



THIS IS PROVIDING A RANGE OF PAYMENT OPTIONS TO STUDENTS



This guide provides an overview of the payment options available via WU® GlobalPay for Students, from the latest emerging E-wallets and online payment options to more traditional payment methods such as bank transfer and credit card.



WU® GlobalPay for Students

Global Reach, Flexible Options



Local currency capability
in 108 currencies across
all payment types



Local bank transfer
capability in
59 countries



Payments received
from 213 countries
in 2017



Payments received
from students from 602
institutions studying
in 24 countries
in 2017



Variety of local payment
technologies: bank transfer,
E-wallet, online bank
transfer, WU Agent,
credit & debit
card

Online Payments

How Online Payment Options Work

Online Payment Options allow users to make an online transfer from the student's account to the institution's bank account. The student will enter their details into the WU GlobalPay for Students platform and if they choose to pay by an online payment option, they will be directed to the provider's website where they can complete their payment in the same session.



Sofort banking is an online payment method used by more than 12 million people and is trusted by more than 20,000 online shops*.

Available for: UK, Germany, Italy, Spain, Belgium, Austria.

* Source: Sofort



POLi makes around 8 million payments annually processing US\$2.5 billion in value. POLi have been transacting since 2007 and were acquired by Australia Post in 2014. POLi has coverage of all the major banks in both Australia and New Zealand.

Available for: Australia, New Zealand.

* Source: Poli



iDEAL is an e-commerce payment system used in the Netherlands. In 2017, Dutch online shoppers paid nearly €33 billion in 378.2 million iDEAL transactions. 57% of all payments made in the Netherlands are through iDeal*.

Available for: The Netherlands.

* Source: E Commerce News



Trustly offers cross-border payments to and from consumer bank accounts at over 3,000 banks in multiple European markets. Trustly has processed more than €10 billion worth of payments since its inception in 2008*.

Available for: Sweden, Denmark, Poland, Finland, Norway, Bulgaria, Greece, Portugal, Croatia, Czech Republic, Ireland, Romania, Slovakia, Slovenia, Lithuania, Latvia, Estonia, Hungary.

* Source: Trustly

India NetBanking

Net Banking is already a very popular payment method in India and is commonly used to pay local education and utility bills. This integrated solution allows students from India to pay their fees in one online session from GlobalPay for Students through Net Banking.



ChinaPay is fully supported and regulated by the Government of China. ChinaPay is integrated with UnionPay, which is the only domestic bank card organization in the People's Republic of China (PRC), so through this new online integration, Chinese students can pay using their UnionPay card.



Students who select this option are redirected to their personal online banking facility to complete their transaction.



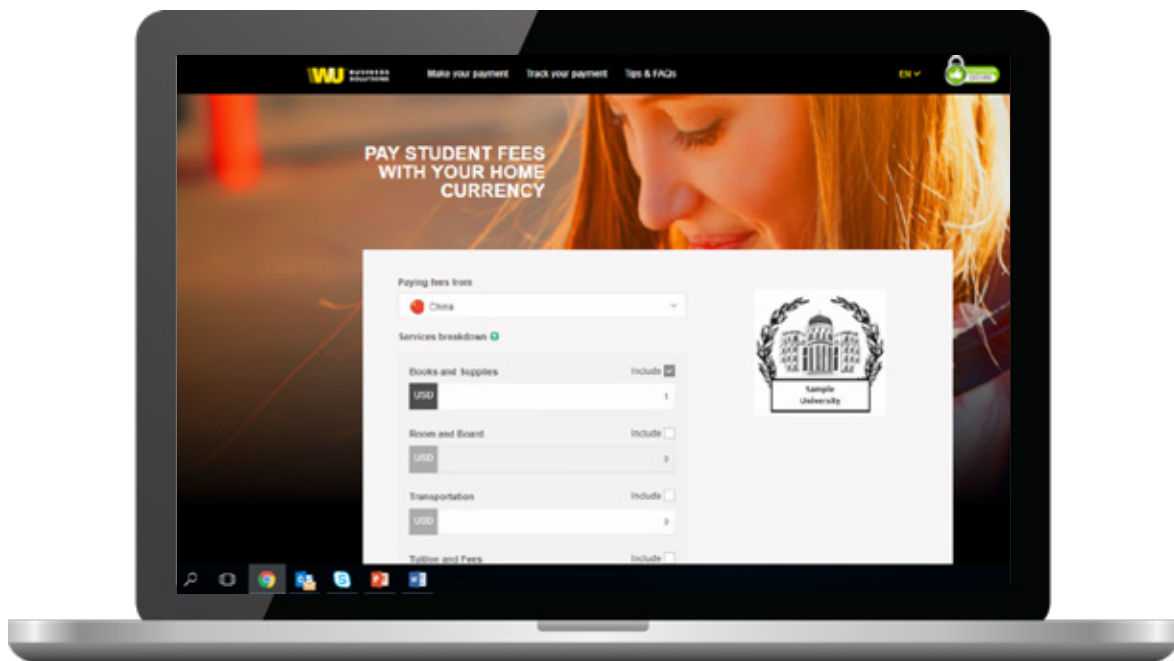
Alipay is the leading E-wallet in China with 54% share of China's US\$5.5 trillion mobile payment market mobile payments with 520 million registered users.

