



Welcome to Western Union App:

# **A step-by-Step Guide for Making Money *Transfers***



# Part 1

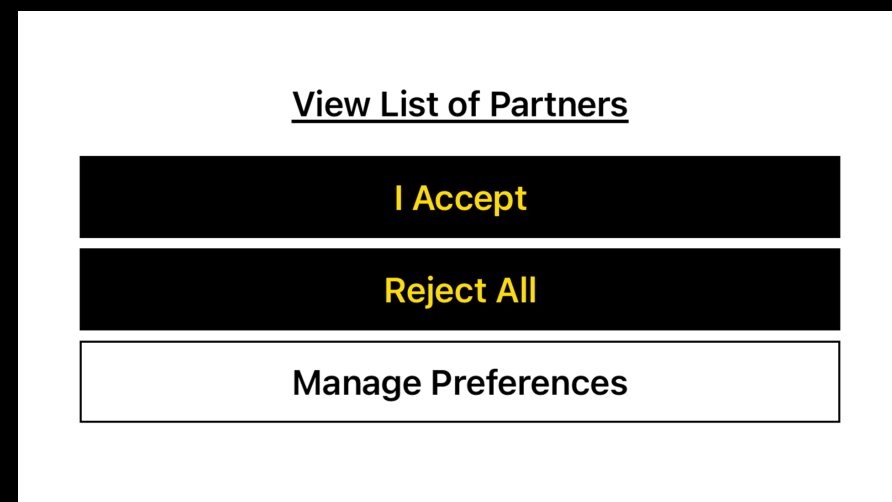
## Get the App and Start Signing Up

①

Download the App by visiting the App Store or Google Play Store.

②

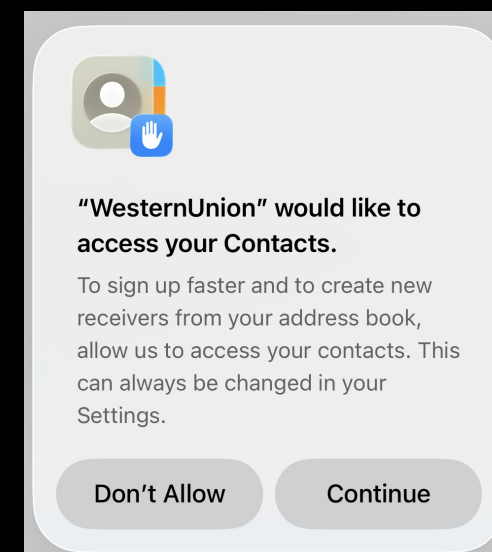
After downloading the app, review and accept the privacy notice.



③

Please choose the option that suits you best!

- **Continue:** This allows the app to access your address book, making it easier to sign up and create new receivers.
- **Don't Allow:** If you prefer not to share your contacts, select this option. You can adjust this setting later in device's settings.



④

Please ensure to select **Ireland**.

