



Welcome to Western Union Web:

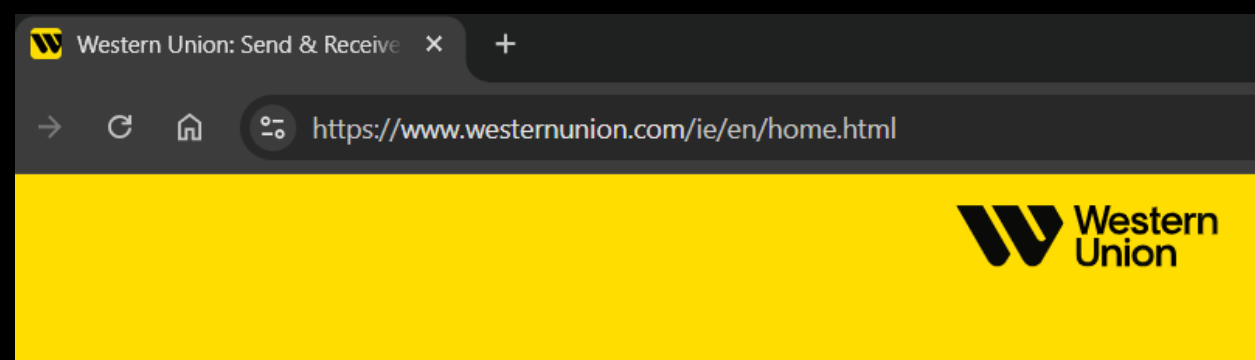
A step-by-Step Guide for Making Money *Transfers*

Part 1

Start Signing Up

1

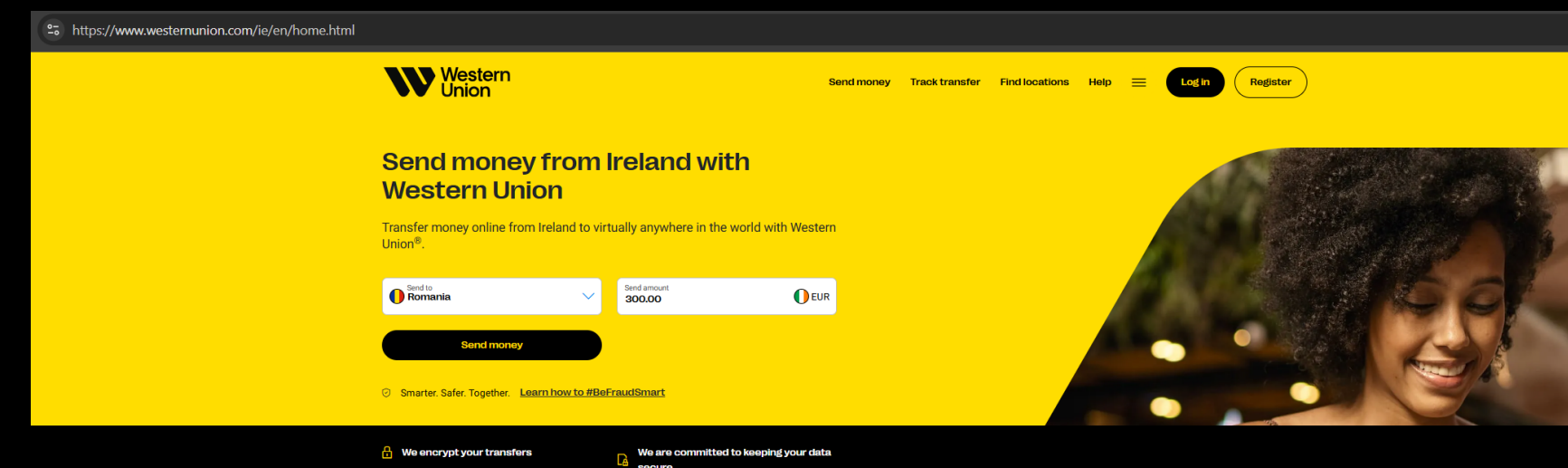
You can easily access Western Union money transfer by entering westernunion.com on your desktop, laptop or mobile browser.



2

After entering westernunion.com, you will land on the home page. First, review and accept the privacy notice. If you're new to Western Union, click **“Register”** to register and get started.

