

*flywire*

## PAYER GUIDE

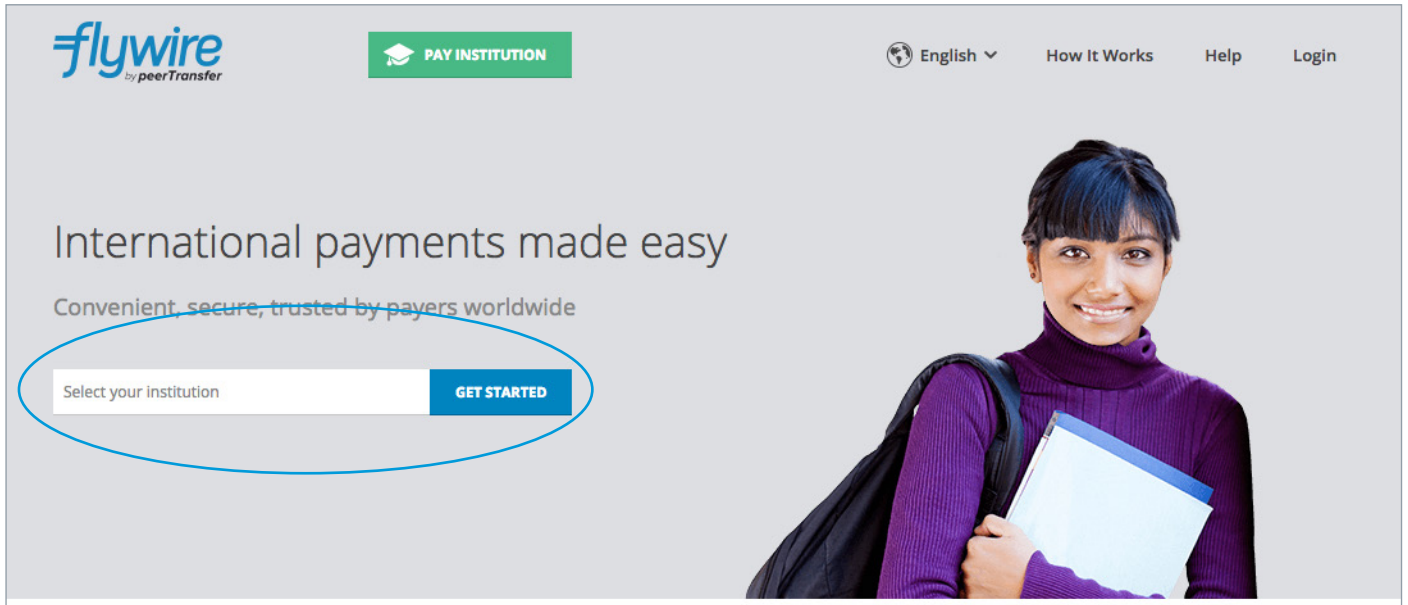
THE STUDENT'S  
GUIDE TO MAKING  
INTERNATIONAL  
PAYMENTS WITH  
FLYWIRE



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## STEP 1: GETTING STARTED

- Visit [www.flywire.com](http://www.flywire.com).
- Use the search box to select your school & click the blue Get Started button.



OR

- Visit the student portal and click on the 'Pay Now with Flywire' to be routed to the payment portal

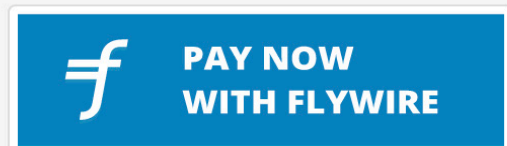
### PAYMENT OPTIONS FOR STUDENT FEES

1. E-Payment Credit Card
2. FPX (Financial Process Exchange)
3. Flywire (International Student epayment)

#### Visa/Master Card





#### Flywire (International Student epayment)



## STEP 2: ENTER PAYMENT AMOUNT

- Enter the exact payment amount you owe and your home country.

English ▾ Receive payments ▾ How to pay Help Login



**University of Malaya**  
University of Malaya  
Kuala Lumpur, Wilayah Persekutuan, 50603, MY  
<https://um.edu.my/>

### Payment

**WE WILL BEAT YOUR BANK'S PRICE**  
**GUARANTEED**  
[Tell me more](#)

\* In Malaysian Ringgits, the amount you want University of Malaya to receive

\* What country are you paying from?

