



International Student Payments Frequently Asked Questions

We are here to help.

If you have any questions regarding the service, we have arranged for Western Union Business Solutions to provide a dedicated customer service team that can help you with any additional information on the service and its benefits, and/or walk you through the process.

Please contact Western Union Business Solutions on:

Email: studentpayments@westernunion.com

Phone: +61 2 8585 7999

Monday to Friday 8.30am to 6.00pm Australian Eastern Standard Time (AEDT)

business.westernunion.com/education





Making a payment

Q How do I make a payment?

A To make a payment, log onto the platform as instructed by your University and proceed as follows:

1. Enter your student details on the enrolment page
2. Enter the Australian Dollars amount you wish to pay
3. Select your payment method

To pay by Telegraphic transfer

4. Select 'Pay by Bank Transfer', then select the currency you wish to pay in
5. Complete the 'Payer' details section
6. Agree to the terms and conditions
7. You will then be presented with the bank account instructions of where to make your payment. Print this form and do one of the following:
 - Use the payment details to transfer funds via your online banking service, if applicable OR
 - Go to your bank and ask for your payment to be made using the payment details provided

Please note, we do not accept cash or cheque deposits made to our account.

The amount to pay on your Telegraphic Transfer will be guaranteed for **72** hours from the time you "commit" the Telegraphic Transfer payment request.

Once your University receives your payment, your student account will be updated.

To pay by credit card*

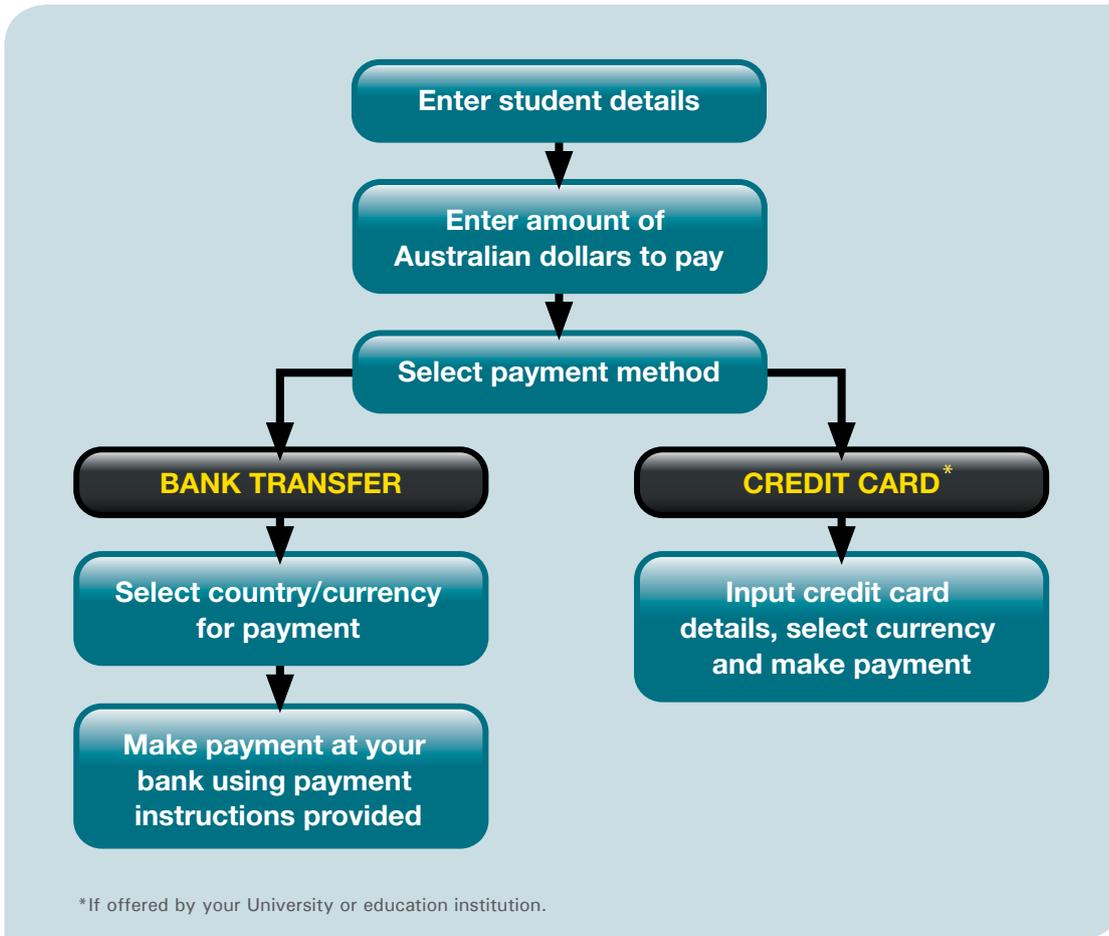
4. Select 'Pay by credit card'
5. Enter your credit card details. You will be given the option of locking in the amount in the billing currency of your credit card.^ Select the currency in which you wish to pay – in your local currency or in Australian dollars
6. Make the payment. You will receive an online confirmation that your payment has been successful.