1. To check information on fees, exchange rates, and payout methods, click on **“Send money”**.
2. You can also find options to **track a transfer** and by clicking **“Locations”** find nearby Western Union service points.

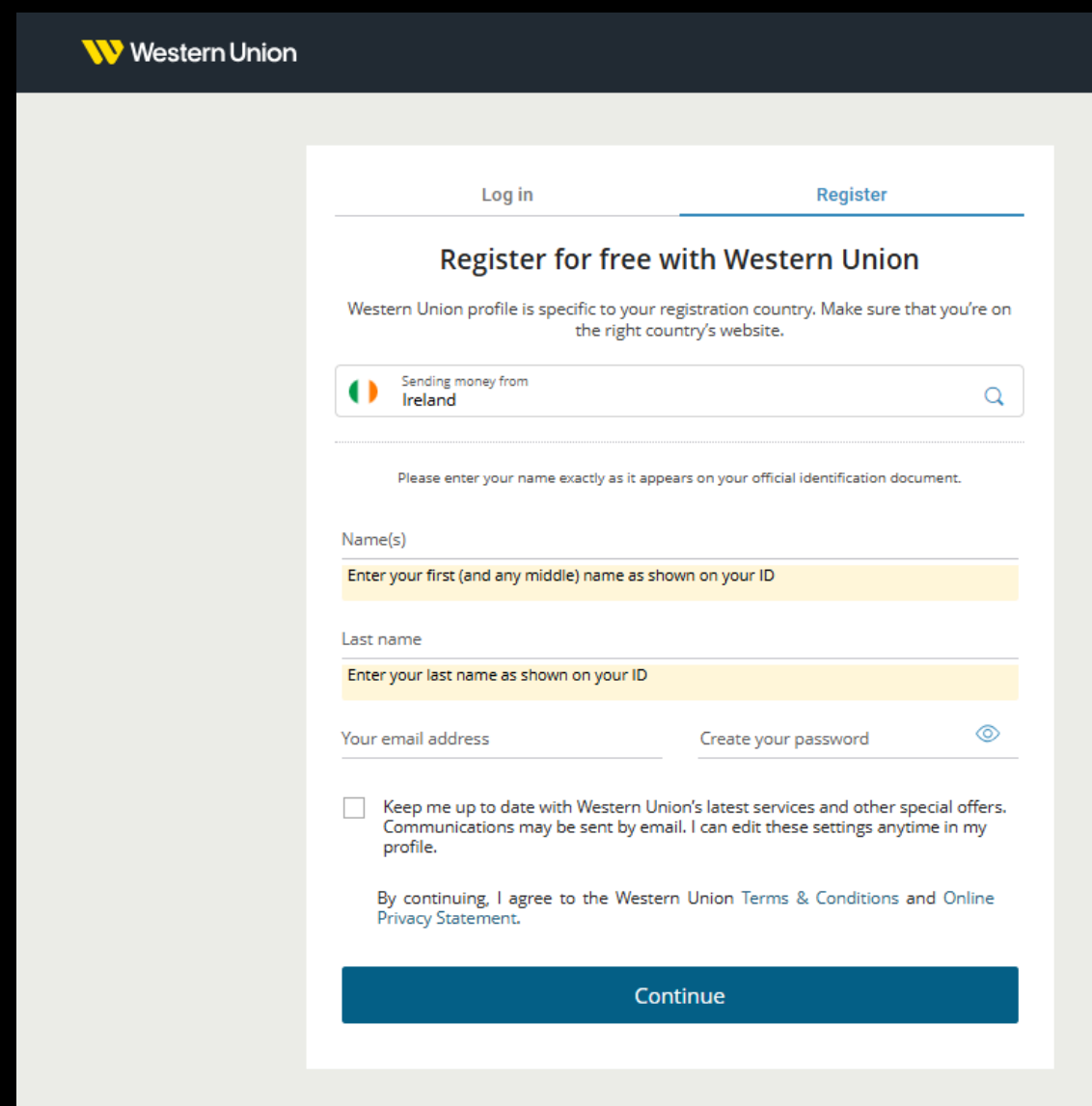


Part 2

Start Signing Up

3

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



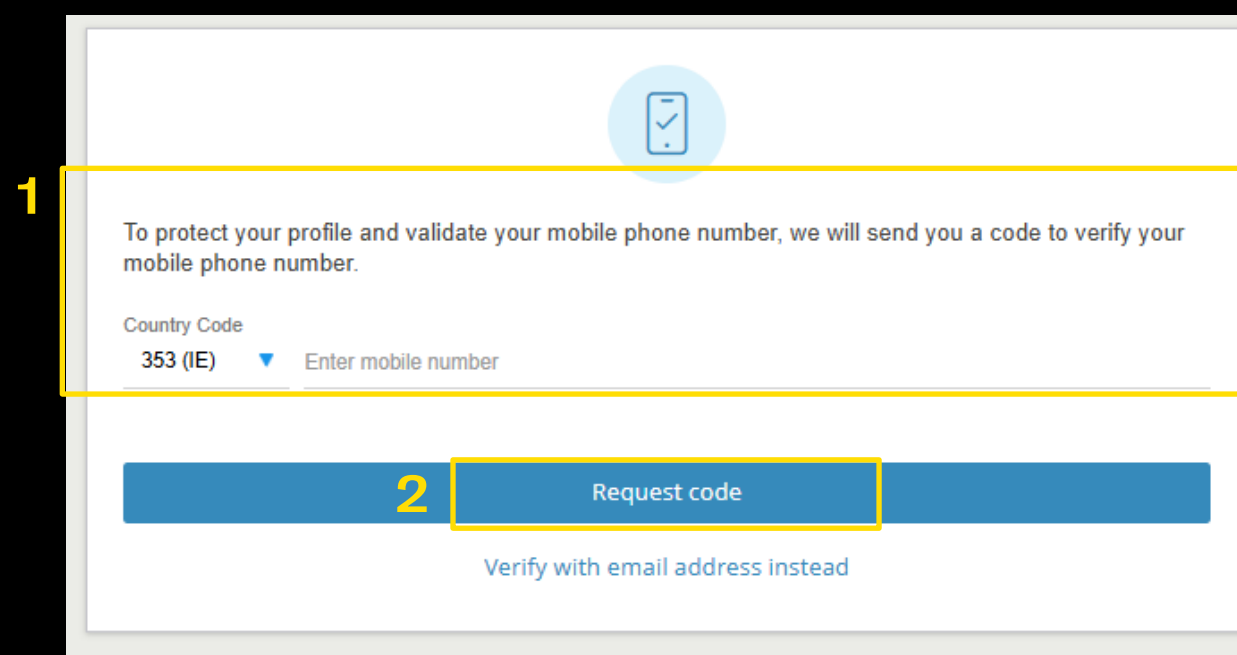
The screenshot shows the Western Union registration page. At the top, there are links for 'Log in' and 'Register'. The main heading is 'Register for free with Western Union'. Below this, there is a note: 'Western Union profile is specific to your registration country. Make sure that you're on the right country's