



**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.

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.

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 €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.

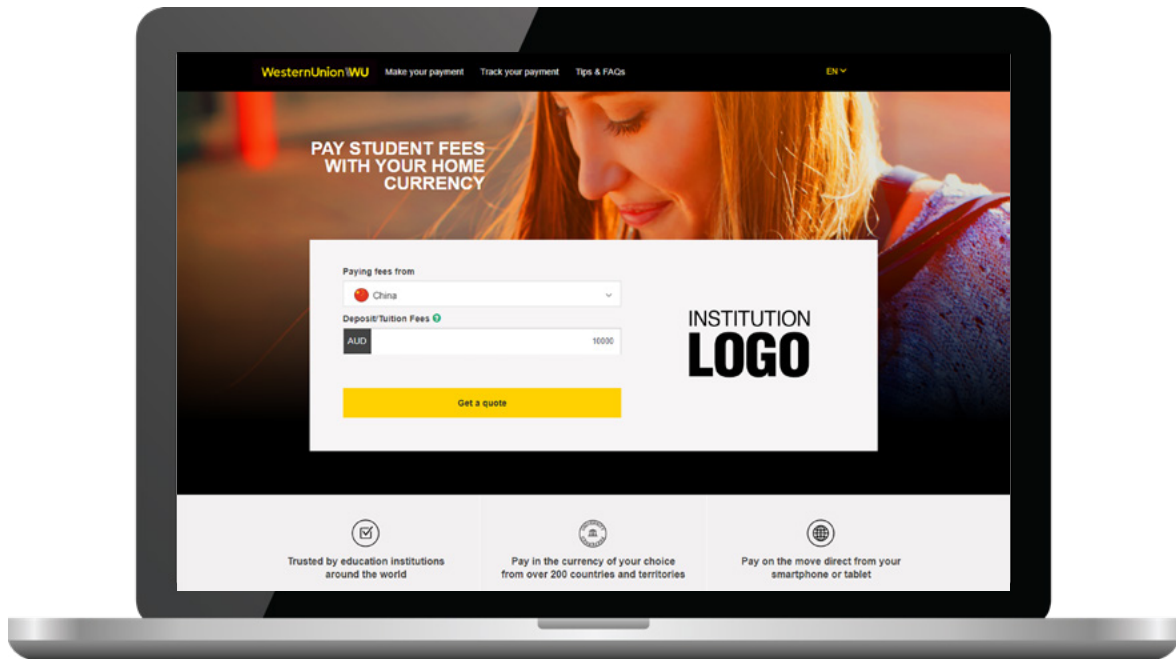


There are 1.8bn Mastercard and Maestro credit, debit and prepaid accounts in circulation, processing \$16.2bn worth of payments daily.