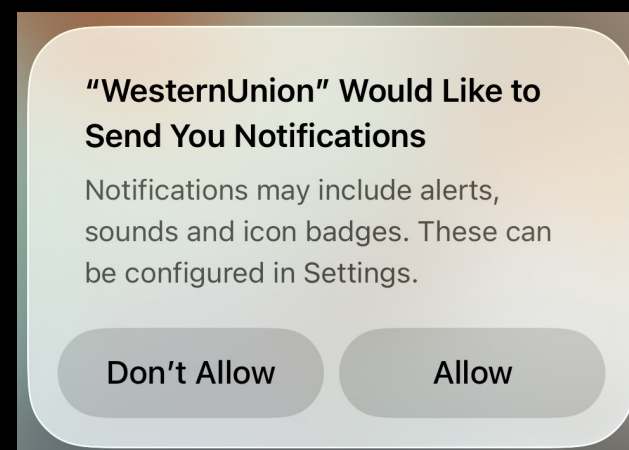


# Part 2

## Signing Up Process

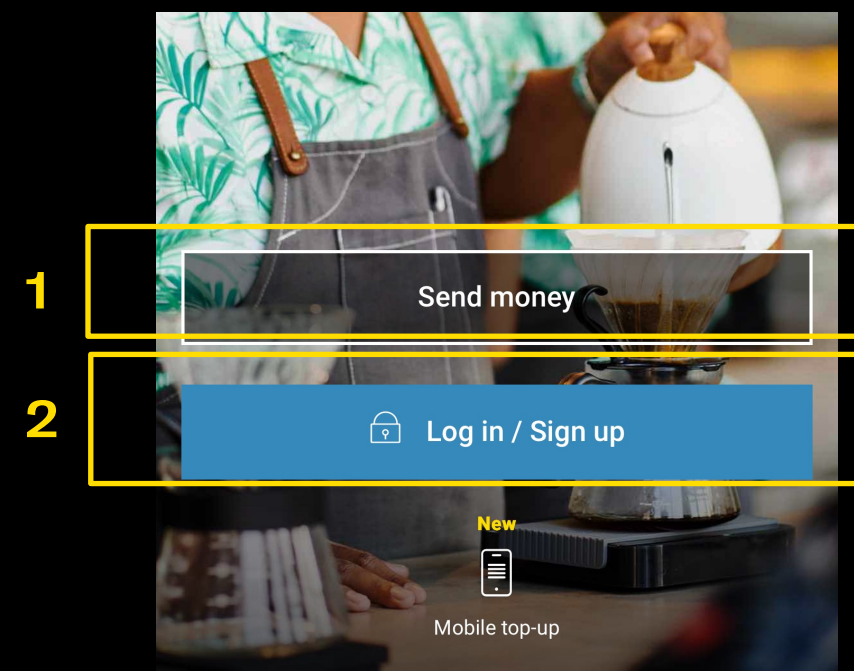
5

Here you can choose to **Allow** notification for updates or **Don't Allow** if you prefer not to receive them; settings can be changed later.



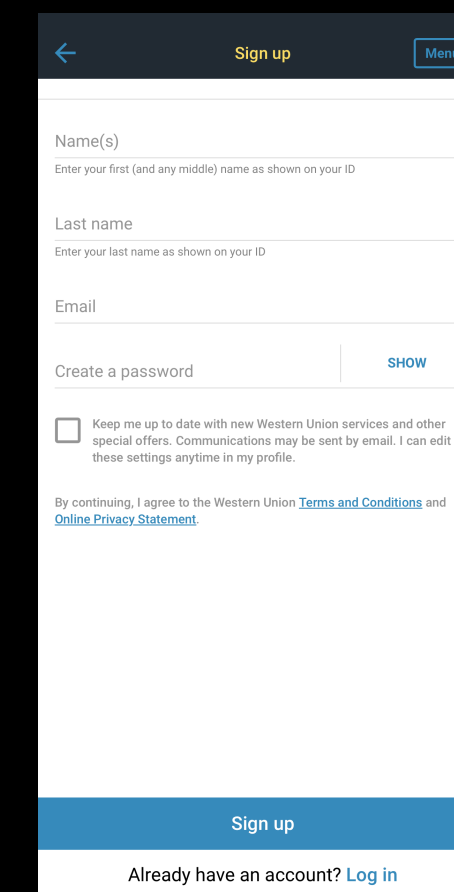
6

1. To check Information on fees, exchange rate, and payout and payment methods, click on "Send Money".
2. If you are new to Western Union, select "Log in/ Sign up" to register and get started.



7

To create profile here you provide some basic Information and set up your account with an email address and password.



Sign up

Menu

Name(s)  
Enter your first (and any middle) name as shown on your ID

Last name  
Enter your last name as shown on your ID

Email

Create a password SHOW

Keep me up to date with new Western Union services and other special offers. Communications may be sent by email. I can edit these settings anytime in my profile.

By continuing, I agree to the Western Union [Terms and Conditions](#) and [Online Privacy Statement](#).

Sign up

Already have an account? [Log in](#)

# Part 3

## Sign Up Process

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Completing this step will finalize your registration.

Here, you have two options to verify your account:

1. Enter your mobile number and click 'request code'. The code will be sent to you via SMS or
2. Click 'Verify with email address instead', the code will be sent to your email. Enter the code and click 'Submit'.

The first screenshot shows a 'Verification' screen with a mobile number input field and a 'Request code' button. The second screenshot shows a 'Verification' screen with an email address input field and a 'Submit' button.