website.' A dropdown menu shows 'Sending money from Ireland'. The form fields include: 'Name(s)' with a subtext 'Enter your first (and any middle) name as shown on your ID'; 'Last name' with a subtext 'Enter your last name as shown on your ID'; 'Your email address' and 'Create your password' with an eye icon; a checkbox for 'Keep me up to date with Western Union's latest services and other special offers. Communications may be sent by email. I can edit these settings anytime in my profile.'; and a link to 'Western Union Terms & Conditions and Online Privacy Statement'. A 'Continue' button is at the bottom.

4

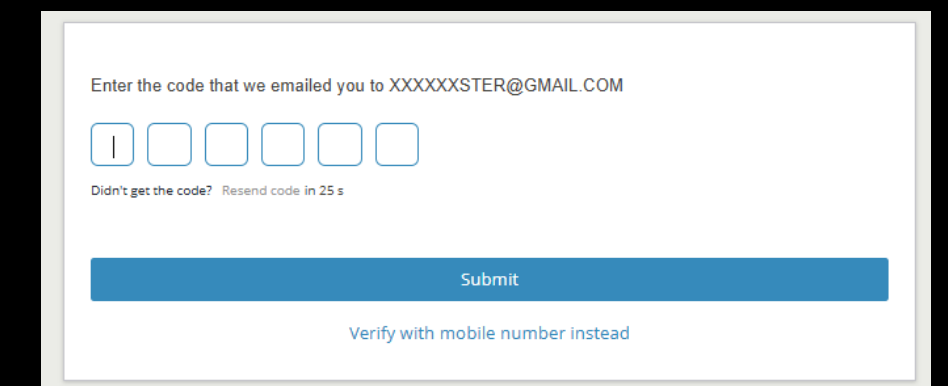
Completing this step will finalize your registration.