If you would like to make a payment in Indian Rupee, see page 10.

If you would like to make a payment in Chinese Renminbi see page 12.

* If offered by your University or education institution.

^ Choosing to pay in your billing currency gives you certainty of the foreign exchange cost of the transaction, as the final amount due in your billing currency will be displayed on your screen. Please note that your University will still receive your fee payment in Australian dollars even though you may have chosen to pay in your local currency.



Q Who do I contact if I have questions on how to make a payment?

A You can contact Western Union Business Solutions' Student Enquiries on:

Phone: **+61 2 8585 7999**

Email: **studentpayments@westernunion.com**

If you would like feedback on the status of your payment, please email Western Union Business Solutions with the following information:

- Student Name
- Student Identification Number
- Receipt number
- Card details (card type and last 4 digits) if you have paid your student fee using your credit card
- Date of transaction



Telegraphic transfer specific questions

Q Why can I not pay in Australian dollars?

A Student Payment Platform is designed for international payments and gives you the convenience and flexibility of paying your student fees in your local currency. As a result, there is no option to pay your student fees by telegraphic transfer in Australian dollars.

If your local currency is not available, please select an alternate currency such as the United States dollar. Due to regulations in some countries, Western Union Business Solutions may be unable to receive and process some currencies.

Q I have completed the telegraphic transfer payment process but I want to obtain a new amount to pay. How long do I have to wait before I can submit a new request?

A You have to wait 72 hours before you can submit a new request. You may submit a new request online as many times as you like.

Q My bank will not allow me to make a payment to Western Union Business Solutions. Why?

A Western Union Business Solutions is able to receive payments from any international bank. If you are experiencing problems, either contact your bank to make the transfer again or contact Western Union Business Solutions to ask for further advice.

Q If I pay in my local currency will the University receive Australian dollars (AUD)?

A Yes. Once Western Union Business Solutions receives your payment they will transfer the Australian dollar amount to your University.

Q Why do I have 72 hours in which to make a payment?

A Western Union Business Solutions provides you with an amount to pay in your local currency which it can guarantee for 72 hours. Provided you pay within the 72 hour period, they will ensure your University receives the Australian dollar amount in full. If you pay outside the 72 hour period, they cannot guarantee that your University will receive the funds in full – this depends on global foreign exchange movements over which we have no control.

Q Do I need to quote the payment reference number when I make my payment?

A Yes. Please quote your payment reference number in your bank's 'payment reference' field when you make the payment.

Your payment reference is a unique reference number which is located on your Telegraphic Transfer payment form.

This reference number helps ensure that Western Union Business Solutions is able to recognise your payment into their account and promptly apply it to your Student Account with your University.