Available for: China.

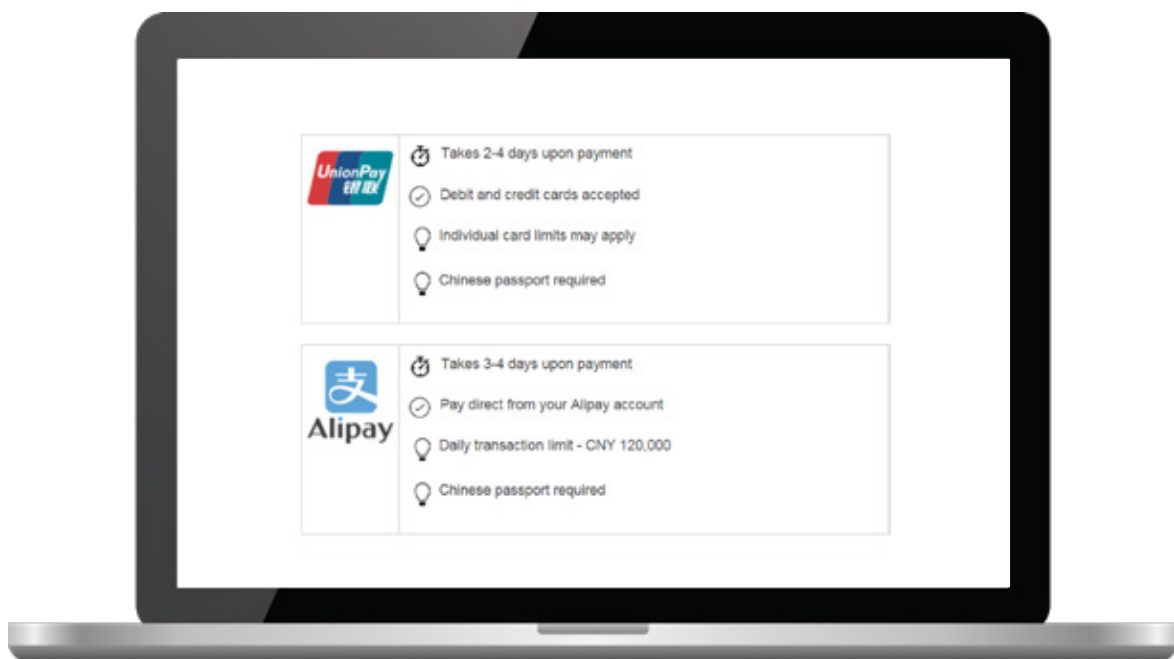
Source: Analysys

Here is a typical student user journey when they choose an online payment option.

- 1 Payer indicates country of study, country they are paying from and how much they need to pay.



- 2 Payer is presented with available payment options and selects their preferred option e.g. Alipay.



3 Payer enters student and payer details.

2. Student's Details

This is to identify the correct student details

Student ID *

Enter your 9-digit Student ID Number

Student First Name *

Student Last Name *

Email Address *

Next you will be asked for the payer's details

Next

4 Payer is redirected to online provider's web page where they enter their bank details and complete payment using online banking.

Geacsoft 17-18 WJ BUSINESS UNIVERSITY

1890 Notice

STEP 1: PAYMENT INFORMATION

STEP 2: CONFIRM THE INFORMATION

STEP 3: ENTER PAYMENT DETAILS

STEP 4: PAYMENT COMPLETE

United States
Sample University

Payment Reference *

1890 Notice

Amount (USD) *

1890

Due Date *

1890

Payment Method *

QR Code

Pay Now

Transaction limits may apply for payments made by E-wallets. These limits are dictated by the individual's own banking relationship.