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 screenshot shows a verification step with a mobile phone icon. A yellow box labeled '1' highlights the text: 'To protect your profile and validate your mobile phone number, we will send you a code to verify your mobile phone number.' Below this, there is a 'Country Code' dropdown set to '353 (IE)' and an input field for 'Enter mobile number'. A yellow box labeled '2' highlights the 'Request code' button. Below the button is the text 'Verify with email address instead'.



The screenshot shows an email verification step. It asks to 'Enter the code that we emailed you to XXXXXXSTER@GMAIL.COM'. There are six input boxes for the code. Below the boxes is a 'Submit' button and a link that says 'Verify with mobile number instead'. A small text below the boxes says 'Didn't get the code? Resend code in 25 s'.

Part Sign Up Process

5

On this page, if required country is in top list, you can simply click on it. If not, click on **'Select receiver's country'** to find the country where you want to send money and then proceed with your transfer.

https://www.westernunion.com/ie/en/web/send-money/start

Western Union |

Send money Track transfer Find locations JOHN BAU
Log out

Device verification successful

Send Money Online

Select receiver's country

Frequently selected countries

Romania	Moldova
Argentina	Philippines
Turkey	Ukraine

[Legal disclaimer and important info](#)

¹ Service and funds may be delayed or unavailable depending on certain factors including the Service selected, the selection of delayed delivery options, amount sent, destination country, currency availability, regulatory issues, consumer protection issues, identification requirements, delivery restrictions, agent location hours, and differences in time zones (collectively, "Restrictions"). Additional restrictions may apply; see our terms and conditions for details.

³¹ The price for each type of money transfer is based on many factors, such as the speed of the transfer, destination of funds, and other factors. Choose the funding method that works best for you.

[Home](#) | [Corporate info](#) | [About us](#) | [Blog](#) | [Fraud awareness](#) | [Report a security bug](#) | [Investor relations](#) | [Careers](#) | [WU foundation](#) | [Intellectual property](#) | [Online Privacy Statement](#) | [Terms & Conditions](#) | [Cookie Information](#) | [Cookie Settings](#) | [Sitemap](#) | [Become an Agent](#) | [Contact us](#)

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Follow us on



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.

The screenshot shows the Western Union 'Send Money Online' interface. It includes a navigation bar with 'Send money', 'Track transfer', and 'Find locations'. The main content area is titled 'Send Money Online' and contains several sections:

- 1:** A dropdown menu for 'Send to' with 'Philippines' selected.
- 2:** A 'Send amount' field with '100.00' and 'EUR' selected, and a 'Receiver gets' field with '7004.36' and 'PHP' selected.
- 3:** A 'Summary' box on the right showing 'Exchange Rate²: 1.00 EUR = 70.0436 PHP', 'Transfer amount: 100.00 EUR', 'Transfer fee²⁵: + 0.00 EUR', 'Transfer total: 100.00 EUR', 'Total Receiver gets: 7,004.36 PHP', and 'Delivery time^{1,13}: 1-2 Business days'.
- 4:** A section titled 'How does your receiver want the money?' with three options: 'CASH⁶', 'BANK ACCOUNT', and 'GCash, Ma... & more'. 'CASH' is selected with a green checkmark.
- 5:** A section titled 'How would you like to pay? Fee³⁸' with three options: 'Credit/Debit card', 'Google Pay', and 'BANK TRANSFER¹'. 'BANK TRANSFER' is selected with a green checkmark.

At the bottom, there is a 'Continue' button and a link for 'I have a promo code'.

