

Flywire - Making Payments



The University of Warwick has partnered exclusively with Flywire to accept payments from its international students worldwide. Easily and securely make tuition payments in your own currency, using local payment methods from the safety and convenience of your home. With real-time tracking and 24x7 multilingual support, millions of students and families around the world trust Flywire for payment processing.

[Watch this video to see how it works](#)

Did you know?

- Flywire is the global market leader for education payments, trusted by 2,000+ institutions and 1.6+ million students worldwide.
- Flywire offers convenient payment options from over 240 countries and territories, in more than 150 currencies.
- Flywire supports a variety of local payment methods including bank transfers, credit cards, e-wallets and more.
- Flywire guarantees payment to the University as soon as funds are received in any of our accounts around the world .
- Flywire offers peace of mind by providing real-time payment tracking every step of the way through email, in-app and text alerts .
- Flywire offers 24x7 multilingual support via email, phone or live chat.
- Flywire provides a secure and streamlined refunding process with automatic tracking notifications.
- Flywire's internal controls ensure that funds are secure and protected against fraud.
- Flywire provides a Best Price Guarantee: if you find a better exchange rate at your bank within two hours of booking a local currency bank transfer with Flywire and send us a quote from your bank, we will match it.

Resources from Flywire:

- [How to make a payment with Flywire](#)
- [More information for students](#)
- [24x7 customer support](#)

Detailed instructions on making payments from selected countries

Flywire have incorporated online solutions to make payment from the following selected countries easier, please see details below:

China

Available payment options in local currency (CNY):

- Domestic RMB Bank Transfer in CNY
- Alipay in CNY
- UnionPay Credit/Debit cards in CNY

Alternative Payment options in other currencies:

- International Bank Transfer in EUR
- International Bank Transfer in GBP
- International Bank Transfer in USD

Hints and Tips:

The domestic bank transfer in CNY and Alipay both require completion of a **Chinese National ID** details.

| |
|--|
| * Sender's full name on National Identity Card (请写汉字) <input type="text"/> |
| This is the name shown on the sender's National Identity Card. If you don't have a Chinese ID, please contact customer service |
| * Identification Number (身份证号) <input type="text"/> |
| This is the unique number on the sender's National Identity Card |

For the **domestic bank transfer method and Alipay**, payers are required to upload supplemental documentation in the payment portal for a State Administration of Foreign Exchange (SAFE) regulation in China. The document must contain:

- University of Warwick's name and logo
- Bill/Invoice Amount (payment must either match or not exceed this amount)
- Student Full Name

Upload documentation

As per State Administration of Foreign Exchange (SAFE) regulation, Flywire is required to collect documentation that establishes the intent of the foreign exchange remittance out of China.

Acceptable documents can be Admission Letter, Tuition Invoice, Deposit Invoice, Course Bill etc. The document should contain:

- First and Last name of the student for whom the payment is being made
- Name, and if possible, logo of the institution where the payment will be sent
- Amount of Tuition, Deposit or Bill for which payment is being made. The payment amount should not be more than the amount stated in the document

Every document uploaded is reviewed manually. If an uploaded document does not meet the above criteria, you will be either asked to provide a valid document or your payment may be cancelled. Please note, your funds will not be delivered to school unless a valid document is provided and is reviewed and approved.

UPLOAD

Accepted file types: PNG, JPG, PDF. Maximum file size: 2MB

Note: The bank account information to pay Flywire will not be released until the payer uploads the required document.

The University of Warwick Offer Letter satisfies all SAFE requirements.

For **Alipay payments**, payers can scan the Alipay app to complete their payment. If payers cannot access the payment method on their phone, please access this via a personal computer.

Complete your payment via Alipay



Click the button below to be taken to Alipay to complete this payment.

[GO TO ALIPAY.COM TO COMPLETE THIS PAYMENT](#)

If you have any questions, contact customer support

[Contact customer support](#)



支付宝 | 支付宝

正在处理您的付款交易... 购物网站成功提交至支付宝

1000 CAD to Fawcett College 英国 - PayTransfer

CBD 1.00 CAD + 3.047000 CNY

5084.00 CNY

10-02-2018 (周一)

5084.00

扫描二维码完成支付

立即支付

UnionPay is the most widely used credit and debit card in China. Payers will complete the payment by entering their card details, just like a credit card.



India

Available Payment Options in local currency (INR):

- **Domestic Bank Transfer in INR**

Alternative Payment Options in other currencies:

- **International Bank Transfer in EUR**
- **International Bank Transfer in GBP**
- **International Bank Transfer in USD**

Hints and Tips:

Customers from India can select to pay by **Domestic Bank Transfer in INR** method.

To make a payment we **require the payer enter their PAN card number** (individual, NOT business or company PAN card). The PAN card number is like a tax ID in India. The sender's name and the PAN name have to be the same. If the payer does not have their own PAN card, they can use their parents. The required PAN information is requested in the Flywire solution as follows:

For **paying from a loan provider**, the payer can create a payment request and insert the PAN information as follows:

- **Individual PAN Name of Payer** - the loan borrower's name. If the loan borrower is a student and has no PAN card, they can use their parent's.
- **Individual PAN of Payer** - the loan borrower's PAN number. If the loan borrower is a student and has no PAN card, they can use their parent's.