Q I forgot to mention my payment reference number, what shall I do?

A You can inform Western Union Business Solutions by emailing **studentpayments@westernunion.com**. They will require the following information to trace the payment manually:

- Student Name
- Student Identification Number
- Payment Reference Number
- Date of transaction
- Currency paid

Q What information should be entered into the Payers field?

A The payer's full first name and surname needs to be entered into this field. For example, Mr J. J. Smith is not acceptable. Mr John Joe Smith is acceptable.





Credit card specific questions*

Q What types of credit cards are accepted?

A We only accept Visa or MasterCard credit cards. We do not accept Amex, Diners, JCB, Discover, Maestro credit cards.

Q What is the benefit of choosing to pay in local currency instead of choosing to pay in Australian dollars (AUD), when paying with a non-AUD credit card?

A If you choose to pay in local currency, it gives you certainty of the foreign exchange cost of the transaction. You will know exactly how much the transaction will cost you in your local currency.

If you choose to pay in Australian dollars with a non-AUD credit card, you generally will not know how much has been charged for the transaction until you receive your bank statement. Additional 'international transaction' charges may also be levied by your bank if paying in Australian dollars with a non-AUD credit card.

Q If I select to pay in local currency, will the University receive Australian dollars (AUD)?

A Yes. Once Western Union Business Solutions receives your payment they will transfer the Australian dollar amount to your University.

Q Which currency will appear on my bank statement if I choose to pay in my local currency?

A Your bank statement will display the local currency amount. This will match the amount which appears on the Western Union Business Solutions Student Payment Platform receipt.

Q My credit card has been declined, and I don't know why?

A There may be a number of reasons why your credit card transaction has been declined. If your transaction has been declined, an error message in red will appear on the top left hand corner of your screen. The error message will display a transaction error code and a brief description of the error code, which can be used to help explain why your transaction was unsuccessful.

Please refer to the response code reference table on the next page.

* If offered by your University or education institution.

Category Code	The platform response text to display on screen	Western Union Business Solutions acquirer response codes mapped to response text
0	Transaction Approved	00, 08, 16
1	Transaction Unsuccessful – Check card details and try again.	33, 54, 68, 91
2	Transaction Declined – Contact your bank before trying again. (Note: You may need to ask your card issuer about any card spending limit restrictions that may apply to your card. Your bank may be able to temporarily increase your card’s maximum spending limit, in which case you should re-try the Student Payment Platform transaction again.)	01, 02, 03, 04, 05, 06, 07, 10, 11, 12, 13, 14, 15, 17, 18, 19, 20, 21, 23, 25, 32, 34, 36, 38, 39, 40, 41, 42, 43, 44, 52, 53, 55, 56, 57, 58, 59, 61, 62, 63, 64, 65, 67, 70, 75, 76, 77, 78, 86, 87, 89, 93
3	Transaction Declined – Insufficient funds	51 (insufficient funds)
4	Transaction Unsuccessful – Contact your bank before trying again.	09, 22, 24, 26, 27, 28, 29, 30, 31, 35, 37, 45, 46, 47, 48, 49, 50, 60, 66, 69, 71, 72, 73, 74, 79, 80, 81, 82, 83, 84, 85, 88, 90, 92, 94, 95, 96, 97, 98, 99

The error code tells the bank why the transaction has been ‘declined’, for example, error message – Bank response code ‘51’ (3 – Insufficient Funds) refers to insufficient credit available on your credit card.

If you need to make further enquiries to student payments (studentpayments@westernunion.com) please provide the error code and message that appears on your payment screen.

- Q Do I need to add spaces between the digits when entering my credit card number?**
- A** No. Card numbers should not contain any spaces between the digits entered.
- Q I use my company business credit card and they ask for expenses to be stated in Australian dollars.**
- A** Western Union Business Solutions will issue you with a receipt which states the amount in both local currency and Australian Dollars.