2

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

The screenshot shows a warning box titled 'Protect yourself from fraud'. It includes a green checkmark icon and the following text:

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.

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 that you are the victim of fraud, call the Western Union Fraud Hotline at 1800 812 333 or visit wu.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.

The screenshot shows the 'Receiver' page in the Western Union interface. On the left, under 'Receiver's Information', there is a note that money cannot be refunded and instructions on how to verify the receiver's identity. Below this are two buttons: 'Myself' and 'Add a new receiver'. On the right, a 'Summary' box displays the exchange rate (1.00 EUR = 70.0436 PHP) and a table with the following data:

Transfer amount	100.00 EUR
Transfer fee ²⁵	+ 0.00 EUR
Transfer total	100.00 EUR
Total Receiver gets	7,004.36 PHP

Below the summary, it indicates a delivery time of 1-2 Business days. At the bottom, there is a 'Legal disclaimer and important info' link and several footnotes.

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.

This screenshot shows the 'Receiver's Information' form. It includes fields for the receiver's first name, middle name (optional), and last name. There is a section for 'Contact Details' with a radio button to 'notify your receiver when the money is ready, add their mobile number'. Below this are fields for Country Code (set to 63 for PH) and Mobile number (optional), and an optional email address field. The 'Purpose of transaction' and 'Source of funds' are dropdown menus. At the bottom, there are 'Continue' and 'Cancel' buttons.

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

The screenshot shows the 'Complete your profile' page. It prompts the user to provide additional information. The form includes fields for Phone type (Mobile), Country code (353 for IE), and Phone number. There is a section for 'Your date of birth' with dropdowns for Month, Day, and Year (YYYY). Below that is the 'Enter your address' section with fields for Street address and house number, City, and Postal code (optional). There are also fields for Nationality and Country of birth. At the bottom, there are radio buttons for Gender (Male/Female) and a checkbox to 'Keep me up to date with Western Union's latest services and special offers'. A 'Continue' button is at the very bottom.

Part 3

Send Money Process

6

7

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

Review and Confirm

This is not a receipt. 12.02.2026

PURPOSE OF TRANSACTION	SOURCE OF FUNDS
Family support/Living expenses	Salary/Income

SENDING DETAILS	RECEIVING DETAILS
John Bau	Jaihoon Amowa
Bank transfer ⁴	WU agent location ^{6,7}

Receiver must present government-issued ID. Make sure receiver name matches ID exactly.

PAYOUT LOCATION	SUMMARY
Philippines	Transfer amount 100.00 EUR
	Transfer fee ^{1,5} + 0.00 EUR
	Total 100.00 EUR
DELIVERY TIME ^{1,3,9}	Exchange rate ² 1 EUR = 70.0436 PHP
1-2 Business Days	Total to receiver 7,004.36 PHP

For all transfers, receiver may receive less due to foreign taxes.

Important: Western Union relies on the information you provide us to send money. Please review all transaction details for accuracy before continuing your transaction.

I agree to the Western Union Terms of service and Online privacy statement. I confirm that I'm not sending this transaction on behalf of another person.

Accept

Cancel and return to history

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.

Receipt

You are almost finished.

To complete your transfer, please follow the steps below and make the payment. Complete your transaction within 2 days or it will be cancelled.

Sending money to Jaihoon Amowa in Philippines

Payment instructions:

- Log in to your bank's website.
- Transfer the total amount to "Western Union" (Beneficiary):

Bank name:	Western Union International Bank GmbH
Amount:	100.00 EUR
BIC:	WU0212FWXXX
IBAN:	AT8510000100000010
Payment reference (required ¹):	EB256621

IMPORTANT: If you don't include the payment reference (EB-number), we can't process your transaction. No other information should appear in the payment reference field.

Tracking number (MTCN): 185 593 6931

PURPOSE OF TRANSACTION	SOURCE OF FUNDS
Family support/Living expenses	Salary/Income

SENDING DETAILS	RECEIVING DETAILS
John Bau	Jaihoon Amowa
Bank Account ⁴	WU agent location ^{6,7}

Receiver must present government-issued ID. Make sure receiver name matches ID exactly.