On this screen, click on 'Choose Country' to find the country where you want to send money and then proceed with your transfer.

The screenshot shows the 'Send money' screen with the 'Estimate' tab selected. The screen displays a 'Send to' dropdown menu with 'Choose country' selected. The amount to be sent is 0.00 EUR.



# *Send Money* Onboarding

# Part 1

# Send Money Process

1

1. Select the send country where the recipient is located.
2. Enter the amount you want to send or the receiver amount.
3. Select the receive currency (if applicable)
4. Choose payout method and decide how your recipient will receive the money, such as via Cash pickup, Bank transfer or Mobile wallet.
5. Select payment method to choose how you'll pay for the transfer.

**Please note:** The combination of payment and payout methods can affect FX, Fee and how quickly the transfer is delivered to your receiver. Once you've entered that information, you'll see the fees and the delivery time.

Send money

Estimate Receiver Review

Send to Philippines

You send 100,00 EUR Receiver gets 7061,60 PHP

Send up to 5,000 EUR

1,00 EUR = 70,6160 PHP<sup>2</sup>

Exchange rate varies with delivery and payment method. [Details](#)

How will your receiver get it?

Cash pickup<sup>6</sup> Bank account<sup>10,21</sup> GCash, GrabPa..& more<sup>9</sup> v

How will you pay? Fee<sup>31</sup>

Credit/debit card<sup>3</sup> Fees<sup>2,5</sup> 0,00 EUR In minutes<sup>1</sup>

Bank transfer<sup>4</sup> Fees<sup>2,5</sup> 0,00 EUR 1-2 Business days<sup>1,13</sup>

Apple Pay<sup>3</sup> Fees<sup>2,5</sup> 0,00 EUR In minutes<sup>1</sup>

Pay in cash Fees<sup>2,5</sup> 2,90 EUR In minutes<sup>1</sup>

2

This page offers important tips to protect yourself from fraud. Please accept to confirm your understanding and ensure safe transaction.

Protect Yourself from Fraud

Only use Western Union to send money to friends and family.

Do not proceed with your money transfer if you have been asked to send money:

- ✓ For an emergency situation you haven't confirmed.
- ✓ For an online purchase.
- ✓ For anti-virus protection.
- ✓ For a deposit or payment on a rental property.
- ✓ For a charity donation.
- ✓ For a mystery shopping assignment.
- ✓ For an employment opportunity.
- ✓ For a credit card or loan fee.
- ✓ To an individual you have not met in person.
- ✓ To claim lottery or prize winnings.
- ✓ To pay taxes.
- ✓ To resolve an immigration matter.
- ✓ To pay for something in response to a telemarketing call. Telemarketers cannot sell you anything and take payment by money transfer from anyone in the U.S. It's illegal.

If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances.

If you believe you are the victim of fraud, call the Western Union Fraud Hotline at 1-800-812-333 or visit <https://www.westernunion.com/fraudawareness>.

