Always provide a positive experience.

And meet the needs of international 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.

WesternUnion WU

Business Solutions

WU® GlobalPay for Students

Global reach, flexible options



Local currency capability in 105 currencies across all payment types.



Payments received from students from 566 institutions studying in 13 countries in 2019.



Local bank transfer capability in 57 countries.



Payments received from 218 countries in 2019.



Variety of local payment technologies: bank transfer, E-Wallet, Western Union® Agent locations, 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.



Klarna is now one of Europe's largest banks providing payment solutions for 85 million consumers across 200,000 merchants in 17 countries.



POLi makes around 8 million payments annually processing US\$2.5 billion in value. POLi has coverage of all the major banks in both Australia and New Zealand.



iDEAL is an e-commerce payment system used in the Netherlands and has processed more than 667m payments.



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 \in 10 billion worth of payments since its inception in 2008*.



AliPay is the leading E-wallet in China with 1bn registered users and 55% share of China's mobile payment market.





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, students from China can pay using their UnionPay card.



UnionPay is the largest card scheme organization in the world(debit and credit cards combined) based on transaction value and number of cards issued and accounts for 44% of cards issued globally.

WU GlobalPay for Students supports UnionPay for students from China, Japan and Hong Kong.



Visa Inc. is one of the world's largest retail electronic payments network, with 3.4bn cards in use around the world and 88.1 bn transactions processed a year.



There are 1.8bn Mastercard and Maestro credit, debit and prepaid accounts in circulation, processing S16.2bn worth of payments daily.

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



Payer indicates the country they are paying from and how much they need to pay.

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		China Deposit/Tuition Fees @ AUD	16000	INSTITUTION	
Image: Construction Pay in the currency of your choice Pay on the more direct from your		\bigcirc	Bandy	0	



Payer is presented with available payment options and selects their preferred option e.g. AliPay.

Wester	nUnion\\WU			CHECKOUT	
Step 1 of 4					
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Payer enters student and payer details.

Step 2 of 4	
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Fitt Name *	
Dete of Birb * Please use format DD///////Y Enail Address *	
Email Address	The University of Sydney will receive 10,000.00 AUD You are paying 7,328.00 USD
Next you will be subind for the payor's details Next	



3

Depending on the payment option selected, payer will receive payment instructions or will be able to complete their payment online.

WesternUnion WU		CHECKOUT
Step 3 of 4		
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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 the WU[®] GlobalPay for Students platform.

India. Available at:







Country coverage

Country	Suported currency	Alterative payment method	Local currency bank transfer	Credit card
Albania	ALL			٠
Algeria	DZD			٠
Anguilla	XCD			٠
Antigua & Barbuda	XCD			•
Argentina	ARS			•
Australia	AUD	POLi	•	•
Austria	EUR	Sofort	•	•
Bahamas	BSD			•
Bahrain	BHD		•	
Bangladesh	BDT			•
Barbados	BBD			٠
Belgium	EUR	Sofort	٠	٠
Bermuda	BMD			٠
Brunei	BND			٠
Bulgaria	BGN	Trustly	٠	٠
Cambodia	KHR			٠
Canada	CAD		٠	
Chile	CLP		٠	٠
China	RMB	AliPay, UnionPay, ChinaPay	٠	
Colombia	СОР		٠	•
Costa Rica	CRC			•
Curaçao and Saint Maarten	ANG			•
Cyprus	EUR		•	•
Czech Republic	CZK	Trustly	•	•
Denmark	DKK	Trustly	٠	•
Dominica	XCD			•
Dominican Republic	DOP			٠
Estonia	EUR	Trustly	٠	٠
Fiji	FJD			٠
Finland	EUR	Trustly	٠	٠
France	EUR		٠	٠
Georgia	GEL			٠
Germany	EUR	Sofort	٠	٠
Greece	EUR		٠	٠
Grenada	XCD			٠
Guatamala	GTQ			٠
Honduras	HNL			•
Hong Kong	НКД	UnionPay	٠	٠
Hungary	HUF	Trustly	٠	٠
India	INR	WU Agent	•	•