#### Why pay through Flywire?

- Eliminate hidden bank fees – ensure your institution receives the correct amount.
- Save on exchange rates – in most cases you can make a payment in your home currency. Flywire will process the currency exchange – offering you wholesale exchange rates, unmatched by traditional banks.
- Peace of mind – 24 hours multilingual customer support when you need it most. Know where your payment is in the bank transfer process.

## STEP 3: SELECT PAYMENT TYPE

Based on your country selection Flywire will automatically display your local currency rate with the appropriate payment options, such as traditional bank transfer or debit/credit card payment.

- Traditional bank transfer (also known as a wire) is the most cost effective method. Please note that to complete the payment you will need to make arrangements with your bank (in-person, online, or over the phone) and send your funds to Flywire in your chosen currency.
- Debit/credit card will allow you to make an online payment in your home currency. Contrary to a traditional international credit card payment, with Flywire we are handling the foreign exchange so you will know the exact amount that will be deducted from your account before making your payment. Please note that credit card payments are not available in every country.
- Flywire will then convert your currency and pay your institution.
- If you have an account in a different currency that you would prefer to use, select that country in the "what country are you paying from" field instead.
- If you select your home country, but you don't see your home currency, not to worry — you can always pay in the currency of your institution or select a different currency. The process and benefits will remain the same, however, your bank will handle the foreign exchange before sending the funds to Flywire.

### Payment

WE WILL BEAT YOUR BANK'S PRICE

**GUARANTEED**

[Tell me more](#)

**\* In Malaysian Ringgit, the amount you want University of Malaysia to receive**



  

**\* What country are you paying from?**

#### Why pay through Flywire?

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- Save on exchange rates - in most cases you can make a payment in your home currency. Flywire will process the currency exchange - offering you wholesale exchange rates, unmatched by traditional banks.
- Peace of mind - 24 hour multilingual customer support when you need it most. Know where your payment is in the bank transfer process.

#### Payment Options

	Cost
<input checked="" type="radio"/> <b>Domestic Bank Transfer in Euros (EUR)</b>	<b>24,207.00 EUR</b>
<input type="radio"/> <b>MasterCard: International Debit/Credit</b> Supports 	<b>24,854.00 EUR</b>
<input type="radio"/> <b>VISA: International Debit/Credit</b> Supports 	<b>24,854.00 EUR</b>

[I want to pay in another currency](#)

## STEP 4: LOGIN/CREATE ACCOUNT & FILL IN PERSONAL DETAILS

- Enter your name, email, and password to create an account (this will allow you to track your payment each step of the way). In addition, your payment details will be saved and pre-fill for your next payment.
- Follow the prompts to fill in your personal details and contact information.
- Click the Continue with Payment button.

### Flywire Account

Create a new account  
 Sign into an existing account

\* First / Given Name

\* Last name / Surname / Family name

\* Email

\* Password

\* Password Confirmation

By clicking "CONTINUE WITH PAYMENT" you agree to our [Terms of Use and Privacy Policy](#).

**CONTINUE WITH PAYMENT**

### Payer Information

\* First name of Payer ?

If you're a company/organization paying for a student, please enter the organization name in place of first name.

Middle name

\* Last name

If you're a company/organization paying for a student, please enter the organization name in place of last name.

\* Address 1

Post Office Boxes are not permitted

Address 2

\* City

State / Province / Region

ZIP / Postal Code

\* Country

\* How can we reach you via phone if there are no other contact details?

### Student Information

\* Matric Number

\* IC/Passport Number

\* Contact Number

\* Email Address

## STEP 5: CONFIRM PAYMENT DETAILS

- Please review and confirm the information for your payment.
- If you are paying via bank transfer, you will receive a deadline by which you should go to your bank and complete the payment. This payment due date will be listed on the payment details page at the bottom. (If you need more time, our Customer Support Department can allow for an extension at the time of booking. If you miss your deadline, you can also request more time in your dashboard. This deadline is not associated with your educational institution deadline).
- Click the Continue with Payment button.

