all contractor payments
- ✓ Replace PayPal, Wise and wire
- ✓ Scales from 5 to 500+ contractors

Run your whole team from one dashboard.

Companies onboard once, fund the account, and pay every contractor from a single place — no juggling PayPal, Wise, and wire.

> Verify once

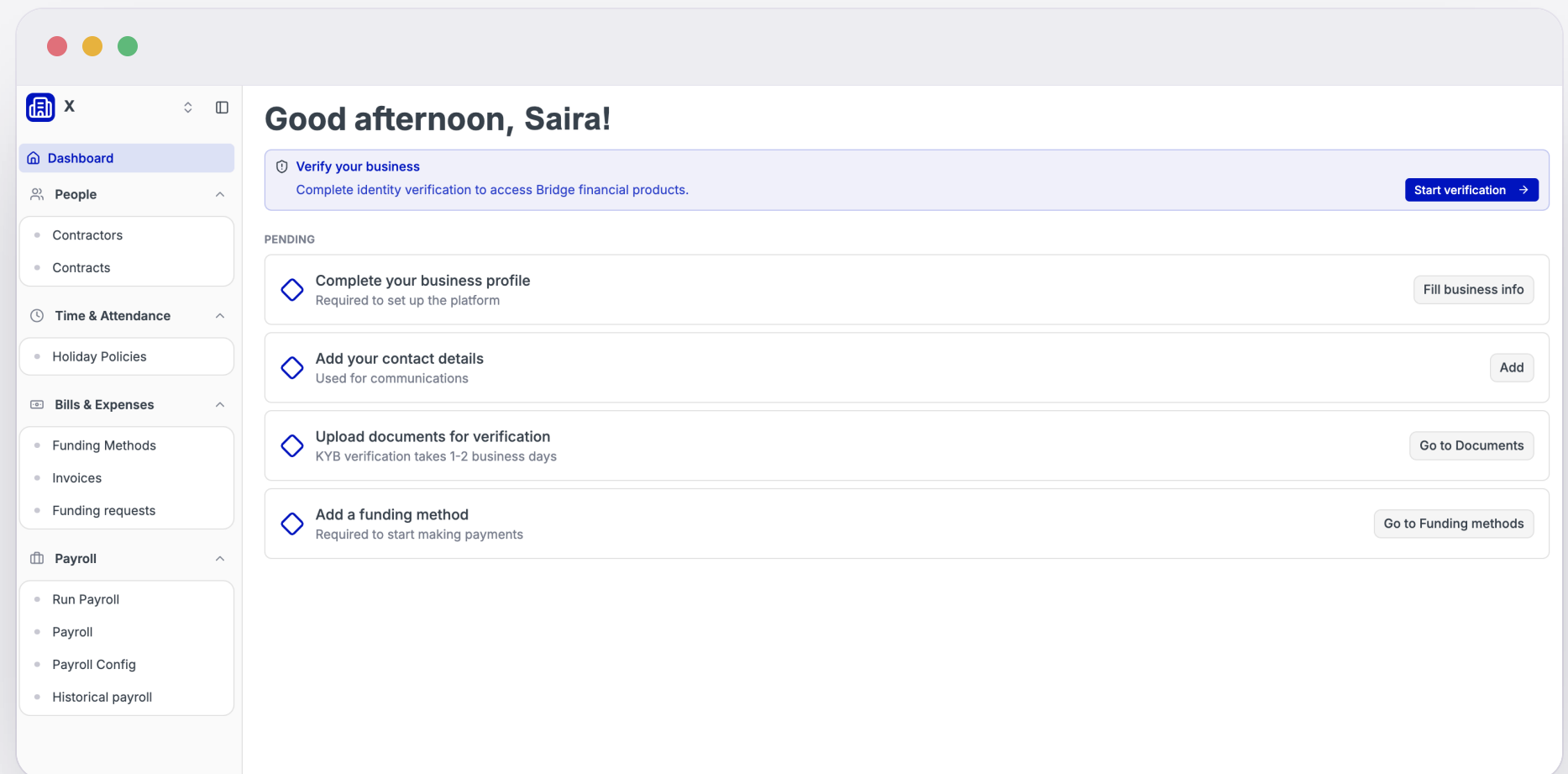
A guided checklist walks the business through KYB in 1–2 days.

> One clear to-do list

Profile, contacts, documents, and funding — tracked to done.

> Built for finance teams

Contractors, payroll, and bills under one roof.

