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## 🧾 Diaspora-Friendly Payment Guide for Sending Money to Kenya

| Method | Tax Status (U.S.) | Max Transfer Limit | Description | Recommended For | Platforms in Kenya |
|---|---|---|---|---|---|
| **Bank Wire Transfer** | ❌ Exempt | No fixed limit (depends on sender's bank) | Direct transfer from U.S. bank to Kenyan bank via SWIFT. Secure and traceable. | Large payments, construction projects | NCBA Bank (Benchmarks official bank) |
| **Credit/Debit Card Transfer** | ❌ Exempt | Varies by card issuer (typically up to $10,000/day) | Use U.S. card on licensed platforms to send money. Fast and digital. | Monthly support, small-medium transactions | Western Union (card-funded), Wise, PayPal |
| **Licensed Remittance Platforms** | ❌ Exempt | Up to KSh 500,000/day (Wise to bank); KSh 250,000/transfer to M-PESA | Online services regulated by U.S. law. Often offer good rates and speed. | Tech-savvy clients, regular transfers | Remitly, Wise, Sendwave, WorldRemit |
| **M-PESA Global** | ❌ Exempt (if funded via card/bank) | KSh 150,000/transaction; KSh 500,000/day | Mobile money linked to global remittance partners. Instant delivery. | Everyday use, family support | M-PESA Global via Western Union, PayPal |
| **Cash Transfers (in-person)** | ✅ Taxed (1%) | Varies by agent; often capped at $5,000/day | Walk-in payments at U.S. agents using cash. Tax applies from Dec 31, 2025. | Avoid unless no other option | Western Union (cash), MoneyGram |
| **Money Orders / Cashier's Checks** | ✅ Taxed (1%) | Typically $1,000 per order | Prepaid paper instruments. Slower and taxed. | Not recommended for diaspora clients | U.S. Post Office, Walmart |
| **Informal Agents / Hawala** | ✅ Taxed (1%) | Unregulated; no formal cap | Unlicensed, unregulated methods. Risky and now taxed. | Strongly discouraged | None (unofficial channels) |

🛡️ **Tips for Benchmark Building Solutions US Clients:**

- ✅ Use **NCBA wire transfers** or **licensed platforms** for large construction payments.
- 📲 For smaller milestones, **M-PESA Global** is fast and tax-free if funded via formal channels.
- ⚠️ Avoid cash-based methods to prevent unnecessary 1% tax and reduce project costs.

> In the US, President Donald Trump has shaken the job market with migration controls, deportations, and a new tax on remittances —the money migrants send home to their families from abroad.
>
> President Trump's 'Big Beautiful Bill', which the US Senate passed in July, imposed a one percent tax on remittances, effective January 1, 2026.
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> **Read: How Trump plans to tax remittances from Kenyans in US**