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## HOW TO SEND MONEY TO UZBEKISTAN USING PAYSEND FOR EUROPEAN RESIDENTS

### WHAT IS PAYSEND?

PaySend is an international money transfer platform that allows you to send money worldwide using a mobile app or website. The company operates in more than 170 countries and offers competitive exchange rates and low fees.

### PAYSEND ADVANTAGES FOR TRANSFERS TO UZBEKISTAN

- Low fees: only €1.50 per transfer
- Support for local cards: Uzcard and Humo (since 2025)
- Fast transfers: usually within the same day
- Convenience: send via app or website
- Security: licensed company with data protection

### WHAT YOU WILL NEED

#### DOCUMENTS AND INFORMATION:

- EU passport or identity card (for verification)
- Visa or Mastercard bank card (from European bank)
- Phone number (for SMS confirmations)
- Email address
- Recipient details in Uzbekistan:
  - Full name (as in documents)
  - Phone number
  - Address
  - Bank card details or bank account information

#### TECHNICAL REQUIREMENTS:

- Smartphone with iOS or Android OR computer with internet access
- Stable internet connection

## STEP 1: INSTALLATION AND REGISTRATION

### VIA MOBILE APP:

#### 1. Download the app:

iPhone: App Store → search "PaySend" → install

Android: Google Play → search "PaySend" → install

#### 2. Open the app and tap "Sign Up"

#### 3. Enter your details:

- Email address
- Password (minimum 8 characters, including numbers and letters)
- Phone number (European)
- Select your European country of residence

#### 4. Confirm email:

- Check your email
- Click the link in the email from PaySend

#### 5. Confirm phone number:

- Enter the code from SMS

### VIA WEBSITE:

#### 1. Go to [paysend.com](http://paysend.com)

#### 2. Click "Sign Up" in the top right corner

#### 3. Follow the same steps as in the app

## STEP 2: IDENTITY VERIFICATION

IMPORTANT: Without verification, transfer limits will be restricted. (limit = €1000 )

#### 1. In the app:

- Go to "Profile"
- Tap "Verify Identity"

#### 2. Upload documents:

- Photo of EU passport or national identity card

- Selfie with document
- Sometimes proof of address required (utility bill from European provider)

3. Wait for verification:

- Usually takes 1-3 business days
- Notification will come via email and in-app

STEP 3: ADDING BANK CARD

1. In the main menu select "Cards" or "Payment Methods"
2. Tap "Add Card"
3. Enter European card details:
  - Card number (16 digits)
  - Expiry date (MM/YY)
  - CVV code (3 digits on the back)
  - Cardholder name (as on card)
4. Confirm addition via SMS or banking app

STEP 4: SENDING MONEY TO UZBEKISTAN

AVAILABLE RECEIVING OPTIONS IN UZBEKISTAN:

PaySend supports all major receiving methods in Uzbekistan:

- Local cards: Uzcard, Humo (fast, usually same day)
- International cards: Visa, Mastercard, UnionPay (fast)
- Bank transfer (1-3 business days)
- Cash pickup (through partner locations)

STEP-BY-STEP PROCESS:

1. Open the app and tap "Send Money"
2. Select direction:
  - "From": your European country
  - "To": Uzbekistan
3. Enter amount:
  - You can specify sending amount (in euros) or receiving amount (in soms)

- App will automatically calculate rate and show €1.50 fee

4. Choose receiving method:

- Card Transfer (to Uzcard/Humo/Visa/Mastercard)
- Bank Transfer
- Cash Pickup

5. Enter recipient details:

FOR TRANSFER TO UZCARD OR HUMO CARD:

- Full recipient name (as in documents)
- Uzcard or Humo card number
- Recipient phone number

FOR TRANSFER TO INTERNATIONAL CARD:

- Full recipient name
- Visa/Mastercard number
- Recipient phone number

FOR BANK TRANSFER:

- Full recipient name
- Bank account number in Uzbek bank
- Bank SWIFT code
- Recipient address

FOR CASH PICKUP:

- Full recipient name
- Recipient phone number
- Recipient address in Uzbekistan

6. Review transfer details:

- Sending amount (in euros)
- Receiving amount (in Uzbek soms)
- EUR/UZS exchange rate
- Fee: €1.50
- Total cost

7. Select card for debit and tap "Send"

8. Confirm transaction:

- SMS code to your European number
- 3D Secure from your European bank
- Or biometrics (fingerprint/Face ID)

## STEP 5: TRACKING YOUR TRANSFER

1. In "Transfers" section you will see all your transactions
2. Transfer statuses:
  - "Processing" - being processed
  - "Completed" - completed
  - "Failed" - failed
3. Notifications:
  - SMS to recipient in Uzbekistan with instructions
  - Email to you with confirmation
  - Push notifications in the app

## LIMITS AND CONDITIONS FOR EUROPEAN USERS

### TRANSFER LIMITS:

- Without verification: up to €1,000 per month
- With basic verification: up to €5,000 per month
- With full verification: up to €25,000 per month

### FEES AND RATES:

- Fixed fee: €1.50 per transfer
- Exchange rate: close to interbank EUR/UZS rate
- No hidden fees: final amount shown before sending

### DELIVERY TIME:

- To Uzcard/Humo cards: usually same day
- To Visa/Mastercard: 15 minutes - 2 hours
- Bank transfer: 1-3 business days
- Cash pickup: immediately after processing

## OPERATING HOURS:

- Card transfers processed 24/7
- Bank transfers only on business days

## SUPPORTED EUROPEAN COUNTRIES

PaySend works in all EU countries, as well as:

- United Kingdom
- Switzerland
- Norway
- Iceland
- Liechtenstein

## SECURITY TIPS

1. Use only official PaySend app from App Store or Google Play
2. Verify recipient details before sending
3. Save transaction number until money is received
4. Never share card details with strangers
5. Enable two-factor authentication in settings
6. Only send money to people you know in Uzbekistan

## FREQUENTLY ASKED QUESTIONS

Q: Can I cancel a transfer?

A: Yes, if it hasn't been processed yet. Contact support through the app within the first few hours after sending.

Q: What if the recipient didn't receive the money?

A: Check status in the app. If status is "Completed", contact the recipient. If there are issues - contact PaySend support.

Q: Does the recipient need a PaySend account?

A: No, the recipient in Uzbekistan doesn't need a PaySend account.

Q: What exchange rate is used?

A: PaySend uses a rate close to interbank EUR/UZS with a small margin (usually 1-2%).

Q: Can I send money on weekends?

A: Yes, card transfers work 24/7. Bank transfers are processed on business days.

Q: Are there age restrictions?

A: Yes, you must be at least 18 years old to use PaySend.

## ALTERNATIVES TO PAYSEND FOR EUROPE

If PaySend doesn't suit you, consider:

- Wise (formerly TransferWise)
- Remitly
- Western Union
- MoneyGram
- TransferGo

## CUSTOMER SUPPORT CONTACTS

- In app: "Help" or "Support" section
- Email: support@paysend.com
- Website chat: paysend.com
- Support phone: listed in the app for your European country

NOTE: This instruction is intended for residents of European countries. Information is current as of September 2025. Fees, limits and conditions may change. Always check current information in the PaySend app before sending money.