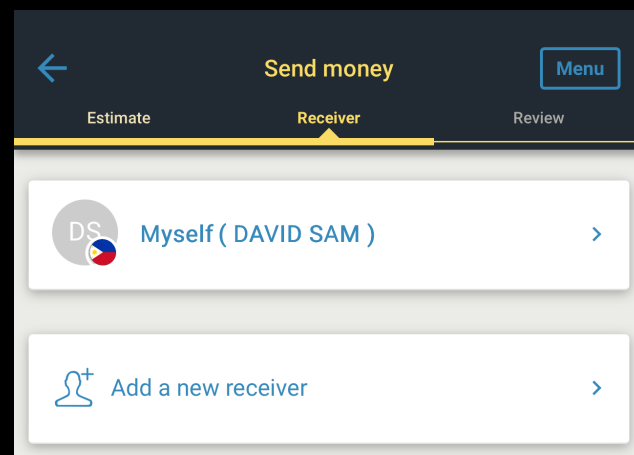
Accept

# Part 2

## Send Money Process

3

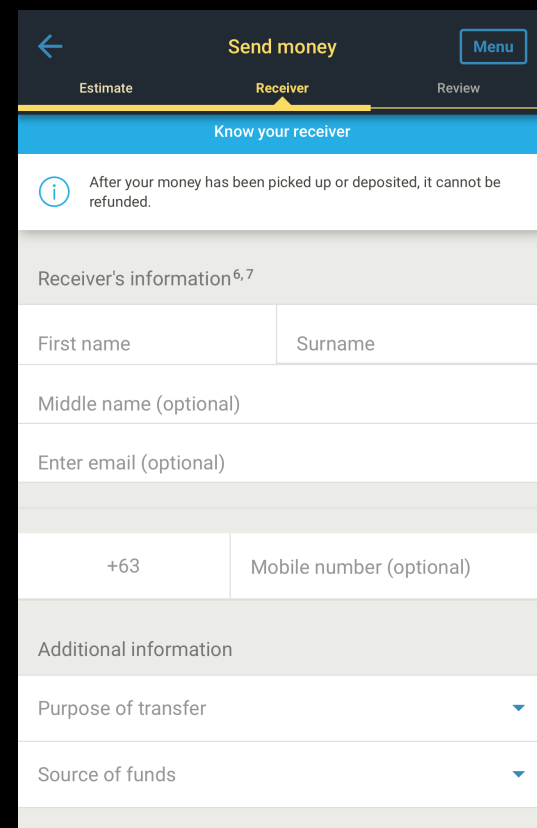
On this page, you can choose to send money to yourself or add a new receiver to send money to someone you wish.



4

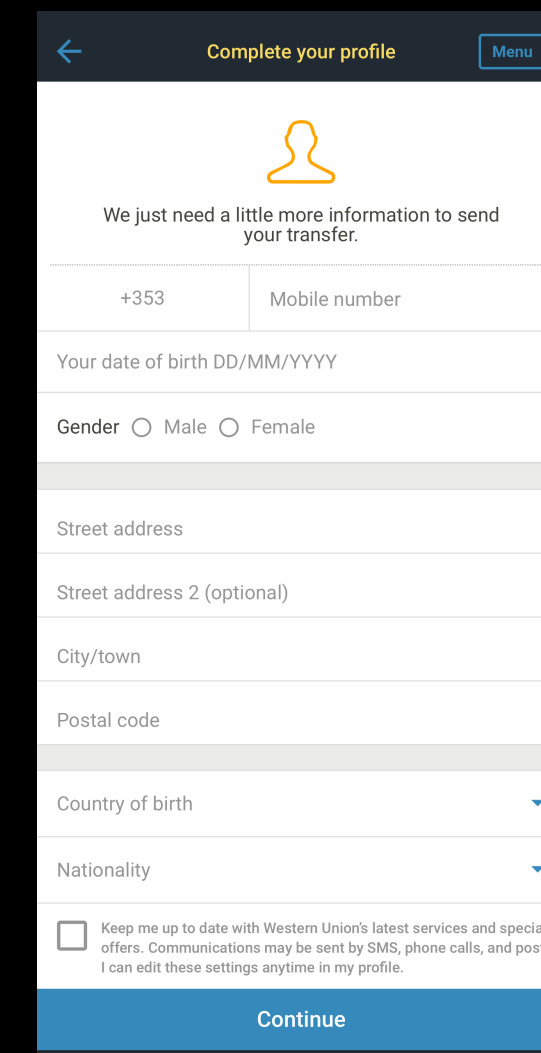
It's important that the receiver's information is correct; it must match exactly how it appears on their government issued ID. For bank transfers, the name must match how it appears on their bank account.

Additionally, mandatory fields such as first name, last name, purpose of transfer and source of funds must be filled out.



5

Completing your profile is a one-time requirement and the Mandatory fields such as Mobile number, Date of birth, Gender, Street address, City/town, Postal code, Country of birth and Nationality must be filled



# Part 3

## Send Money Process

⑥

You need to review all the details of the money transfer before finalizing the transaction, tick the checkbox and then send it.