General Questions

Q Who is Western Union Business Solutions?

A Western Union Business Solutions is a global leader in foreign exchange (FX) and a trusted international payments provider with clients operating in markets around the world, including your University.

Q Why do I need to pay Western Union Business Solutions’s bank account and not the University?

A Through experience, your University knows that making International Payments can be a long, costly and complicated process. That’s why your University is working with Western Union Business Solutions to give you a quick and simple solution, which helps to avoid delays and expensive bank charges.

Q Do I need to provide my University’s Bank Details?

A No. You only need the local bank details that will be provided to you as a PDF through the Western Union Business Solutions’s service. Western Union Business Solutions holds the University’s bank details and all payments will be allocated accordingly using individual student ID numbers.

Q When do I know the University has received my payment?

A Your University will contact you according to their normal procedures.

Q Can I make a transfer to my University via my own bank?

A To get the benefits of this service it is important that you send your fee amount to the Western Union Business Solutions account details that are provided to you. You can use your own bank to make this transfer to the Western Union Business Solutions account. Make sure that your bank send the reference number you have been given. This helps to ensure your tuition fee is easily identifiable by your University and your registration does not incur any unnecessary delays.

Q Which fees can I pay using this service?

A This service can be used to make payment for all fees determined by your University.

Q I can find my home country but it doesn’t let me use my home currency?

A Unfortunately due to international and domestic banking regulations some currencies are unable to be traded on the open market or as part of this service. In the instances where your country does appear as an option but the currency is unavailable, the system will default to an alternative currency to use.

India-Specific FAQ



Q. Can I make my payment in Indian Rupees?

A. Yes, you can pay your tuition using Indian Rupees. When you pay in Rupees, your payment will be processed through Weizmann Forex Ltd or Paul Merchants Ltd. Our vendors will help ensure that your funds arrive at your institution in full, on time, and with your student identification information attached, making it easy for your institution to track your payment.

Q. How do I make a payment in Rupees?

A. To make a payment, access the student payments platform as instructed by your university and proceed as follows:

1. Enter your student details on the enrolment page.
2. Enter the Australian Dollars amount you wish to pay.
3. Select 'Pay by Bank Transfer', then select "India – INR through WU Agents".
4. Complete the 'Payer' details section.
5. Read and agree to the terms and conditions.
6. Print off the payment instructions and call **1800 22 5665** (local toll-free number in India) to find your nearest Weizmann Forex or Paul Merchants location, or request a house visit from a trained representative, who will come to your house to collect the relevant documents and payment.
7. Once you make your payment in Rupees, Western Union Business Solutions will remit Australian dollars to your University directly.

Q. Where can I make a payment?

A. You can pay your student fees at Weizmann Forex or Paul Merchants Agent locations¹. Call local toll-free number in India 1800 22 5665 to find your nearest Agent location.

Q. What if I can't get to one of the locations?

A. If you are unable to get to a Weizmann Forex or Paul Merchants location, you can request a house visit. If mutually agreed, a trained representative will come to your house and collect all of the relevant documents and payment. Call local toll-free number in India **1800 22 5665** to schedule a meeting.

¹ Please note that this service is not available at all Western Union agent locations; only those listed above.



Q. Who is Weizmann Forex?

A. Founded in 1993, Weizmann Forex Ltd is one of India's leading foreign exchange providers, with hundreds of locations across the country. Committed to compliance, competitive pricing, and friendly, efficient service, Weizmann offers a wide array of financial and foreign exchange services to its clients.

Q. Who are Paul Merchants?

A. Paul Merchants Ltd is a publicly-traded foreign exchange and international money transfer provider. For almost three decades, Paul Merchants has offered a wide array of FX and financial services across India, as well as recently expanding into tour and travel and wealth management services.