- **Total amount remitted abroad** - the loan borrower/parent's total amount remitted abroad

LRS (Liberalised Remittance Scheme) Declaration

The Liberalised Remittance Scheme, made available by the Reserve Bank of India, allows residents of India to remit up to equivalent USD\$250,000 per financial year (April-March).

To comply with the LRS, Flywire has included the LRS Declaration Form as part of the payment experience. Payers will be able to complete the form, sign it electronically, and upload their ID in Flywire.

3. Fill out LRS form and upload ID copy

Under the Liberalised Remittance Scheme (LRS), the Indian government and the Reserve Bank of India (RBI) now require an LRS Declaration form (hence title "A2 cum LRS Declaration") to transfer funds abroad. Please provide the following information to fill out the LRS form, otherwise your payment cannot be processed

1. Bank account number Required

Introduce the bank account from where the transfer will be made. If you have availed an educational loan and your funds will be sent from your bank's loan account, please provide the loan account number.

Bank Account Number

2. Details of international transactions made in the last financial year

Please provide the details of any foreign currency transactions you have made during the current financial year (April - March). Leave blank if you haven't made any.

| | | |
|---------|--------|-------------------------------|
| 1. Date | Amount | Name and Address of AD branch |
|---------|--------|-------------------------------|

[ADD MORE TRANSACTIONS](#)

3. Upload a valid document ID Required

As per RBI's requirement, remitter/applicant needs to submit a copy of national ID.

Please upload a valid national ID, acceptable documents ID's include: **passport, driver's license, voter ID and Aadhaar card** (PAN card not accepted)

UPLOAD DOCUMENTATION
Accepted file types: **PNG, JPG, PDF**. Maximum file size: **2MB**

SIGN
[Preview document](#)

4. Only when the bank transfer is made, let us know you have made the bank transfer by clicking on I've sent the funds.

You will get an email and you will be able to track your bank transfer status.

I'VE SENT THE FUNDS

If the customer is using a third-party loan provider to pay, the LRS declaration should be filled out by the loan borrower, and it should be the loan borrower's ID sent. The only detail that should be of the loan account is **Section IC** where they can include the account number of the loan account. If they do not know this, they can leave it blank.

October 1st 2020 Update

Effective from October 1, 2020, under Liberalised Remittance Scheme (LRS) of RBI, Flywire's India banking partners are required to collect a new payor tax called Tax Collection at Source (TCS).

TCS will apply to a payer when his/her foreign remittances exceed ₹7 lakh (~£8,000 equivalent) in the financial year. TCS will apply to LRS remittances and apply to the payer's PAN for INR domestic bank transfers (Lulu, DB India, ICICI Bank):

TCS (when applicable) will be added to the INR amount that the payer requests on Flywire. Payers will be instructed to pay the aggregate amount which includes TCS

Multiple "pending" payment bookings will no longer be allowed

TCS certificates for tax paid will be issued (by Flywire's banking partners) quarterly to payers

Nigeria

Available Payment Options in local currency (NGN):

- **Bank transfer in NGN (see below)**

Alternative Payment Options in other currencies:

- **International Bank Transfer in EUR**
- **International Bank Transfer in GBP**
- **International Bank Transfer in USD**

Hints and Tips:

Payments methods in NGN are processed by Flywire's local partner in Nigeria.

Local bank transfer in NGN:

Pay with Local bank transfer is the newest payment method launched by Flywire in Nigeria in August 2020. The focus is to allow students to make a local bank transfer to a virtual bank account set-up powered by our local partner. This payment method is viable for payments up to 10M NGN.

After the local transfer is done, Flywire will proceed with the FX and remittance of funds to the university by accessing the Parallel FX Rate Market. Although this method is much easier to use and does not require personal interaction with the local banks, these parallel rates may be inferior to those offered by the Central Bank.

If there is a need to proceed with a Refund, the funds will be sent back to the same bank account used to make the initial payment.

Select local bank transfer in NGN
and then enter payer and student
information

The screenshot shows the Flywire payment interface. At the top, a yellow bar indicates the steps: 1. Payment Info, 2. Payment method, 3. Payer Info, 4. Info for the receiver, 5. Review & Confirm, 6. Make payment. Step 2 is currently selected. Below this, a status message says "Follow the steps below to pay \$15,000.00 before August 29, 2020 or your payment will be canceled automatically." The payment method section shows "Status: Payment pending" and "Payment ID: PTR289545957". It displays two amounts: "You send to Flywire" (7,155,000.00 N) and "Flywire University - Research Payments receives" (\$15,000.00). A note says "Flywire is waiting to receive your funds." Two buttons are visible: "PAY WITH LOCAL BANK TRANSFER IN NGN" and "ADD PAYMENT". A callout arrow points to the "PAY WITH LOCAL BANK TRANSFER IN NGN" button with the instruction: "Click on ‘pay with local bank transfer NGN’ button to generate the partner pop-up". Above the main interface, a separate window titled "Local Bank Transfer in NGN" shows the amount "9,134,043.00 N" and a "SELECT" button. A note below it states: "- Payment declines may be due to limits set by your bank (Max 10 Million NGN). - In event of decline, please contact your bank to adjust these limits."

For the international bank transfer in GBP method, when filling out the Form A with the bank, provide the authorisation letter (first page of the payment instructions) which states authorisation for Flywire to collect funds on behalf of University of Warwick, and states that while Flywire is listed as the beneficiary of the account, the end beneficiary is the university.