Bank Transfer

Bank Transfer is the most commonly used payment method. We offer local currency bank transfer in 41 currencies and 59 countries. Exchange rates on bank transfer payments are held for 72 hours, giving students visibility on the amount they need to pay and protecting them from any exchange rate movements.

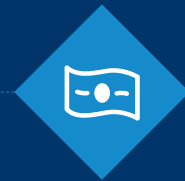
To use this payment method:



Student selects bank transfer as their preferred method of payment



Once their details are entered into WU GlobalPay for Students, they receive payment instructions via email



Student then initiates a payment from their bank using either online banking, telephone banking or by visiting a branch

WU Agent Location

Students in India can arrange their payment by visiting a WU Agent location. To do this, the student must first initiate the transaction and receive a quote on WU GlobalPay for Students.

INDIA. Available at:



**We accept Visa, Mastercard and UnionPay.
Credit card acceptance must be enabled by each
education institution. We offer two models: Dynamic
Currency Conversion and Multi-Currency Pricing.**

Please contact your account manager for more details.
Subject to availability in region.



Visa Inc. is one of the world's largest retail electronic payments network, with US\$8.9 trillion transacted on Visa payment products over the four quarters ended December 31, 2016. Accepted at 44 million merchant locations, Visa has issued 3.1 billion cards , processes 65,000 transaction messages per second*.

* Source: Visa, <https://usa.visa.com/dam/VCOM/global/about-visa/documents/visa-facts-figures-jan-2017.pdf>



There are currently 2.2bn **Mastercard** and **Maestro** credit, debit and prepaid accounts, processing US\$4.5 trillion worth of payments. The Mastercard network can process 43bn instructions per second**.

** Source: Mastercard, <https://www.youtube.com/watch?v=pgtXELFWoJA>



UnionPay is the largest card scheme organization (debit and credit cards combined) in the world based on transaction value and number of cards issued. With an excess of 3.5bn cards issued, approximately 90m of these are issued outside of mainland China, with the biggest footprint in Japan and Hong Kong. WU GlobalPay for Students supports UnionPay for students from China, Japan and Hong Kong.













Country Coverage

COUNTRY	SUPORTED CURRENCY	ALTERATIVE PAYMENT METHOD	LOCAL CURRENCY BANK TRANSFER	CREDIT & DEBIT CARD
Afghanistan	AFN	—	—	✓
Albania	ALL	—	—	✓
Algeria	DZD	—	—	✓
Anguilla	XCD	—	—	✓
Antigua & Barbuda	XCD	—	—	✓
Argentina	ARS	—	—	✓
Armenia	AMD	—	—	✓
Australia	AUD	Poli	✓	✓
Azerbaijan	AZN	—	—	✓
Austria	EUR	Sofort	✓	✓
Bahamas	BSD	—	—	✓
Bahrain	BHD	—	✓	✓
Bangladesh	BDT	—	✓	✓
Barbados	BBD	—	—	✓
Belgium	EUR	Sofort	✓	✓
Belize	BZD	—	—	✓
Bermuda	BMD	—	—	✓
Bolivia	BOB	—	—	✓
Brazil	BRL	WU Agent	✓	✓
Brunei	BND	—	—	✓
Bulgaria	BGN	Trustly	✓	✓
Canada	CAD	—	✓	✓
Chile	CLP	—	✓	✓
China	RMB	Alipay, UnionPay	✓	✓
Colombia	COP	—	✓	✓
Costa Rica	CRC	—	—	✓
Croatia	HRK	—	—	✓
Cyprus	EUR	—	✓	✓
Czech Republic	CZK	Trustly	✓	✓
Denmark	DKK	—	✓	✓
Dominica	XCD	—	—	✓
Dominican Republic	DOP	—	—	✓
Egypt	EGP	—	—	✓