Q. What is their relationship with Western Union Business Solutions?

A. Weizmann Forex and Paul Merchants are both long-standing Western Union® Agents. They are the two largest Western Union Agents and among our largest Agents globally. Between them, they have over 69,000 Western Union Agent locations across India. Both Agents hold "Authorised Dealer Category II" licenses from the Reserve Bank of India, and as such are licensed to process international student payments from India.

Paul Merchants and Weizmann Forex's relationship with Western Union allow us to provide universities with a convenient and effective payment option to offer to students and their families in India, saving all parties involved time and money.

Q. Who can I contact for assistance with my payment?

A. If you have any questions about making a payment, please email studentpayments@westernunion.com or call +61 2 8585 7999 Monday - Friday (Sydney, Business Hours).

China-Specific FAQ



Q. Can I make my payment in Chinese Renminbi?

A. Yes, you can pay your tuition using Chinese Renminbi. With Western Union Business Solutions, you have the option of submitting payment in Renminbi either in person or over the internet. Once Western Union Business Solutions receives your payment they will transfer the Australian dollar amount to your University.

Q. How does it work?

- A. Western Union Business Solutions gives you two convenient options for paying tuition in Chinese Renminbi:
1. Using ChinaPay, you can pay your tuition online using a UnionPay debit card. Funds will be automatically deducted from your bank account.
 2. You can visit a CITIC Bank location anywhere in the Guangzhou area and pay in person.

Q. How do I make my payment in Renminbi?

A. Using ChinaPay:

To make a payment, access the student payments platform as instructed by your university and proceed as follows:

1. Enter your student details on the enrolment page.
2. Enter the Australian Dollar amount you wish to pay.
3. Select 'Pay by Bank Transfer', then select "China – CNY through ChinaPay.
4. Complete the 'Payer' details section.
5. Read and agree to the terms and conditions to see instructions on how to complete your payment.
6. Follow these instructions to access the ChinaPay Portal* and make payment using a ChinaPay card.

* Due to local restrictions in China, this portal is only available from 9:00am – 3:00pm Beijing time (GMT +8) Monday – Friday

Using CITIC Bank[^]:

To make a payment, access the student payments platform as instructed by your university and proceed as follows:

1. Enter your student details on the enrolment page.
2. Enter the Australian Dollar amount you wish to pay.
3. Select 'Pay by Bank Transfer', then select 'China - CNY through CITIC Bank'.
4. Complete the 'Payer' details section.
5. Read and agree to the terms and conditions to see instructions on how to complete your payment.
6. Follow these instructions to complete your payment.

[^] Due to Chinese regulations, the CITIC bank in-branch option is currently only available in Guangdong province. We plan to expand this offering throughout China as regulations change.



Q. Who is CITIC Bank?

A. After the “Big 5” state-owned banks, CITIC is China’s next largest financial institution. CITIC has a staff of 33,000 at 78 branches and 622 sub-branches across Mainland China, mostly located throughout the eastern coastal regions and the economically developed areas of the central and western regions.

Q. What is their relationship with Western Union Business Solutions?

A. CITIC Bank and Western Union work together to provide universities with a convenient, affordable CNY-remittance option to offer to students across China’s Guangdong province (due to Chinese regulations, this service is only available in Guangdong at this time, but we plan to expand as regulations change). Using Western Union Business Solutions’ GlobalPay for Students platform, students in China’s most populous province can lock-in a CNY exchange rate, and submit payment for tuition and fees in Renminbi. They pay locally through CITIC, CITIC notifies us, and we deliver the funds to the university in local currency and in full, tagged with the student’s information.

Q. Who is ChinaPay?

A. ChinaPay is owned by China UnionPay, the largest issuer of credit and debit cards in China, with over three billion cards in circulation. ChinaPay is China UnionPay’s online-payment company, established in 2002, and holds an electronic payment license for third-party payments from the People’s Bank of China.

