Questions and answers: importing to Cuba with QvaPay and QvaPort after 30 September 2026

For businesses with a QvaPay business account · 16 November 2026 · fees in force since 17 October 2026 · not legal advice · qvaport@qvapay.com

WHAT CHANGED

1. What changed on 30 September 2026?
OFAC (U.S. Treasury) amended the Cuba regulations. Two changes affect you: (1) U.S. banks may no longer process dollar transfers that begin and end outside the U.S. when there is a Cuban interest (the "U-turn", 31 CFR 515.584(d)); the rule lets them reject the transfer. (2) Indirect transactions with entities on the Cuba Restricted List are prohibited too (515.209). Add Executive Order 14404 (1 May 2026): GAESA, GECOMEX and the operator of the port of Mariel are blocked, and so is any company one of them owns 50 percent or more (31 CFR 516.406); a foreign bank that facilitates a significant transaction for a blocked entity can lose its U.S. correspondent accounts, and a foreign company that provides it material support can be designated. Sources: Federal Register, 30 Sep 2026; OFAC FAQ 1271, 1272, 1273; OFAC alert of 29 Sep 2026.

2. Why does that end the Panama route?
Because the problem was never the goods but the money. To pay a supplier outside the United States, a Cuban PYME needed dollars outside Cuba and a third-country bank (Panama, Hong Kong) to receive and wire them. That dollar wire passes through a U.S. correspondent bank, which since 30 September rejects it. The Panamanian bank also risks its correspondents, the logistics company or factory selling to a blocked state importer risk designation, and the importer that put its invoice on the cargo at Mariel is blocked. And the European and Asian carriers stopped calling Cuba in May 2026.

3. What if I use Mexico, Caucedo, Hong Kong or a direct China → Mariel sailing instead of Panama?
It makes no difference. The hub changes; the payment leg is the same and it is the one that is prohibited: dollars from Cuba to a third-country bank and from there to the factory. The goods may arrive; the money cannot leave legally, and the whole chain stays exposed to sanctions.

4. Is that route illegal for me, a Cuban PYME?
OFAC's rules bind U.S. persons and companies: for them, touching that route is illegal, and U.S. banks may only reject the wire, not process it (31 CFR 515.584(d); OFAC FAQ 1272). Whoever runs it from outside the U.S. — the Panamanian bank, the logistics company, the consolidator, the factory selling to a blocked state importer — is exposed to U.S. secondary sanctions: loss of correspondent accounts or designation, with their accounts frozen. For you the consequences are practical: your money can be rejected or frozen on the way, the intermediary can disappear, and if there is a blocked entity in the chain, anyone who pays it or facilitates the deal is exposed to designation. There is no lawful way for that money to reach China on that route.

5. What about what I already paid for, or is already on its way through Panama?
QvaPay cannot pay, collect or complete any part of that transaction, nor recover what you already paid: that is between you and the factory or the intermediary. If your wire was rejected and the factory or distributor still holds the goods and is willing to sell them to a U.S. seller, write to us with the invoice and the list: it is quoted as a new purchase on route 3 (QvaPort buys them with its own money, brings them to the Florida foreign-trade zone, exports them in its own name and resells them to you).

6. Can I keep paying a service provider in Spain, Panama or Mexico from Cuba (software, hosting, a freight forwarder)?
Not through QvaPay. The same rule that closes goods closes services: from a business account located in Cuba you pay only U.S. providers (internet, software, telecom, goods). U.S. internet, software and telecom providers, yes; other U.S. services, ask before paying.

HOW IT WORKS NOW

7. What can my business account do today?
Owner living in Cuba: receive payments from the United States (wire, PayPal, card) and other countries; charge customers through your store and payment links inside QvaPay; pay a U.S. seller that already holds the goods in the United States; pay U.S. internet, software and telecom providers; pay payroll and contractors inside QvaPay, including your logistics company in Cuba, in QUSD; keep a balance; exchange your QUSD for CUP on the P2P market; and withdraw to your own wallet. Owner living outside Cuba (with ID and proof of address): also wire to your own bank in any country and pay suppliers for goods not going to Cuba; anything going to Cuba follows the U.S.-seller rule.