### Confirm Your Payment Information

Please, take a second to review your information

#### Payment

You will pay **20000.00 EUR** from **Spain** via **Domestic Bank Transfer in Euros (EUR)**, and **your University** will receive **20,000.00 MYR**

#### Contact Information

The person filling out this form is **Student**

#### Payment Information

Payment Type	<b>Education Payment</b>	If more than one selection, please provide details of how funds should be distributed	-
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#### Student Information

Student ID	<b>533256785</b>	First Name	<b>John</b>
Middle Name	<b>T</b>	Last Name	<b>Student</b>
Date of Birth	<b>09/04/1998</b>	Student Email Address	<b>jtstudent@gmail.com</b>
Program of Study	<b>Undergraduate program</b>	Expected year of program completion	<b>2018</b>

#### Payer Information

First name of Payer	<b>John</b>	Middle name	<b>T</b>
Last name	<b>Student</b>	Address 1	<b>Calle del Grabador Esteve, 14</b>
Address 2	<b>Bajo Izquierda</b>	City	<b>Valencia</b>
State / Province / Region	<b>-</b>	ZIP / Postal Code	<b>46004</b>
Country	<b>Spain</b>	How can we reach you via phone if there are questions with your payment?	<b>+34 961 14 04 19</b>

I will initiate my payment of **24,201.00 EUR** no later than **Dec 02**

[CONTINUE WITH PAYMENT](#) or [Edit payment information](#)

## STEP 6 (FOR BANK TRANSFERS): REVIEW PAYMENT INSTRUCTIONS

- For a bank transfer (wire) you will be directed to your payment dashboard where you will receive payment delivery instructions. You can review the payment details and return as necessary to check the status of your payment.
- You can enter your mobile phone at the prompt if you would like to receive payment status updates via text. If you do not want to receive text updates click the “no thank you” link.
- For a bank transfer we recommend that you print the instructions to bring with you to the bank when you make your payment. This will make the process clearer for you and the bank. Please make sure to include your Flywire payment ID in the details of your bank transfer.
- **IMPORTANT:** Your payment ID is only valid for this payment. Every payment requires a unique Flywire payment ID. This facilitates the payment tracking process.

**Payment Pending**

Pay before **December 2, 2015**

**25,000.00 USD to your University**

Payment ID	Payment to Send	Created on	
AND372354861	24,201.00 EUR	November 30, 2015	<a href="#">View all details</a>

Please initiate your transfer no later than December 2, 2015

Use the payment instructions to pay from your bank

Amount and Currency to send:	24,201.00 EUR
Remittance Information / Reference:	AND3723Sample University
Instructions to Sender/Sender Bank:	To fulfill the FX Contract you have entered with peerTransfer Education please send EUR. Sending any other currency will incur extra cost due to foreign exchange fees.
Beneficiary Bank SWIFT/BIC Code:	CITIESMX
Beneficiary Bank:	CITIBANK NA
Beneficiary Bank Address:	José Ortega y Gasset 29, Planta 4, 28006 - Madrid (SPAIN)
IBAN:	ES3814740000140660146008
Beneficiary:	peerTransfer Education Corp
Beneficiary Address:	Av. Aragón 30, 13J 46021 Valencia, Spain
Status:	Please allow up to 72 hours for peerTransfer to update the progress of your payment on your dashboard. You will receive an email when that happens.
Notes:	Please make sure that the Payment ID shown is included in the payment description or reference field. Otherwise, delays in processing your payment will be experienced

[Need to print the bank instructions?](#)

**Want to receive SMS/text updates on your payment?**

Enter your mobile number to get alerts when we receive and deliver your payment. Message and Data Rates May Apply

[KEEP ME UPDATED](#) or [no, thank you.](#)

[Need to print the bank instructions or get an authorization letter?](#)

## STEP 6 (FOR CREDIT CARDS): REVIEW PAYMENT INSTRUCTIONS

- For debit/credit card payments you will be taken to a web form to fill in your credit card information and complete your payment. Please note that funds will not be displayed on your student account immediately as your payment still needs to be processed and delivered to your institution.
- Please be sure to check your credit card limits to verify it can accommodate your payment size. In some cases you will need to call your bank to confirm your payment can be processed.
- You can enter your mobile phone at the prompt if you would like to receive payment status updates via text. If you would prefer not to receive text updates, click 'no thank you' at the prompt.
- **IMPORTANT:** Your payment ID is only valid for this payment. Every payment requires a unique Flywire payment ID. This facilitates the payment tracking process.