Q. What is their relationship with Western Union Business Solutions?

A. ChinaPay gives us a convenient and cost-effective local-payment option for universities to offer their students in China. ChinaPay allows students and their families in China to pay tuition and fees online, from the comfort of their homes, and have their bank accounts debited in real time, helping to reduce delays and create a more efficient registration process.

Q. Who can I contact for assistance with my payment?

A. If you have any questions about making a payment, please email studentpayments@westernunion.com or call +61 2 8585 7999 Monday- Friday (Sydney, Business Hours).

Payment Guideline (汇款指引)



Q. Where can I find a CITIC Bank to process the payment?

A. You can complete the payment with the designated 38 CITIC Bank branches, which cover cities within Guangdong Province, including Guangzhou, Foshan, Zhuhai, Jiangmen and Zhongshan. You can find branch addresses and contact numbers in the CITIC bank list below.

Q. 我在哪里可以找到中信银行办理汇款？

A. 您可以在指定的38家中信银行分支机构进行汇款，它们分布于广东省内的主要城市，包括广州、佛山、珠海、江门、惠州和中山。具体地址和电话号码请查看附件中的中信银行网点表。

Q. When can I process the payment with CITIC Bank?

A. CITIC Bank offers this service from 9:00 - 12:00 (local time). We suggest you complete the payment as soon as possible upon receiving the PAYMENT INSTRUCTIONS. If the bank determines that the time in which you can complete your initial payment is expired, you may have to initiate a new payment and obtain new Payment Instructions.

Q. 中信银行什么时间可以办理汇款业务？

A. 中信银行提供这项服务的时间是工作日上午9:00—12:00（当地时间）。由于《缴费通知书》上人民币金额有一定的有效期，我们建议汇款人下载《缴费通知书》后尽早到中信银行办理付款。若银行认为整个汇款过程的操作时间不足，您可能需重新下载新的《缴费通知书》以完成汇款。

Q. Does the student have to go to CITIC Bank him or herself to process the payment?

A: No. The remitter can be someone other than the student. Anyone can process the payment, as long as they have the original ID and the student's valid PAYMENT INSTRUCTIONS.

Q. 需要学生本人亲自到中信银行进行汇款吗？

A. 不一定。汇款人可以是学生本人，也可以是其他代理人，但汇款人要带上汇款人本人身份证原件和学生的有效的《缴费通知书》。

Q. Does the remitter have to open a CITIC Bank account in order to make a payment?

A: Yes. In order to facilitate the payment, you have to get a CITIC Bank account. Please bring your CITIC bankbook or bank card with you when making your payment. If you bring cash with you for payment, you'll be asked to open a CITIC Bank account before making your payment.



Q. 汇款人必须持有中信银行账户吗？

A. 是的。为了方便办理汇款业务，您需持有一个中信银行账户并从该账户汇款。因此，请带上您的中信银行存折或银行卡前来办理汇款。如果您只是带现金前来付款，我们会为您在汇款前开立中信银行账户。

Q. What documents should I provide for the payment with CITIC?

A: Usually, you must only provide your original ID and Payment Instructions. However, if your total payment amount is over your limit of RMB 300,000 per year in CNY cross-border transactions, you'll be asked to supply your student visa and the enrolment letter from the institution.

Q. 我在中信银行汇款，需要提供什么材料？

A. 通常您只需要提供您的有效身份证明原件和《缴费通知书》。如果您的汇款超出年度额度（跨境人民币汇出汇款每人每年30万元人民币），您将被要求提供留学生的签证原件和海外教育机构的入学通知书。

Q. How much is the service fee for payments with CITIC Bank?

A: In addition to a cable charge of RMB 80, CITIC Bank will charge 0.1% of the remittance amount, with a minimum of RMB 20 and a maximum of RMB 250. The total fee will be between RMB100 and RMB 330 depending on the amount of the remittance.