8. Who can I pay for goods?
A U.S. seller that owns the goods in the United States when you pay: a U.S. manufacturer, a U.S. distributor or QvaPort. The goods can be U.S.-made, or foreign-made and already in that seller's U.S. warehouse or in a Florida foreign-trade zone in its name. The goods leave the United States under a Department of Commerce authorization (SCP or AGR exception, or a BIS licence), handled by the exporter.

9. What are the three routes?
(1) U.S.-made: buy from the maker, a distributor or QvaPort; 2.5%. (2) Foreign-made, already imported and duty-paid, in a U.S. distributor's warehouse; 5%. (3) Foreign-made (Chinese solar panels, say), held duty-free in the Florida foreign-trade zone by QvaPort, which bought it with its own money; 5% plus 5% QvaPort. On all three the seller delivers at Port Everglades (Florida) and QvaPort books and pays the ship to Mariel. Route 3 is usually the cheapest for Chinese goods because goods exported from the zone never pay U.S. duties. Fuel refined in the United States (gasoline, diesel) is route 1: see the fuel section.

10. What is QvaPort and what does it do for me?
QvaPort is the QvaPay group's exporter in Florida (already quoting; operations are scheduled with each customer). It does what your Panama consolidator did, but inside U.S. law and as a real seller: it takes your list and quotes an FCA Port Everglades price and lead time; buys with its own money from the U.S. manufacturer or distributor, or uses its stock in the Florida foreign-trade zone, and resells to you; consolidates, labels and builds the container; exports in its own name under the Commerce authorization and the EEI filing, and delivers the cargo at Port Everglades. QvaPort books and pays the ship to Mariel and bills it at cost, on this route and every other. From Mariel your logistics provider in Cuba takes over: the port, customs with you and trucking to your warehouse. You pay QvaPort in QUSD inside QvaPay. QvaPort charges 5% on the value of the goods; transport is separate, at cost. For fuel, the seller is an authorized fuel supplier, and QvaPort can supply the isotank and the documents (see the fuel section).

11. Can the U.S. seller buy from China with my payment?
No. QvaPay pays for goods the seller already holds in the United States; it does not send your payment to a seller so that it can buy from China with it. QvaPort buys its stock in advance with its own money and then sells it to you.

12. How do I ask for a quote, and what does QvaPort need?
Write to qvaport@qvapay.com with: the product list (description, quantity, specifications or product link), the destination in Cuba, whether you hold a MINCEX import authorization or who the consignee will be, your logistics provider in Cuba if you have one, and whether you want financing. QvaPort replies with an itemized FCA Port Everglades price (goods, transport to Florida at cost, and its 5%), the lead time, the ship to Mariel at cost, and the cargo details your logistics provider needs to quote the Cuban side. If you don't have a provider, we introduce one.

13. How does my money move?
You pay from your QvaPay business account, in QUSD. QvaPay wires dollars from its U.S. bank to the seller's U.S. account, against the invoice in your company's name (FOB/FCA Port Everglades), the seller's export authorization and its EEI filing. With QvaPort, your payment is a QUSD transfer inside QvaPay to QvaPort's account, against documents. No Cuban or third-country bank enters the chain. If the seller prefers, QvaPay can pay in USDT to a wallet in the seller's own name. Always to the seller, never to a third party, with your order number as the reference. An order counts as paid only when the money reaches the seller.

14. What does it cost, and how does it compare with Panama?
QvaPay payment fee: 2.5% on goods designed in the U.S. and made or assembled there, 5% on everything else. When QvaPort sells you the goods, add QvaPort's 5% on the goods. On every order QvaPort books and pays the ship at cost, plus its service, quoted per order. Both are charged on the value of the goods only, so route 3 totals 10%. Transport (China → Florida, trucking, isotank) is separate, at cost, with no fee. QvaPort books and pays the ship to Mariel and bills it at cost; your logistics provider quotes the Cuban side. The Panama route cost 7% processor + 5% logistics = 12% for the payment alone, plus ~5% for the state importer = 17%, plus freight (about $7,805 per container in October 2026), and no one was accountable if the wire failed. Figures from a Cuban importer, October 2026; every transaction is quoted.