PAYOUT LOCATION	SUMMARY
Philippines	Transfer amount 100.00 EUR
	Transfer fee ^{1,5} + 0.00 EUR
	Total 100.00 EUR
DATE AVAILABLE ^{1,9}	Exchange rate ² 1 EUR = 70.0436 PHP
February 12, 2026	Total to receiver 7,004.36 PHP

Contact us:
Western Union Internet Ireland
Lithuania UAB
J. Sakociusio 1, Vilnius, Lithuania LT-08314
Or call Customer Care at 1 800 812 233

Instant mobile top-up
Send a top-up to anyone, anytime.
Send now

WhatsApp updates
Receive offers and promotions via WhatsApp.
Enable Now

Start another transaction

Return to history

Additional Information Payment Methods



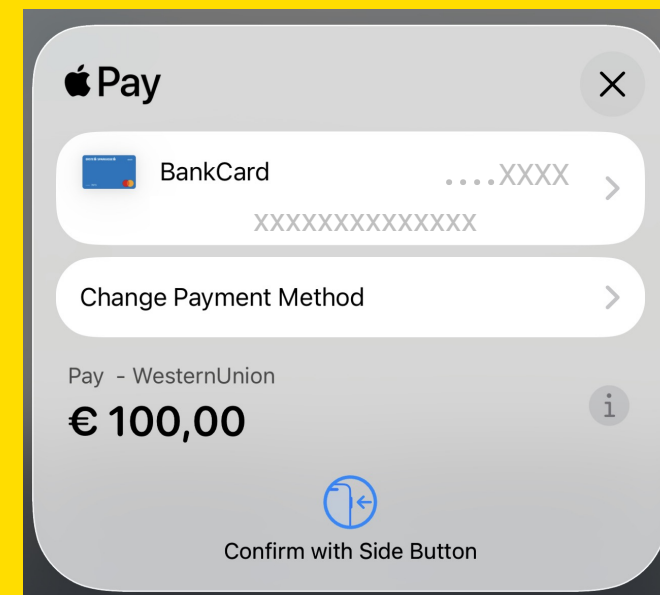
Credit/debit Card

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



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.

Receipt
12.02.2026

1 You are almost finished.
To complete your transfer, please follow the steps below and make the payment. Complete your transaction within 2 days or it will be cancelled.

Sending money to Jalihoon Amowa in Philippines

Payment instructions:

- 1 Log in to your bank's website.
- 2 Transfer the total amount to "Western Union" (Beneficiary):

Bank name:	Western Union International Bank GmbH
Amount:	100.00 EUR
BIC:	WUWUAT33XXX
IBAN:	AT61150001000000010
Payment reference (required):	EB3606021

3 Your money will be available after we receive the total amount of 100.00 EUR
***IMPORTANT:** If you don't include the payment reference (EB-number), we can't process your transaction. No other information should appear in the payment reference field.

Tracking number (MTCN): 185 593 6931

PURPOSE OF TRANSACTION	SOURCE OF FUNDS
Family support/Living expenses	Salary/Income

SENDING DETAILS	RECEIVING DETAILS
John Bau	Jalihoon Amowa
Bank Account*	WU agent location**

Receiver must present government-issued ID. Make sure receiver name matches ID exactly.

PHYSICAL LOCATION	SUMMARY
Philippines	Transfer amount 100.00 EUR
	Transfer fee** + 0.00 EUR
	Total 100.00 EUR

DATE AVAILABLE** 1-18
February 12, 2026

	Exchange rate*
1 EUR = 70.0436 PHP	
Total to receiver 7,004.36 PHP	

Contact us:
Western Union Internet Ireland
Lithuania UAB
J. BARCHONIS D. VILNIUS, Lithuania LT-02314
Or call Customer Care at 1 800 812 333

Instant mobile top-up
Send a top-up to anyone, anytime.
Send now

WhatsApp updates
Receive offers and promotions via WhatsApp.
Enable Now

Start another transaction

Return to history

Find more information in our FAQ Section



If you need help with any of the following, our [FAQ section](#) provides detailed guidance:

- Registration and profile settings
- Sending or receiving a money transfer
- Help with current or past transfers
- Payment methods and fees
- Security and fraud awareness

Visit:

<https://www.westernunion.com/ie/en/frequently-asked-questions.html>