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

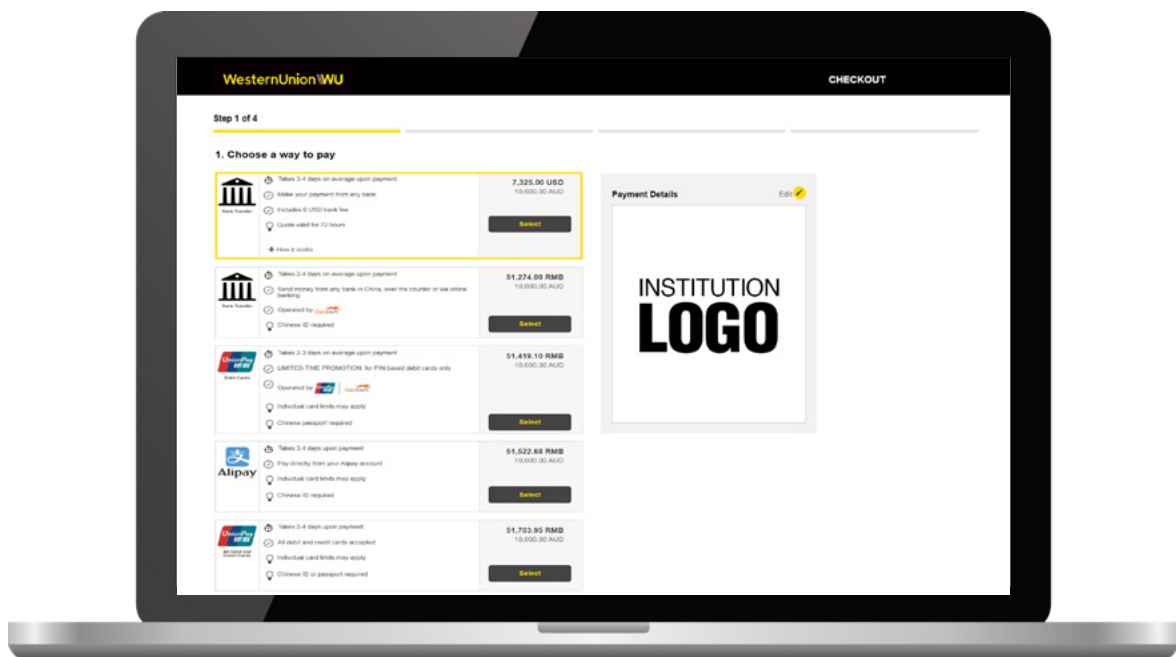
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Payer indicates the country they are paying from and how much they need to pay.