15. How do I gather the QUSD to pay?
Start with your own customers: tell them you prefer to be paid in QUSD. A customer who has CUP buys QUSD from verified users on QvaPay's P2P market and pays you inside QvaPay, through your store or a payment link; or you charge in CUP and convert to QUSD yourself on the P2P market. Either way the money is in your business account as soon as the customer pays, ready to pay the U.S. seller: no buying dollar cash, no processor, no wire that can be rejected. Customers abroad pay by card, PayPal or transfer. QvaPay never touches cash: in Cuba cash moves between peers on the P2P market.

16. Why is that better than the old first step?
Before: collect CUP, buy dollar cash on the informal market, hand it to a cash processor (about 7%), which wires it to a Panama account, and since 30 September that wire can be rejected. Now: your customer pays you in QUSD, or you convert your CUP to QUSD on the P2P market. No cash, no courier, no processor, no third-country bank, and the balance is in your account to pay the seller right away.

17. Is there financing for imports?
Yes, it is a benefit of the approved business account. A verified financier on QvaPay advances the payment to the U.S. seller; you receive the goods and repay in QUSD through QvaPay on the agreed schedule. The cost is 8.75% per transaction on the financed amount; QvaPay shares it with the financier. Today it runs as microfinancing under the Cuba general licence (31 CFR 515.575), with small tickets; larger amounts come with the specific licence QvaPay has requested from OFAC (case CU-2025-1426925-1). Not available for food and agricultural goods: the law allows only cash in advance or financing by a third-country bank (31 CFR 515.533(a)(4)), and QvaPay does not finance food. Request it with your quote: how much you need financed and over what term.

18. What documents does each payment need?
Invoice in your company's name (FOB/FCA Port Everglades); the seller's export authorization (SCP, AGR or BIS licence) and EEI/ITN; packing list with tariff heading and origin per line; stated purpose. On your side: MINCEX import authorization (or a non-sanctioned consignee), a statement that there is no state partner, sanitary permits where needed, and the customs declaration. QvaPay screens every party against the sanctions lists before paying. Every shipment to Cuba needs an EEI filing, whatever its value. After departure the seller sends the ITN and the bill of lading within 10 days; until they arrive, QvaPay does not process your next order with that seller.

19. Where does the U.S. side end?
At the Florida port, FOB/FCA Port Everglades. No U.S. party — the seller, QvaPort or QvaPay — contracts, pays or deals with a Cuban port, terminal or customs agency.

THE CUBAN SIDE

20. Who pays the ship and the Cuban port?
The ship: QvaPort books and pays it Port Everglades → Mariel (Crowley sails on Saturdays), port to port, through a licensed forwarder until it holds its own FMC license, and bills it to you at cost with its service, paid through QvaPay. The Cuban side: your logistics provider in Cuba receives the cargo at Mariel, clears customs with you and trucks it to your warehouse, for a price it quotes you. Cuban port, terminal and customs fees are paid in Cuba, outside QvaPay, at cost and on a separate receipt. Mariel's container terminal (Terminal de Contenedores de Mariel S.A.) and Coral Marítima S.A. have been on the SDN List since 23 July 2026, so no U.S. party pays them, and the seller's price never includes unloading, handling, storage or demurrage at Mariel.

21. Can I pay my logistics company in Cuba through QvaPay?
Yes, in QUSD: for its services (receiving, paperwork, trucking, its margin). The ship you pay to QvaPort. Port, terminal and customs charges go on a separate receipt, at cost, and are paid in Cuba; never inside the QUSD invoice. The logistics company cashes its own QUSD to CUP on the P2P market whenever it likes: that is its money, not the port payment.

22. Why can't the port go inside the QUSD invoice?
Cuba's cargo terminals (Mariel, Havana) are run by entities on the Cuba Restricted List or the SDN List. If a payment QvaPay processes ends up paying the port, QvaPay would be taking part in a prohibited transaction: an indirect financial transaction with a Restricted List entity (31 CFR 515.209; OFAC FAQ 735) or a dealing with a blocked one (31 CFR 516.201).