Country	Suported currency	Alterative payment method	Local currency bank transfer	Credit card
Indonesia	IDR			•
Ireland	EUR	Trustly	•	٠
Israel	ILS		•	٠
Italy	EUR	Sofort	•	٠
Jamaica	JMD		•	٠
Japan	JPY	UnionPay	•	٠
Jordan	JOD		•	٠
Kazakhstan	KZT			٠
Kenya	KES		•	٠
Kuwait	KWD		•	٠
Latvia	EUR	Trustly	•	٠
Lebanon	LBP			٠
Lithuania	EUR	Trustly	•	٠
Luxembourg	EUR		•	٠
Macau	МОР			٠
Malaysia	MYR			•
Maldives	MVR			•
Malta	EUR		•	٠
Mauritius	MUR			•
Mexico	MXN		•	•
Monteserat	XCD			•
Morocco	MAD		•	•
Nepal	NPR			•
New Zealand	NZD	POLi	•	•
Norway	NOK	Trustly	•	•
Oman	OMR		•	•
Pakistan	PKR			•
Panama	PAB			•
Papua New Guinea	PGK			•
Phillipines	PHP			•
Poland	PLN	Trustly	•	•
Portugal	EUR	Trustly	•	•
Qatar	QAR	indotiy	•	•
Romania	RON	Trustly	•	•
Russia	RUB	induciy	•	•
Saint Kitts & Nevis	XCD		•	•
Saint Lucia	XCD			•
Saint Lucia	XCD			•
Samoa	WST			•
samoa Saudi Arabia	SAR		•	•
			•	
Seychelles	SCR			•
Singapore	SGD	Turnath	•	•
Slovakia Slovenia	EUR	Trustly Trustly	•	•

Country	Suported currency	Alterative payment method	Local currency bank transfer	Credit card
Solomon Islands	SBD			•
South Africa	ZAR		•	•
South Korea	KRW		•	•
Spain	EUR	Sofort	•	•
Sri Lanka	LKR			•
Sweden	SEK	Trustly	•	•
Switzerland	CHF		•	•
Taiwan	TWD			•
Tanzania	TZS			•
Thailand	ТНВ			•
The Netherlands	EUR	Ideal	•	•
Tonga	TOP			•
Turkey	TRY		•	•
Ukraine	UAH			
United Arab Emirates	AED		٠	•
United Kingdom	GBP	Sofort	٠	•
United States	USD		٠	•
Vietnam	VND			•
Yemen	YER			•



By payment type

Payment option*		Processing time*	Currency suported	Country availability
Trustly	Online	2-3 business days	Multiple	Denmark, Sweden, Lithuania, Luxembourg, Latvia, Cyprus, Estonia, Malta, Hungary, Poland, Finland, Ireland, Slovakia, Slovenia & Romania
	Online	3-4 business days	RMB	China
银联电子支付 CHINAPAY	Bank transfer/ Online	2-3 business days	RMB	China*
UnionPay 我世球	Online	2-4 business days	RMB, HKD, JPY	China, Hong Kong, Japan
Klarna.	Online	2-3 business days	EUR, GBP	UK, Germany, Italy, Spain, Belgium & Austria
	Online	3-4 business days	EUR	Netherlands
POLi	Online	2-3 business days	AUD, NZD	Australia, New Zealand
BANK TRANSFER	Bank transfer/ Online	3-4 business days	41 currencies	Local currency bank transfer available in 57 countries
	Agent	up to 5 business days	INR	India
VISA mastercard	Online	2-3 business days	Multiple	Multiple
Geoswift _{汇元通}	Bank transfer/ Online	2-3 business days	RMB	China

Uncover a world of payment opportunities with the GlobalPay for Students platform.

For more information, please visit: Business.westernunion.ca/education Tel: 1 800 223 9392 Email: canadaeducation@westernunion.com





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