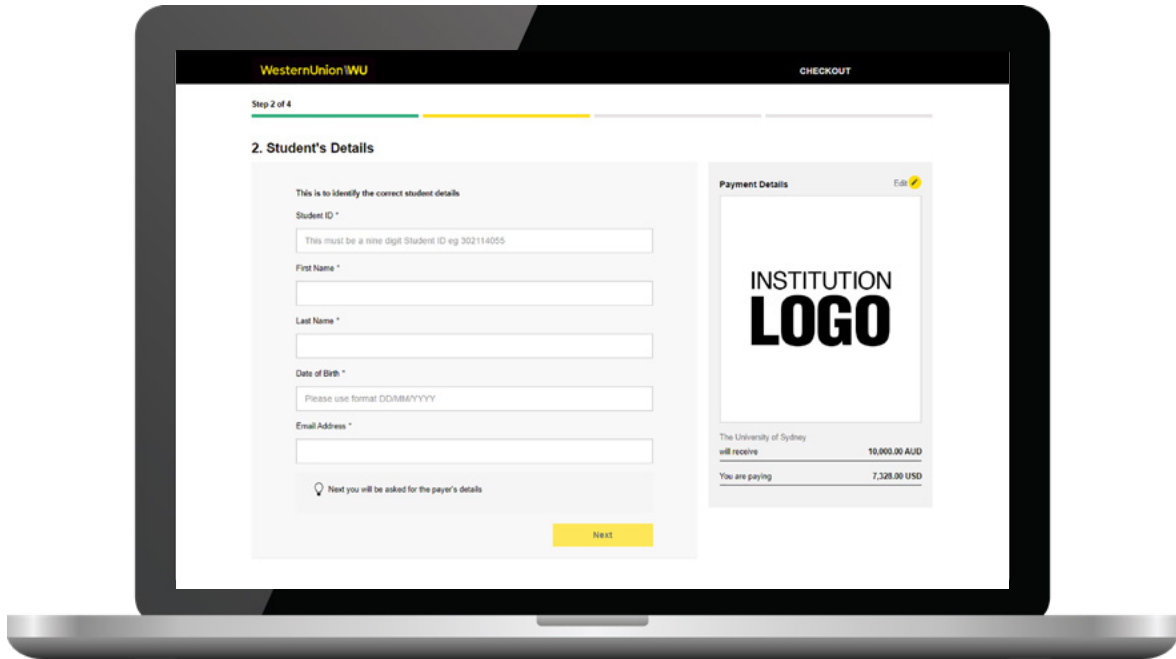


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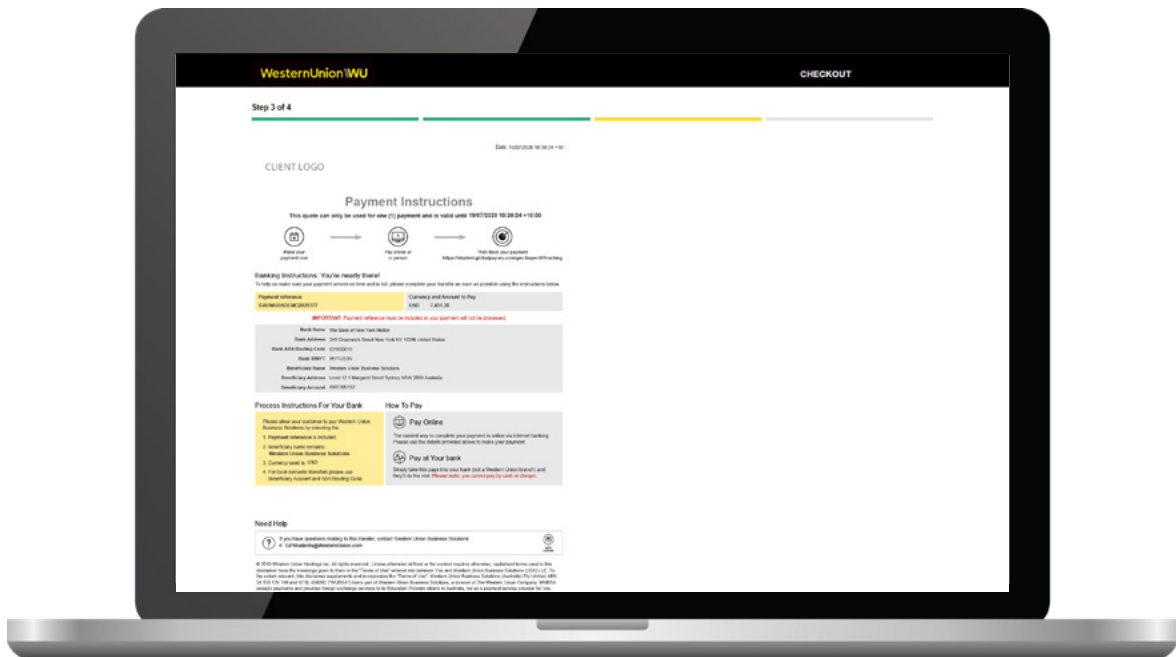
Payer is presented with available payment options and selects their preferred option e.g. AliPay.



Payer enters student and payer details.