**Send money** [Menu]

Estimate   Receiver   **Review**   Receipt

You pay 100,00 EUR   ⇄   Receiver gets<sup>1,2,4,5,13</sup> 7.061,60 PHP

Delivery method<sup>6</sup>   To agent location in Philippines

Payment method<sup>4</sup>   Bank Transfer

Money will be available<sup>1,13</sup>   1-2 Business days

Transfer amount	100,00 EUR
Transfer fee <sup>2,5</sup>	+ 0,00 EUR
<b>Transfer total</b>	<b>100,00 EUR</b>

Receiver gets 7.061,60 PHP

Exchange rate<sup>2</sup>   1,00 EUR = 70,6160 PHP

Receiver<sup>6,7</sup>   **JAKE JUAN**

I agree to the Western Union [Terms of Service](#) and [Online Privacy Statement](#). I confirm that I'm not conducting this transaction on behalf of another person

[Legal disclaimers and important info](#) +

**Send**

⑦

At the last step, if you chose bank account as payment method, you still need to transfer the money as instructed. If you chose other options (Apple Pay/Google pay or Credit/debit Card), your transfer is completed, and you'll receive the MTCN and confirmation.

**Payment instructions** [Menu]

Sending money to **Jake Juan** in Philippines

Complete this transfer by

**16/2**  
Monday, 2026

Money will be sent to the receiver after we get the transfer payment.

1 Visit your bank, either online or in-person, and make a domestic wire transfer.

2 Transfer the total amount due using the following instructions:

Select to copy the details you need to paste into your bank's website or app.

Amount:	100,00 EUR
Beneficiary:	Western Union
Address:	Schubertring 11, A - 1010 Vienna, Austria
Bank name:	Western Union International Bank GmbH
BIC:	WUIBATWW
IBAN:	AT651988001000000018

**View Receipt**

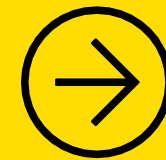
# Additional Information Payment Methods



## Credit/debit Card

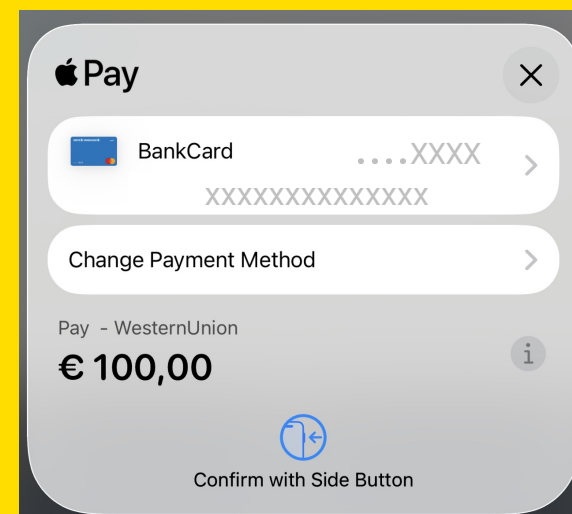
You need to put in your card information, Card number, Expiration date and CVV.

The screenshot shows the 'Send money' app interface. At the top, there are tabs for 'Estimate', 'Receiver', 'Payment', and 'Review'. Below the tabs, there is a 'Credit card information' section with fields for 'Card number', 'MM/YY', and 'CVV'. There are also checkboxes for 'Show card number' and a 'SCAN' button. The bottom of the screen has a link for 'Legal disclaimers and important info'.



## Apple Pay/ Google Pay

Send from a debit/credit card using your Apple pay/Google pay wallet.



## Bank Transfer

After you completed all required information, you will be landed on Payment instructions page, where you will receive the necessary information to perform money transfer directly from your bank account.

The screenshot shows the 'Payment instructions' page. It displays the transfer amount '16/2' for 'Monday, 2026'. Below this, there are two numbered steps: 1. Visit your bank, either online or in-person, and make a domestic wire transfer. 2. Transfer the total amount due using the following instructions. A table provides the transfer details: Amount: 100,00 EUR; Beneficiary: Western Union; Address: Schuberting 11, A - 1010 Vienna, Austria; Bank name: Western Union International Bank GmbH; BIC: WUIBATWW; IBAN: AT651988001000000018. A 'View Receipt' button is at the bottom.



## Pay in Cash

Cash payments require visiting a Western Union agent location to complete the transaction.

The screenshot shows the 'How to pay cash in person' page. It lists three steps: 1. Lock in fee and exchange rate by setting up the transfer on your mobile. 2. Pay at a participating Western Union location within 12 hours. 3. Bring your photo ID and cash. No paper forms, faster checkout. There is a checkbox for 'Don't show me again.' and buttons for 'Back' and 'Preview locations' at the bottom.