flywire

PAYER GUIDE

THE STUDENT'S GUIDE TO MAKING INTERNATIONAL PAYMENTS WITH FLYWIRE

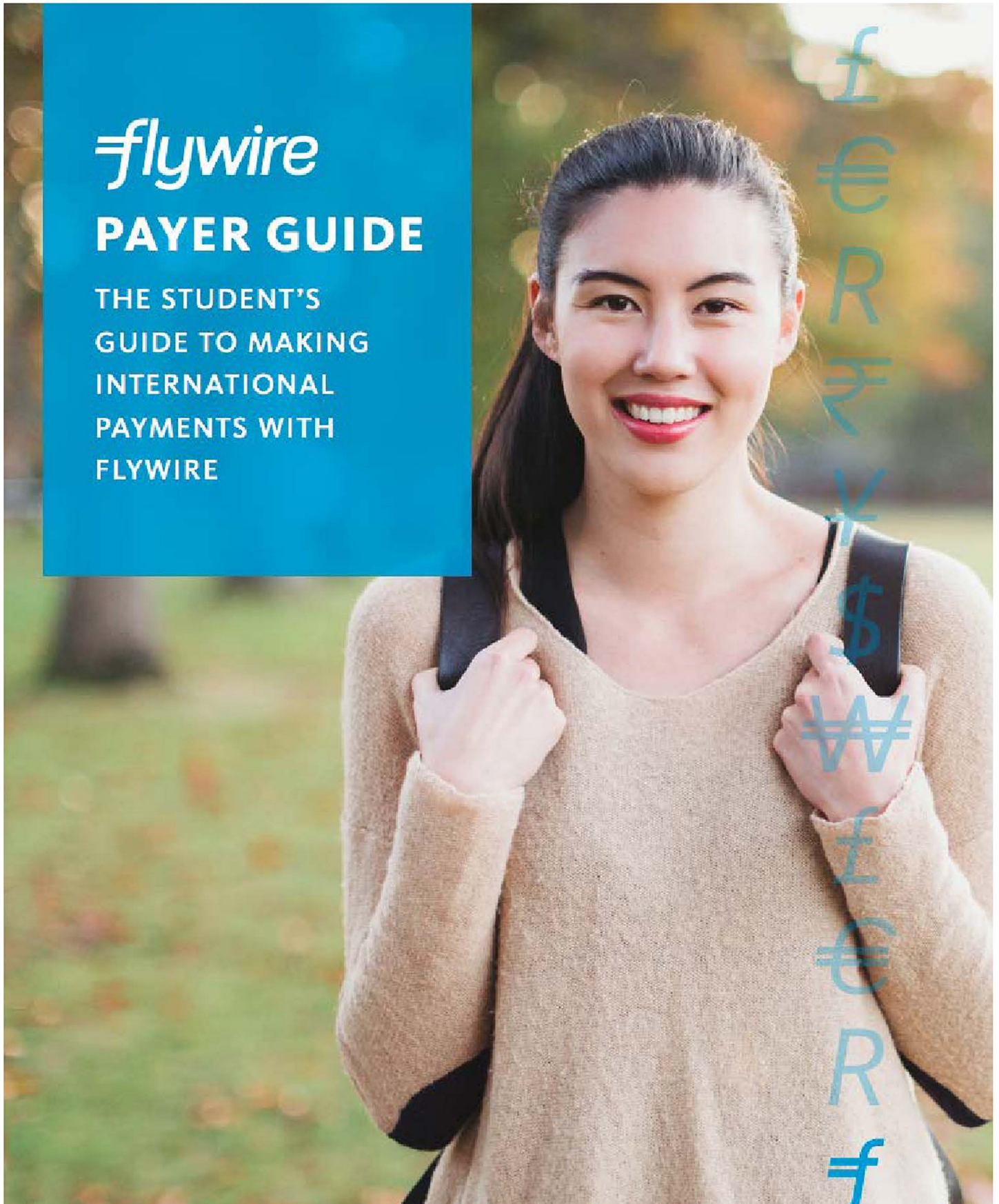UNIVERSITY OF TORONTO

TABLE OF CONTENTS

HIGH-LEVEL FLYWIRE OVERVIEW

Register your payment details

Enter your payment details in our international payment portal to let us know your payment is coming.

Make your payment

Follow the instructions provided to make your payment. To send your funds via bank transfer, **you may need to visit your bank online or in person.**

Flywire completes the exchange

Flywire performs the foreign exchange and transfers the funds to our institution.

Funds delivered

Your payment will be delivered to our institution and your student account is updated to reflect your payment.

Track your payment 24/7 with text updates, the Flywire mobile app, or at flywire.com

Payment initiated

Guaranteed and delivered
Funds are delivered 2-5 business days after funds are guaranteed

FREQUENTLY ASKED QUESTIONS:

Why should I pay with Flywire?

Trusted by thousands of students around the globe, Flywire is one of the safest, most convenient ways to make international education payments to the University of Toronto.

Flywire has been fully vetted by the University of Toronto as an approved international payment processor. Flywire provides UofT students with a safe and easy way to make payments to University of Toronto from around the world.

Is Flywire safe?

Yes! Flywire undergoes an annual SOC II and PCI DSS review to help ensure customer data is handled securely and in compliance with all applicable laws, including, but not limited to, GDPR, PIPEDA, FERPA, GLBA and other data protection laws.

You can learn more about our security measures at https://www.flywire.com/company/security

What is the 'Best Price Guarantee'?

Flywire aims to provide the best price for international payments. If you find a better rate at your **bank** within two hours of booking a local currency bank transfer payment with Flywire, we will match the rate offered by your bank.