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

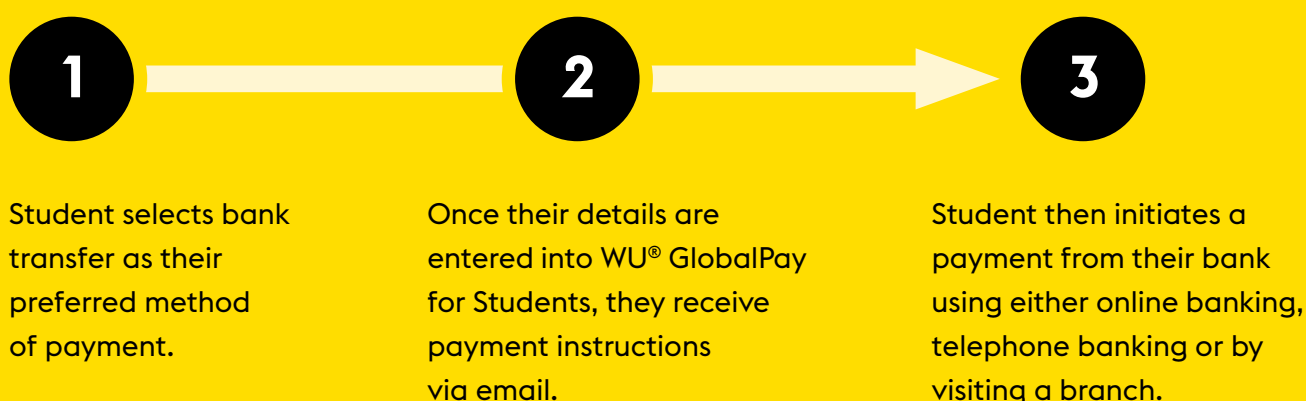


Transaction limits may apply for payments made by E-wallets. These limits are dictated by the individual's own banking relationship.

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:



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:



Thomas Cook



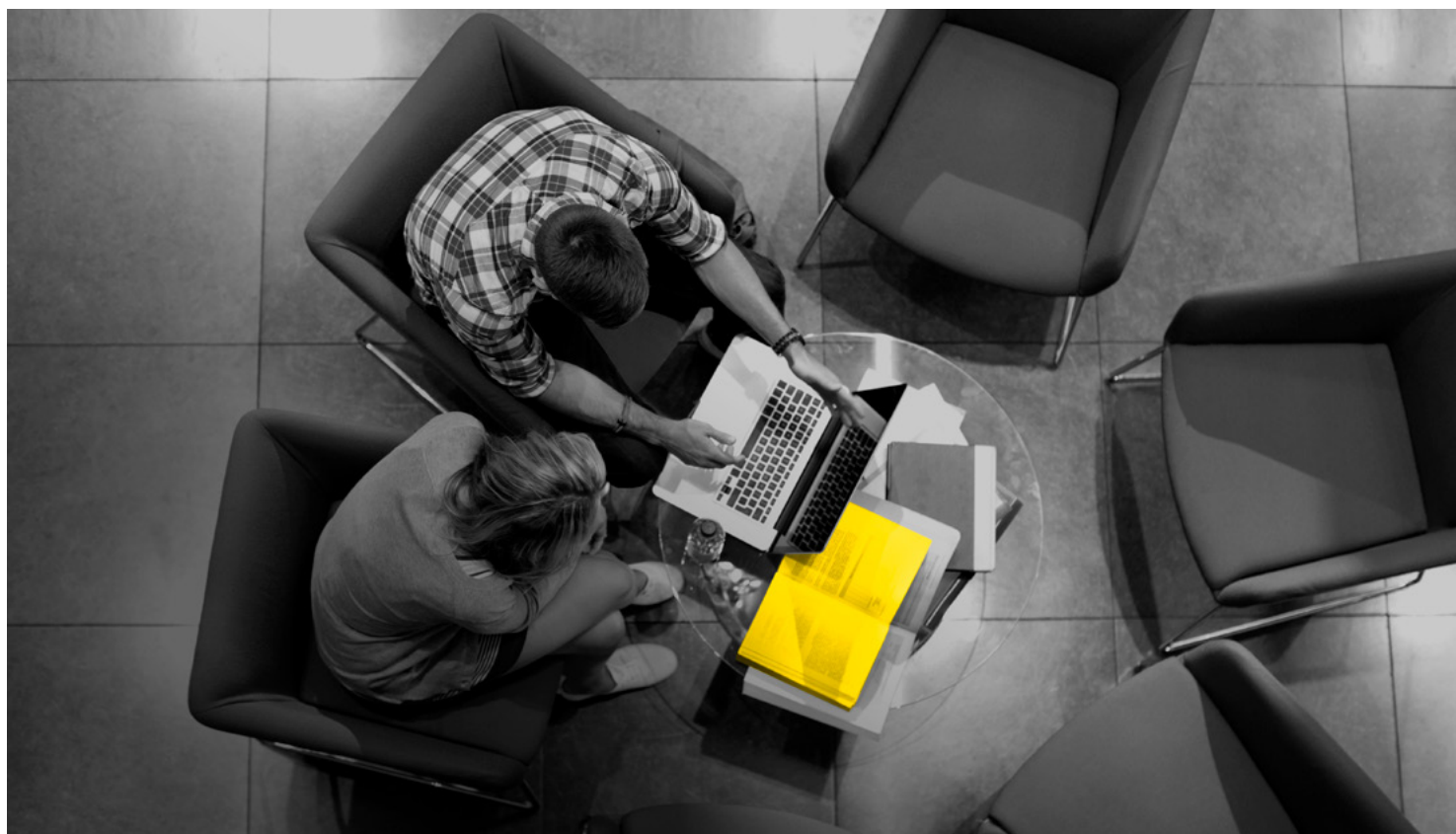
PAUL MERCHANTS LTD.TM
(An ISO 9001:2008 Certified Co.)