23. Which customs agent can I use?
Any agent that is not ADESA/ASAT (CIMEX's customs agency, on the Restricted List). Your agent files the customs declaration with invoice, packing list, bill of lading, certificate of origin and sanitary permits.

24. Who can never be part of the transaction?
As buyer, payer, partner or end user: state entities, GAESA, MINFAR, MININT, anyone on the Restricted List or the SDN List, prohibited officials of the Government of Cuba, and businesses with a state partner. A non-listed, non-blocked state importer may appear only as consignee; the invoice and the payment are always your PYME's. Most state importers belong to GECOMEX, blocked since 13 July 2026, so the safest consignee is your own PYME with its MINCEX import authorization.

25. Can I keep a balance in my business account?
Yes. The rules above apply when you pay out.

26. Can I withdraw to a bank outside Cuba?
From a business account located in Cuba, no, not even to an account in your own name. If the owner lives outside Cuba and proves it (ID and proof of address), yes, to your own bank in any country.

27. Does QvaPay handle cash?
No. Cash in Cuba moves between peers on the P2P market; QvaPay never touches it.

FUEL BY ISOTANK (GASOLINE AND DIESEL)

28. Can my PYME import gasoline or diesel through QvaPay?
Yes: fuel refined in the United States, bought from a U.S. seller that owns it in the United States when you pay (a Florida fuel supplier is being onboarded now). It ships in 23,500-litre isotanks from Florida to Mariel. Fuel refined in the U.S. counts as made in the U.S., so the QvaPay fee is 2.5%. The supplier exports under the Commerce SCP exception for the private sector (15 CFR 740.21(b)(1)) or a BIS licence, and gives QvaPay its written determination before you pay.

29. What does an isotank cost?
Each order is quoted on its own, with an itemized FCA Port Everglades price: the day's reference fuel price times the litres; filling and transport in Florida; the isotank; dangerous-goods documents and insurance; and the supplier's margin. Add QvaPay's 2.5% on that price. Separate: the ship, booked and paid by QvaPort at cost; the Cuban side, quoted by your logistics provider; and Mariel charges, paid in Cuba. For reference, U.S. Gulf Coast ULSD diesel was US$4.21 a gallon (US$1.11 a litre) in August 2026 (EIA); the price changes daily. Differences from certified measurement, temperature or tolerance go on the final invoice.

30. Which importer can the fuel come in through?
Only one that is not blocked or restricted. Cuba requires fuel to come in through an authorized importer, and since June and July 2026 most of the state chain is blocked: CUPET (SDN List since 11 June), GECOMEX (since 13 July) and any company it owns 50 percent or more (31 CFR 516.406), the state fuel wholesalers ENETEC and Coreydan, and ENERSA and EINARBO; CIMEX belongs to GAESA, which is blocked; Cubametales has been on the SDN List since 2019. None of them can be buyer, consignee, custodian or owner of the fuel at any point. Before QvaPay processes a fuel payment we confirm in writing who is consignee on the bill of lading and the EEI, who clears the fuel and where it is held. The invoice and the payment are always your PYME's.

31. What does my PYME sign about end use?
A statement that the fuel is for its own private activity and is sold only to private businesses and individuals, never to state entities (CIMEX, CUPET, state service stations). The volume must match your business, and we may ask for proof of your sales. This protects you, the supplier and QvaPay.

32. Where can the fuel go after Mariel?
To your PYME's own approved depot, or straight from the port to your trucks. Never to a CUPET depot or a CIMEX service station, and never sold to either. Anything that touches the Cuban state (customs, port, permits) is done and paid by your PYME in Cuba, outside QvaPay.

33. What does the supplier need before accepting my order?
Your PYME's legal certification (name, address, NIT, legal representative); the representative's ID and powers; your partners; proof of registration with the importer; the end-use statement; permits to receive, transport and store fuel where Cuba requires them; and who picks up and who returns the isotank. QvaPay approves your business account and screens every party; any sanctions match stops the order.