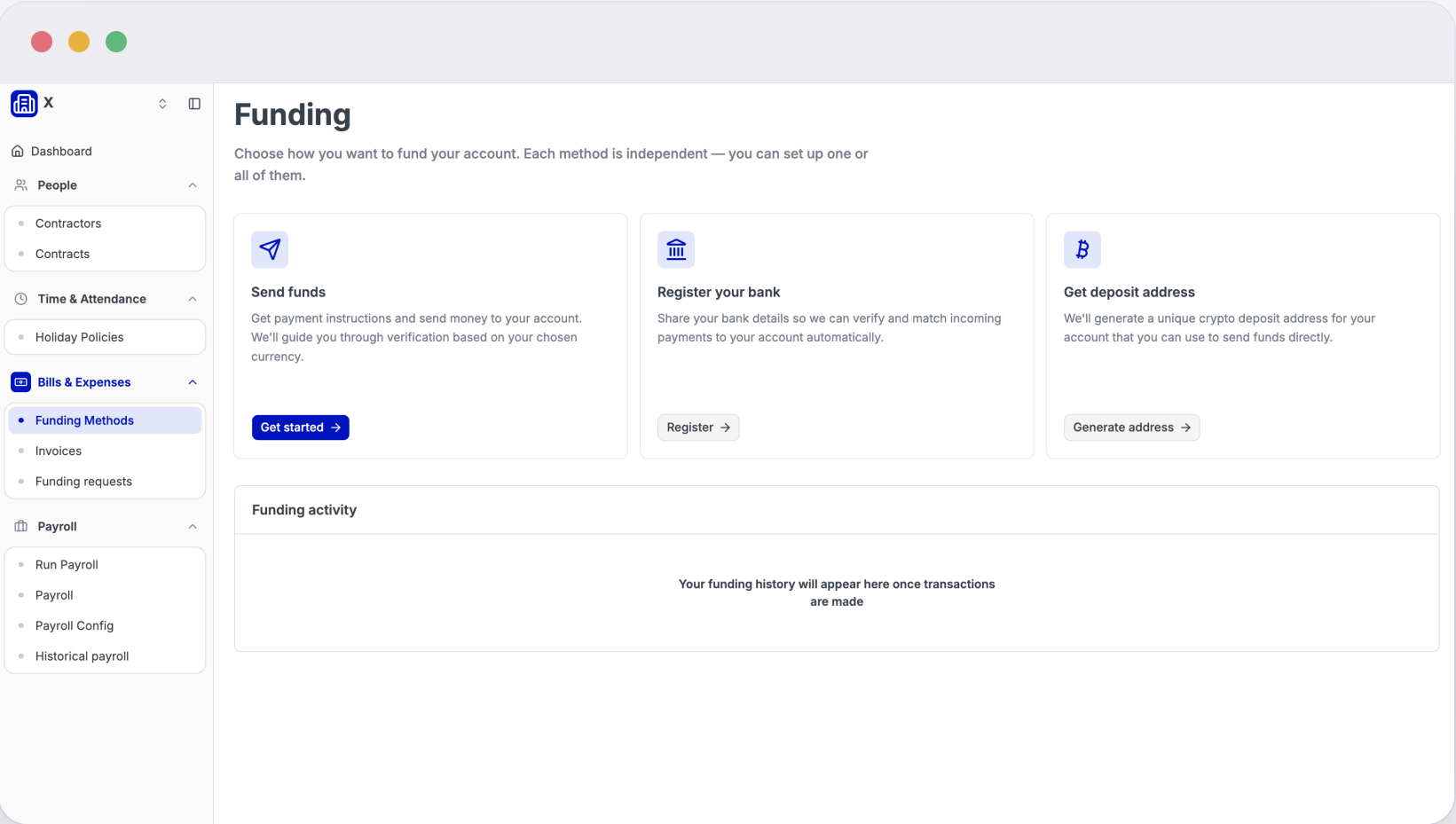
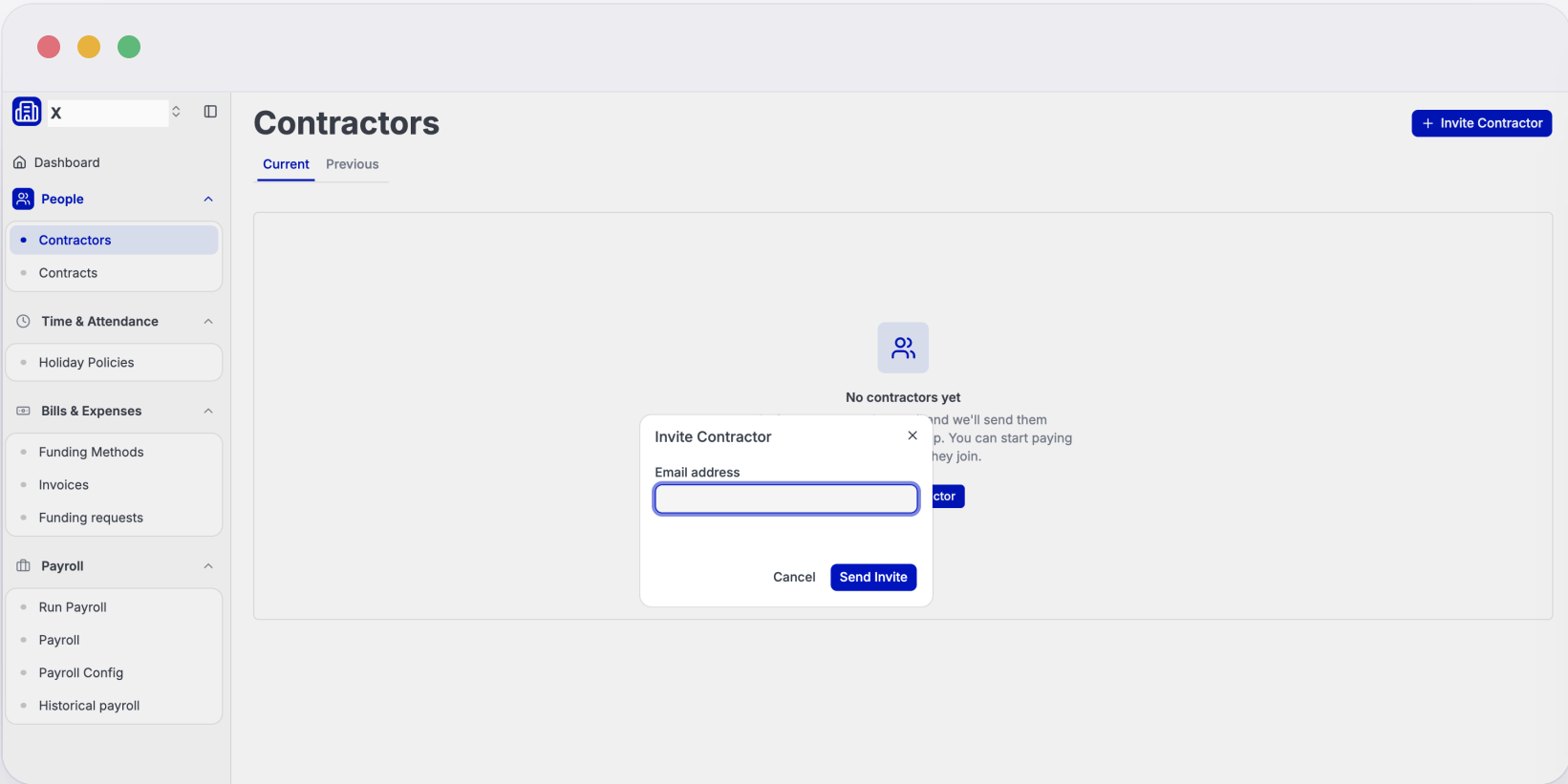