Country coverage













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

| Country | Supported currency | Alternative payment method | Local currency bank transfer | Credit card |
|--------------------------------|--------------------|----------------------------|------------------------------|-------------|
| Indonesia | IDR | | | ● |
| Ireland | EUR | Trustly | ● | ● |
| Israel | ILS | | ● | ● |
| Italy | EUR | Sofort | ● | ● |
| Jamaica | JMD | | ● | ● |
| Japan | JPY | UnionPay | ● | ● |
| Jordan | JOD | | ● | ● |
| Kazakhstan | KZT | | | ● |
| Kenya | KES | | ● | ● |
| Kuwait | KWD | | ● | ● |
| Latvia | EUR | Trustly | ● | ● |
| Lebanon | LBP | | | ● |
| Lithuania | EUR | Trustly | ● | ● |
| Luxembourg | EUR | | ● | ● |
| Macau | MOP | | | ● |
| Malaysia | MYR | | | ● |
| Maldives | MVR | | | ● |
| Malta | EUR | | ● | ● |
| 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 | | ● | ● |
| Romania | RON | Trustly | ● | ● |
| Russia | RUB | | ● | ● |
| Saint Kitts & Nevis | XCD | | | ● |
| Saint Lucia | XCD | | | ● |
| Saint Vincent & The Grenadines | XCD | | | ● |
| Samoa | WST | | | ● |
| Saudi Arabia | SAR | | ● | ● |
| Seychelles | SCR | | | ● |
| Singapore | SGD | | ● | ● |
| Slovakia | EUR | Trustly | ● | ● |
| Slovenia | EUR | Trustly | ● | ● |

| Country | Supported currency | Alternative 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 | THB | | | ● |
| The Netherlands | EUR | Ideal | ● | ● |
| Tonga | TOP | | | ● |
| Turkey | TRY | | ● | ● |
| Ukraine | UAH | | | |
| United Arab Emirates | AED | | ● | ● |
| United Kingdom | GBP | Sofort | ● | ● |
| United States | USD | | ● | ● |
| Vietnam | VND | | | ● |
| Yemen | YER | | | ● |



By payment type

| Payment option* | | Processing time* | Currency supported | Country availability |
|---|--------------------------|-----------------------|--------------------|---|
|  Trustly | Online | 2-3 business days | Multiple | Denmark, Sweden, Lithuania, Luxembourg, Latvia, Cyprus, Estonia, Malta, Hungary, Poland, Finland, Ireland, Slovakia, Slovenia & Romania |
|  支付宝 ALIPAY | Online | 3-4 business days | RMB | China |
|  银联电子支付 CHINAPAY | Bank transfer/ Online | 2-3 business days | RMB | China* |
|  UnionPay 银联 | 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 |
|  iDEAL | 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 LOCATION | 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](https://business.westernunion.ca/education)

Tel: 1 800 223 9392

Email: canadaeducation@westernunion.com

WesternUnion \\WU

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