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See Terms and Conditions for details. 1 Western Union also makes money from currency exchange. When choosing a money transmitter, carefully compare both transfer fees and exchange rates. Fees, foreign exchange rates and taxes may vary by brand, channel, and location based on a number of factors. Fees and rates subject to change without notice. Funds may be delayed or services unavailable based on certain transaction conditions, including amount sent, destination country, currency availability, regulatory and foreign exchange issues, required receiver action(s), identification requirements, agent location hours, differences in time zones, or selection of delayed delivery options. Additional restrictions may apply. See Terms and Conditions for details. Loans from Tala exclusive to Western Union customers*. "Subject to terms and conditions. Starts \$4,000 with low 9% fee. Delivered in 24 hours or less. Apply in minutes via mobile. Loans from Tala exclusive to Western Union customers". Starts \$4,000 with low 9% fee. Delivered in 24 hours or less. Apply in minutes via mobile. In-store as the funding method. Enter your receiver's details - Enter your receiver's first name and surname, the destination country, address and the exact amount you wish to send - You can save your receiver's details for convenient repeat transfers. Pay in-store - Visit a Western Union agent location and submit a valid government-issued ID to verify your profile - Hand in the money you wish to send together with the corresponding transfer fee - Once the transfer is complete, take note of the Money Transfer Control Number (MTCN). Use it to track your transfer and don't share it with anyone other than your receiver. Start transfer Walk in to send money Visit a Western Union agent location - With more than 12,000 agent locations in the Philippines, it's easy to find one near you. Find a location. 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Understanding UPI ID UPI ID is a virtual payment address (VPA) that uniquely identifies one person. A UPI ID format is like an email ID; with the sign "@" in the middle. For example, your receiver's UPI ID could be "receiver'sname@bank name" or "phone number@bank name". When sending with a UPI ID, you only need to have your receiver's UPI ID. You do not need to ask receivers for their account number, account type, or branch details. To send money to someone using UPI, you must follow these steps: Log in to your profile. Select the "Send money" option. Choose the destination country and the amount you wish to send. Enter your receiver's information and the amount to send. Enter your payment information (debit or credit card). Keep in mind that you can send money using one of the following debit or credit cards (Visa/MasterCard/MiFin). If you already have a Western Union agent location nearby, you can follow these steps: Log in to your profile. Select the "Send money" option. 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