### Confirm Your Payment Information

Please, take a second to review your information

#### Payment

You will pay **24,854.00 EUR** from **Spain** via **VISA: International Debit/Credit**, and **your University** will receive **25,000.00 MYR**.

#### Contact Information

The person filling out this form is **Student**

#### Student Information

Student ID	<b>C09765432</b>	First Name	
Middle Name	<b>T</b>	Last Name	
Date of Birth	<b>09/04/1997</b>	Student Email Address	<b>jtstudent@gmail.com</b>
Program of Study	<b>Undergraduate program</b>	Expected year of program completion	<b>2018</b>

#### Payer Information

First name of Payer	<b>John</b>	Middle name	<b>T</b>
Last name	<b>Student</b>	Address 1	<b>Calle del Grabador Esteve, 14</b>
Address 2	<b>Bajo Izquierda</b>	City	<b>Valencia</b>
State / Province / Region	<b>-</b>	ZIP / Postal Code	<b>46004</b>
Country	<b>Spain</b>	How can we reach you via phone if there are questions with your payment?	<b>+34 961 140 419</b>

[CONTINUE WITH PAYMENT](#) or [Edit payment information](#)

other currency will incur extra cost due to foreign exchange fees.

BIC Code: CITIUSMX  
CITIBANK NA  
José Ortega y Gasset 29, Planta 4, 28006 - Madrid (SPAIN)

**Want to receive SMS/text updates on your payment?**

Enter your mobile number to get alerts when we receive and deliver your payment. Message and Data Rates May Apply

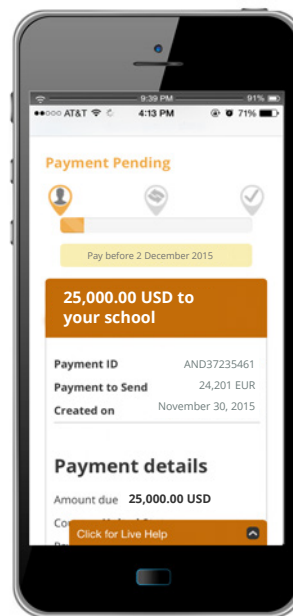
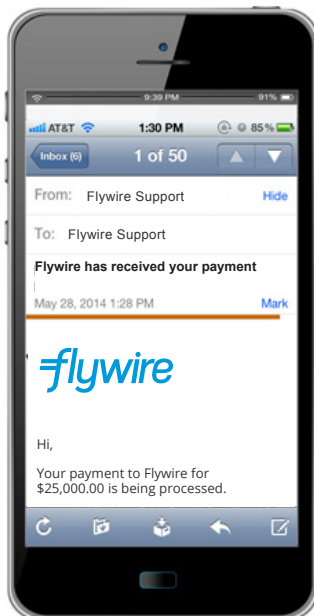
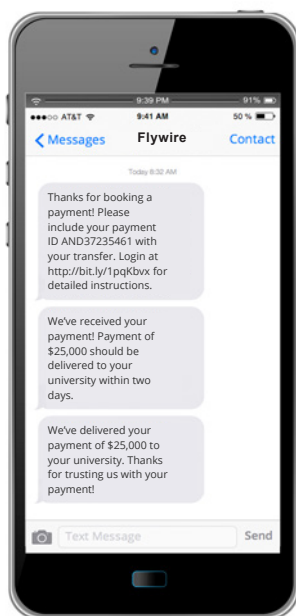
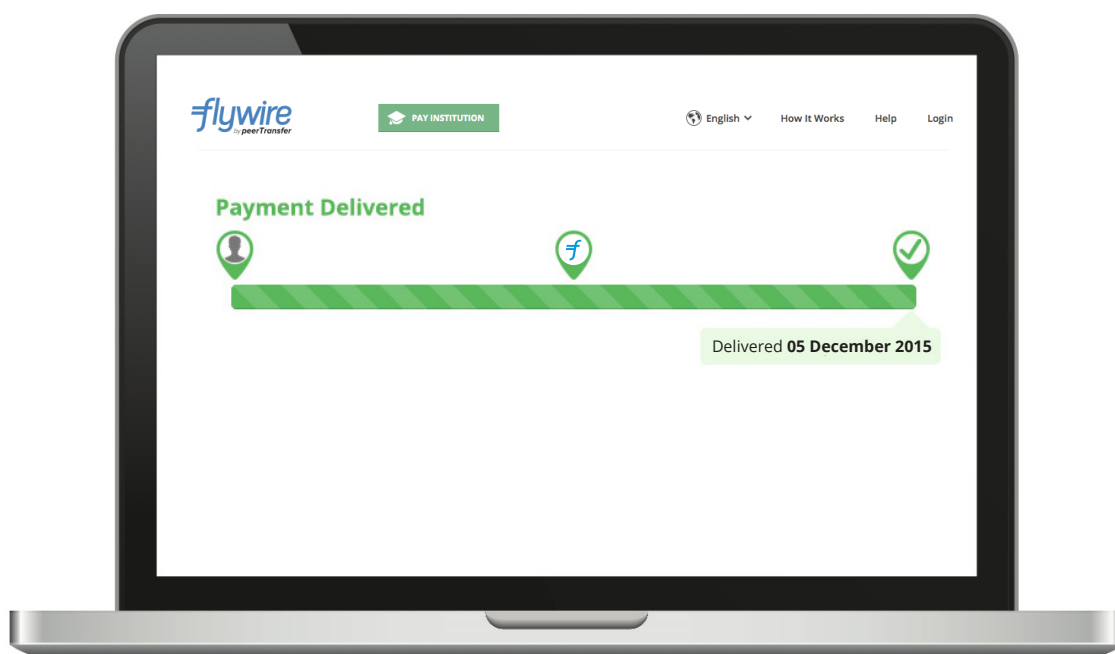
or no, thank you.

