

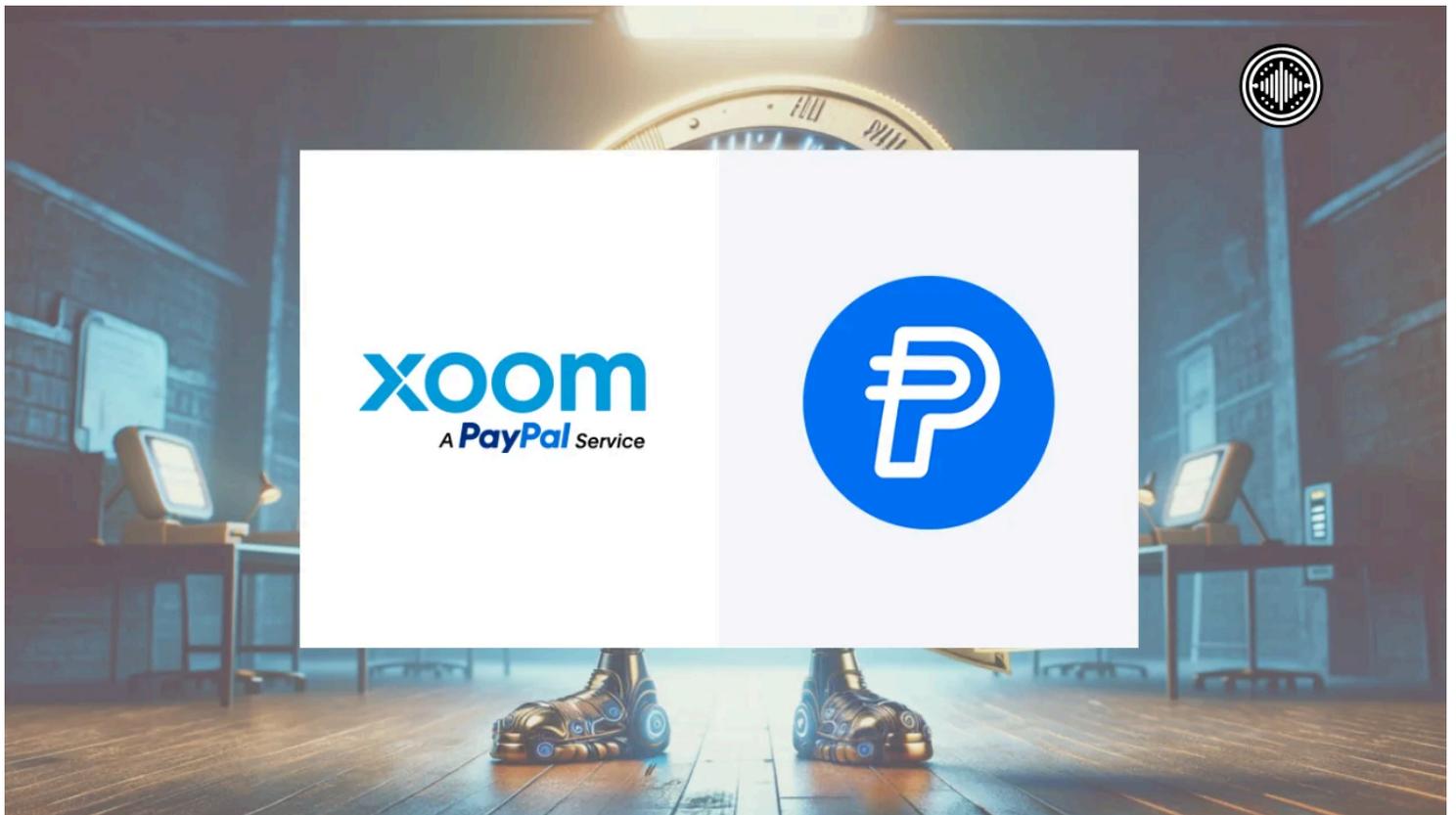
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Send Money Fee-Free Using PYUSD on Xoom via PayPal

July 11, 2025

– Categories: *Crypto*



PayPal’s international money transfer service, Xoom, has rolled out a new feature that’s set to make sending money abroad easier and more affordable for U.S. users. U.S. users holding PayPal USD (PYUSD) in their PayPal Cryptocurrency Hub can select PYUSD as a funding source for Xoom transfers, and Xoom converts it to USD with no Xoom transaction fees charged.

This is a significant step forward, especially for people who regularly send money to family and friends in other countries. According to the World Bank’s Q3 2023 report, the global

average cost of sending \$200 is just over 6%, and by using PYUSD to fund transfers, Xoom eliminates its transaction feesthough users still pay the currency exchange spread.

Here’s how it works: U.S. Xoom users who have PYUSD in their PayPal Cryptocurrency Hub can simply select PYUSD as their funding source when initiating a transfer on Xoom.com, the PayPal website, or through the PayPal app. Xoom converts PYUSD to USD with no crypto sale fee when used as the payment method on eligible transfers. Then, the funds are sent to the recipient in their local currency, based on the sender’s choice.

This feature not only brings convenience but also aligns with PayPal’s broader goal of promoting cryptocurrency adoption in everyday financial activities. The Senior Vice President of PayPal’s Blockchain, Cryptocurrency, and Digital Currency Group emphasized that this option is designed to give users a simple, safe, and cost-effective method for sending money internationally using digital currency.

For users, the process is straightforward and familiar: tap “Send Money,” choose the destination country, select the recipient’s account or pickup location, and pick PYUSD as the payment method. The system will handle the conversion, and recipients will receive funds in their chosen fiat currency. It’s a seamless way to combine the benefits of cryptocurrencies with the reliability of traditional money transfer services.

Xoom continues to serve as a trusted platform for sending money, paying bills, and reloading phones in about 160 countries worldwide. By enabling PYUSD funding, Xoom provides U.S. users with a lower-cost cross-border payment option, eliminating transfer fees for eligible transactions while preserving its presence in roughly 160 countries.

For those looking to send money abroad while keeping fees low, this new funding option through PYUSD could be a game-changer, offering more flexibility and savings without sacrificing security or speed.

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