COUNTRY	SUPORTED CURRENCY	ALTERATIVE PAYMENT METHOD	LOCAL CURRENCY BANK TRANSFER	CREDIT & DEBIT CARD
Estonia	EUR	Trustly	✓	✓
Finland	EUR	Trustly	✓	✓
France	EUR	—	✓	✓
Germany	EUR	Sofort	✓	✓
Guatamala	GTQ	—	—	✓
Greece	EUR	—	✓	✓
Grenada	XCD	—	—	✓
Honduras	HNL	—	—	✓
Hong Kong	HKD	—	✓	✓
Hungary	HUF	Trustly	✓	✓
India	INR	India Net Banking, WU Agent	✓	✓
Indonesia	IDR	—	—	✓
Ireland	EUR	—	✓	✓
Israel	ILS	Trustly	✓	✓
Italy	EUR	—	✓	✓
Jamaica	JMD	Sofort	—	✓
Japan	JPY	—	✓	✓
Jordan	JOD	—	✓	✓
Kazakhstan	KZT	—	—	✓
Kenya	KES	—	✓	✓
South Korea	KRW	—	✓	✓
Kuwait	KWD	—	✓	✓
Lebanon	LBP	—	—	✓
Latvia	EUR	—	✓	✓
Liberia	LRD	Trustly	—	✓
Lithuania	EUR	—	✓	✓
Luxembourg	EUR	—	✓	✓
Macau	MOP	Trustly	—	✓
Malaysia	MYR	—	—	✓
Malta	EUR	—	✓	✓
Mauritius	MUR	Trustly	—	✓
Mexico	MXN	—	✓	✓
Monteserat	XCD	—	—	✓
Morocco	MAD	—	✓	✓
Namibia	NAD	—	✓	✓
New Zealand	NZD	—	✓	✓

COUNTRY	SUPORTED CURRENCY	ALTERATIVE PAYMENT METHOD	LOCAL CURRENCY BANK TRANSFER	CREDIT & DEBIT CARD
Norway	NOK	Trustly	✓	✓
Oman	OMR	—	✓	✓
Pakistan	PKR	—	—	✓
Panama	PAB	—	—	✓
Peru	PEN	—	—	✓
Phillipines	PHP	—	—	✓
Poland	PLN	Trustly	✓	✓
Portugal	EUR	Trustly	✓	✓
Qatar	QAR	—	✓	✓
Romania	RON	Trustly	✓	✓
Russia	RUB	—	✓	✓
Saint Kitts & Nevis	XCD	—	—	✓
Saint Lucia	XCD	—	—	✓
Saint Vincent & The Grenadines	XCD	—	—	✓
Saudi Arabia	SAR	—	✓	✓
Seychelles	SCR	—	—	✓
Singapore	SGD	—	✓	✓
Slovakia	EUR	Trustly	✓	✓
Slovenia	EUR	Trustly	✓	✓
South Africa	ZAR	—	✓	✓
Spain	EUR	Sofort	✓	✓
Sri Lanka	LKR	—	—	✓
Sweden	SEK	Trustly	✓	✓
Switzerland	CHF	—	✓	✓
Tahiti	TWD	—	—	✓
Thailand	THB	—	—	✓
The Netherlands	EUR	Ideal	✓	✓
Trinidad & Tobago	TTD	—	—	✓
Tunisia	TND	—	✓	✓
Turkey	TRY	—	✓	✓
Ukraine	UAH	—	—	✓
United Arab Emirates	AED	—	✓	✓
United Kingdom	GBP	Sofort	✓	✓
United States	USD	—	✓	✓
Vietnam	VND	—	—	✓
Yemen	YER	—	—	✓

By Payment Type

PAYMENT OPTION*		CURRENCY SUPPORTED	COUNTRY AVAILABILITY
	Online	Multiple	Denmark, Sweden, Lithuania, Latvia, Estonia, Hungary, Poland, Finland, Norway, Bulgaria, Greece, Bosnia & Herzegovina, Portugal, Czech Republic, Ireland, Slovakia, Slovenia & Romania
	Bank Transfer	RMB	China
	—	RMB	China
	Bank Transfer	RMB	China
	E-Banking	RMB	China
	—	RMB	China, Hong Kong and Japan
	Online	INR	India
	Online	EUR, GBP	UK, Germany, Italy, Spain, Belgium & Austria
	Online	EUR	Netherlands
	Online	AUD, NZD	Australia, New Zealand
Offline Bank Transfer	Online	41 currencies	Local currency bank transfer available in 59 countries
	Agent	INR	India
	—	100+	All countries

Meet All of Your Students' Payment Needs

Contact us to learn more:

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Email: education@Westernunion.com

Business.westernunion.co.uk/education



B U S I N E S S



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