Invite contractors, fund once, pay everyone

Add your team by email, top up the balance by bank transfer, wire, or crypto, then run payroll on your own schedule.

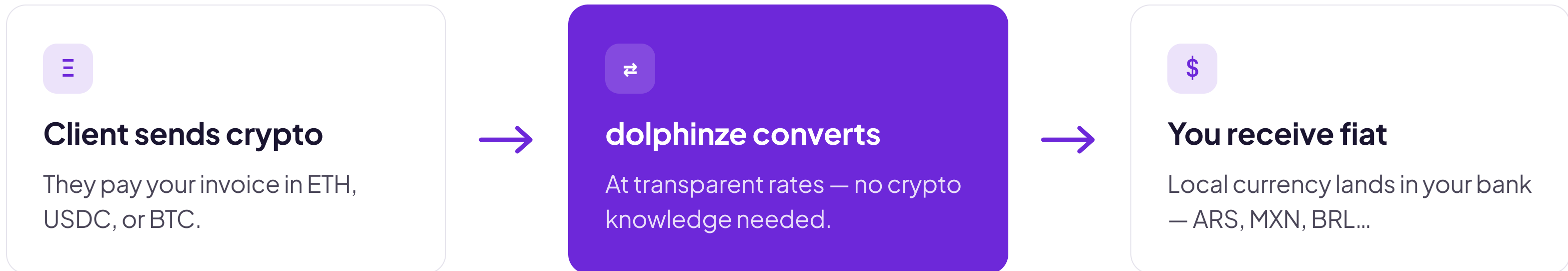
Invite contractors

Fund the account



ACCEPT CRYPTO. RECEIVE FIAT.

It works both ways — even if your client pays in crypto.



Scenario

Luisa, a designer in Buenos Aires, has a client in Dubai who pays in USDC. She selects **receive in ARS** — the client pays crypto, Luisa gets pesos in her local account.

LIMITED TIME • VALID THROUGH JULY 1, 2026

Dolphins don't drown. Neither should your income.

DOLPHINZETH

0% fees on up to \$10,000/month — for 6 full months.

Apply at dolphinze.com

Ready to get started?



Freelancers

Create your first invoice and choose how you get paid.

[Sign up](#) · [dolphinze.com](#)



Companies

Simplify your contractor payments. Start with the free tier.

[Talk to us](#) · [dolphinze.com](#)



Use DOLPHINZETH

Apply the promo code for 0% fees for 6 months.

[Redeem](#) · [dolphinze.com](#)