Need to print the bank instructions or get an authorization letter



## STEP 7: TRACK PAYMENT STATUS ONLINE

- Your dashboard will be updated each step of the process, and you will receive a final email confirmation when payment has been delivered to your institution.
- Keep in mind that your school may take 2-3 business days to post your payment to your account once they have received it.
- If you have not sent your payment within 2 days, you will receive a notification from Flywire asking if you need more time, want to cancel, or have already sent your payment.
- Should you have any questions along the way, contact Flywire 24x7 via email, live chat, or phone.



# NEED HELP?

## Customer Support Phone Numbers :

Malaysia: +60 392126089

Singapore: +65 3159 1945

USA: +1 617 207 7076

Spain +34 96 065 3947

Canada +1 647 930 9424

Australia +61 (2) 800 69 729


United Kingdom +44 (20) 32 394 729

Hong Kong +852 81 703 729

South Korea +82 (70) 78 479 729

Email: [support@flywire.com](mailto:support@flywire.com)

Online: [flywire.com/help](http://flywire.com/help)

PAY INSTITUTIONEnglishHow It WorksHelpLogin

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## Have a question?

SEARCH

### Getting started

We'll show you how to make a payment with Flywire - quickly and easily!


- Where is my money?
- How long will it take for my money to arrive at the institution?
- Do you charge any fees?
- Which currency exchange rate will be applied to my payment?
- My local currency is not available
- Do I have to fill out the payment request form every time that I send money?

[View All Questions »](#)


### Categories

- Most Commonly Asked Questions
- About Flywire
- Booking a payment
- Transferring funds
- Tracking My Payment
- Credit Card Payments
- Payments from China - General Information
- Payments from China - 国内银行间人民币转账 Domestic Interbank RMB Transfer
- Payments from India
- Payments from Korea
- Key Information For Institutions
- Security


### Tutorial Videos



How to make a payment



Where is my money





How to calculate the foreign currency exchange rate

### Need Immediate Help?

USA & CANADA Toll free	+1 800 346 9252
USA Local number	+1 617 207 7076
Spain	+34 96 065 3947
Australia	+61 (2) 800 69 729
United Kingdom	+44 (20) 32 394 729
Hong Kong	+852 81 703 729
Skype	<a href="#">Click here to call us</a>
Email	<a href="mailto:support@flywire.com">support@flywire.com</a>

WeChat QR code for Chinese live support





Share your great idea with us!

Make Flywire better