Q. 汇款要收取多少手续费？

A. 中信银行将收取汇款金额千分之一的手续费，最低人民币20元，最高人民币250元；另收邮电费人民币80元。也就是说，根据汇款金额的不同，手续费的总费用大致在人民币100元至330元之间。

Q. When will my money get to the receiver's bank account?

A: CITIC will release the funds to Western Union Business Solutions on the same working day.

Q. 我的钱何时能汇到对方银行账户？

A. 中信银行将在汇款当天将款项汇到收款人指定账户。

Korea-specific FAQ

Q. Can I make my payment in Korean Won?

A. Yes, you can pay your tuition using Korean Won. With Western Union Business Solutions, you have the option of submitting payment in Korean Won in person using Hana Bank. Hana Bank will help ensure that your funds arrive at your institution in full, on time, and with your student identification information attached, making it easy for your institution to track your payment.

Q. How do I make my payment in Korean Won?

A. To make a payment, access the student payments platform as instructed by your university and proceed as follows:

1. Enter your student details on the enrolment page.
2. Enter the Australian Dollar amount you wish to pay.
3. Select 'Pay by Bank Transfer', then select "KOREA, REPUBLIC OF – KRW through Hana Bank"
4. Complete the 'Payer' details section.
5. Read and agree to the terms and conditions to see instructions on how to complete your payment.
6. Follow these instructions to complete your payment.

Q. Where can I make a payment?

A. You can pay your student fees at any Hana branch in Korea.

Q. Who is Hana Bank?

A. Hana Bank is one of the biggest banks in South Korea, a subsidiary of Hana Financial Group. Hana Bank has been recognised as one of the best banks in Korea by the international financial press including Euromoney, The Banker and Finance Asia.

Q. What is Hana Bank's relationship with Western Union Business Solutions?

A. Hana Bank and Western Union Business Solutions work together to provide universities with a convenient, affordable KRW remittance option to students across Korea.

Q. Who can I contact for assistance with my payment?

A. If you have any questions about making a payment, please email studentpayments@westernunion.com or call **+ 61 2 8585 7999** Monday - Friday (Sydney, Business Hours).



About Western Union Business Solutions

Western Union Business Solutions is a global leader in foreign exchange and a trusted payments provider to clients operating in international markets. With a robust financial network spanning more than 200 countries and territories with access to over 135 currencies, we empower our clients with simple and reliable cross-border payment solutions.

Our distinguished service portfolio and deep industry expertise, enables clients to operate across borders and currencies in fast, reliable and convenient ways. Through our account-to-account payment platform, international payment tools, currency risk management solutions, and financial service partnerships, we help clients improve cash flow, manage currency risk and seize global market opportunities.

For more information, please visit us online at:
business.westernunion.com/education



Global Offices

Australia

Western Union Business Solutions
Level 12, 1 Margaret Street,
Sydney, NSW 2000
Australian Financial Services
Licence No: 238290
ABN: 95 086 278 659
business.westernunion.com.au

United States

Western Union Business Solutions
Custom House (USA) Ltd.
business.westernunion.com

Canada

Western Union Business Solutions
Custom House ULC
300-3680 Uptown Boulevard
Victoria, BC V8Z 0B9
business.westernunion.ca

United Kingdom

Western Union Business Solutions
Custom House Financial (UK) Limited
Company Number 04380026
Registered Office Address:
2nd Floor, 12 Appold Street
London, EC2A 2AW
Registered in England
business.westernunion.co.uk

© 2013 Western Union Holdings Inc. All rights reserved.

Western Union Business Solutions is an operating division of the Western Union Company. Western Union Business Solutions (Australia) Pty Ltd ABN 24 150 129 749 AFSL 404092 (referred to as "Western Union Business Solutions" or "WUBS") is the issuer of the financial products referred to in this communication.

Any advice provided above is general and does not take account of your financial situation, objectives or needs. Because of this before you act on it you should consider its appropriateness having regard to your own objectives, financial situations or needs. This brochure has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and WUBS shall be governed by the applicable terms and conditions provided to you before you trade.