34. How does an order run, and how long does it take?
(1) You send fuel type, number of isotanks, your company, the importer and your logistics provider, and get an order number. (2) Supplier, QvaPay and importer check the file. (3) The supplier sends an itemized proforma; you accept in writing. (4) QvaPay confirms the payment can be processed. (5) You pay from your QUSD balance; the order is paid only when the money reaches the supplier. (6) Paid, complete orders sail on the confirmed Saturday ship. (7) The crossing Port Everglades → Mariel takes one day, not counting port delays. (8) Your logistics provider and the importer receive the documents and arrange clearance. (9) You pick up by appointment. (10) You return the empty isotank and the file is closed. Nothing is charged or shipped until everything is in writing.

35. When must I return the isotank?
Within 7 calendar days of its official arrival at Mariel (counted from arrival, not from pickup), empty, safe and in the agreed condition, at the authorized return point, with the receipt sent to the supplier and the importer. Detention, damage or cleaning charges apply only as written in your order and backed by the operator's tariff.

36. Who pays the Mariel terminal?
You or your importer, in Cuba, outside QvaPay. The terminal and Coral Marítima are on the SDN List, so no U.S. party (the supplier, the isotank owner, QvaPort or QvaPay) pays or deals with them. The carrier confirms in writing how destination charges are collected and where the empty isotank is returned.

37. Can I fund the payment from a Cuban bank?
No. Since 4 March 2026 the SCP exception does not cover transactions that put the money through a Cuban-owned bank, so QvaPay does not accept funding from Cuban banks for these orders. Pay from your QUSD balance: your customers' payments, payments from abroad, or QUSD bought on the P2P market from verified users.

38. What about dangerous goods, and what does QvaPort do?
Gasoline (UN1203) and diesel (UN1202) are class 3 dangerous goods: whoever hands the isotank to the carrier needs PHMSA registration, trained staff and an IMDG declaration. The fuel supplier does that. QvaPort can supply the isotank (rent per trip) and run the documents and EEI for the supplier. Your logistics provider in Cuba charges for its services in QUSD.

SOLAR PANELS, INVERTERS AND BATTERIES

39. Can I import solar panels, inverters and batteries?
Yes, on any of the three routes: U.S.-made (2.5%); Chinese-made from a U.S. distributor's duty-paid stock (5%); or Chinese-made, held in the Florida foreign-trade zone by QvaPort (5% plus 5% QvaPort). They ship in containers Port Everglades → Mariel like any other goods, and Mariel charges are paid in Cuba. Lithium batteries travel as dangerous goods (class 9): say so when you ask for a quote, so the exporter packs and declares them correctly.

40. Why is route 3 usually cheapest for Chinese panels?
Because panels held in the foreign-trade zone and exported from it never enter U.S. commerce, so they never pay U.S. import duties. QvaPort buys them in advance with its own money; QvaPay never sends your payment to China.

ACCOUNT, REFERRALS AND CONTACT

41. How is a business account approved?
The owner verifies identity in their own QvaPay account (document, selfie, full address), uploads the bylaws or registration and tax ID, declares every partner (Cuban companies: all of them, any percentage; companies from other countries: those with 25% or more), each with a verified account, and does the 15-minute WhatsApp video interview with Tim Parsa: book at https://calendly.com/parsaverse/15min and message first on WhatsApp at +1 646 238 6751 with your company name. Final approval activates VIP: preferential placement and badge on P2P offers, badge on the profile, funding by bank transfer and PayPal.

42. How do I collect the referral program?
Businesses: 50 USD in QUSD for every business you refer, credited after QvaPay's review once the referred business is approved and exceeds 5,000 USD in payments from its customers (once per business; your link serves up to 10 businesses for 90 days). Generate your link at qvapay.com/enterprise while signed in, button «Copiar mi enlace de invitación» (verified identity required); it has the form qvapay.com/i/CODE. Individuals: https://www.qvapay.com/register/YOURUSERNAME — 0.2% of your referrals' crypto deposits for life and 0.50 USD per approved verification; details and your link at qvapay.com/referals.

43. Where do I read more?
Which transactions QvaPay processes and under which licence: cubanew.com/support#fund-flows · FAQ: cubanew.com/faq#faq-qvapay · full Florida-route guide, with the documents at each step and a 60,000 USD worked example: cubanew.com/guides/sell-to-cuba-through-florida-ftz · questions: qvaport@qvapay.com or WhatsApp +1 646 238 6751.