> **To Submit a Best Price Guarantee:**
>
> 1) Take a screenshot of your bank quote (including fees) for the same amount you booked in Flywire, within two hours.
>
> 2) Send the quote and your newly created Flywire payment ID (3 letters and 9 digits, example ABC123456789) to support@flywire.com.
>
> If the quote is eligible, Flywire will adjust the rate on your booking and let you know the new amount to send.

How do I track my payment?

Students can track their payment via text message or in the tracking link provided in their confirmation email (sent from Flywire).

Is my rate guaranteed?

Flywire will honour your exchange rate for a set amount of time. Once your payment is initiated, this guarantees the rate quoted. The final confirmation page will outline how long your rate is guaranteed and give instructions as to what date you need to pay by. This can vary by payment method and country.

Now, you need to make a bank transfer **from your bank account** to ours no later than **July 19, 2023**

(?) How can I complete my bank transfer?

You will need to complete your bank transfer outside of Flywire's platform via online banking, telephone transfer or by visiting your local bank branch in person.

More info

Please use the payment instructions below to transfer your funds to Flywire. Keep in mind that it will take 2-3 business days for us to receive your payment.

Payment instructions

Amount to pay	**11.951,00 €**
Reference / Payment ID	**YYY891899877** ❗ You must include this reference so we can identify your payment
Remittance Information / Reference	YYY891899877 - Flywire Test Client
Beneficiary Bank	CITIBANK NA
Beneficiary Bank Address	José Ortega y Gasset 29, Planta 4, 28006 - Madrid (SPAIN)
IBAN	ES3814740000140660146008
Beneficiary	Flywire
Beneficiary Address	Av. Aragón 30, 13J 46021 Valencia, Spain
Notes	This is a **test** here
Detail of charges	OUR In a SWIFT, at field 71A "Details of Charges", from the available options BEN, SHA, OUR, select OUR. This field determines who pays the transfer charges.
Payer ID	780786691899877

DOWNLOAD INSTRUCTIONS FOR THE BANK TRANSFER

HOW TO PAY:

__Important:__ It is important that you follow these steps every time you make a payment. This process generates a new Payment ID which is a unique reference number that helps Flywire and UofT identify your payment. Not following these instructions may result in a payment being delayed.

Step 1:

To begin your payment, read the following disclaimer (https://help.flywire.com/hc/en-us/p/UofT_Flywire_Disclaimer) & click on the button at the bottom.

UNIVERSITY OF TORONTO   flywire

Disclaimer prior to completing your payment with Flywire

1. Payment will be accepted by the University of Toronto only for the amount of tuition and residence fees. Funds for living expenses MUST be directed to the student's own financial institution. University of Toronto reserves the right to hold funds sent in excess of tuition and residence fees for a subsequent term, or return excess funds to sender.

2. Due to banking regulations regarding sanctioned countries and regions, Flywire is unable to process payments from sanctioned countries. If you attempt to make a payment from a sanctioned country, you will receive a message indicating the Flywire service is not available in that country. Refunds to sanctioned countries are not possible.

3. Obligations of a Registered Student: A student is considered to be registered as soon as he or she has paid tuition and incidental fees, or has made appropriate arrangements to register without payment of the first tuition fee payment (tuition fee deferral). By virtue of being registered, a student thereby agrees to abide by all of the academic and non-academic policies, rules and regulations of the University and of his or her academic division, as set out in the divisional calendar, and to ensure that the accuracy of personal information such as the current mailing address, telephone number, and utoronto.ca email address is maintained.

4. A student is responsible for any financial obligations which may be incurred in the process of making changes to registration and/or course enrolment.

5. If the University will refund a Flywire incoming fee payment, the amount you receive back may be different than the amount you paid in the original Flywire transaction based on market conditions at the time of the Flywire refund. Subject to applicable regulations and policies of our banking and payment partners, Flywire may not be able to refund to you an amount that exceeds the amount paid in the original currency.

6. The University of Toronto respects your privacy. Personal information that you provide to the University is collected pursuant to section 2(14) of the University of Toronto Act, 1971. It is collected for the purpose of administering admission, registration, academic programs, university-related student activities, activities of student societies, financial assistance and awards, graduation and university advancement, and for the purpose of statistical reporting to government agencies. At all times it will be protected in accordance with the Freedom of Information and Protection of Privacy Act. If you have questions, please refer to www.utoronto.ca/privacy and/or contact the University
Freedom of Information and Protection of Privacy Coordinator at 416 946-7303 or 416-978-4873, Office of the Governing Council, 27 King's College Circle, Toronto, ON, M5S 1A1.

7. Information that you provide to Flywire is subject to its own privacy policy, available at: https://www.flywire.com/legal/privacy-policy. If Flywire stores or moves information outside of Canada, it may be subject to the laws of that jurisdiction and not those of Canada or Ontario.

For payment-related inquiries, you can contact Flywire support via email, phone or chat by visiting their Help Center.

Click the button below to begin your University of Toronto payment:

PAY NOW WITH FLYWIRE

The 'PAY NOW WITH FLYWIRE' button will redirect you to **universityoftoronto.flywire.com**

Translation: You can translate the disclaimer into Spanish, French, Korean, Mandarin, Japanese, Portuguese, Vietnamese, Arabic, Bahasa Indonesian, and Welsh. Use the language button at the top right of the page where it says "English" to change languages.

UNIVERSITY OF TORONTO

flywire

🌐 English (US) ⌄

العربية
Deutsch
Español
Français
Bahasa Indonesia
Italiano
日本語
한국어
Português
Tiếng Việt
简体中文

Disclaimer prior to completing your payment with Flywire

1. Payment will be accepted by the University of Toronto only for the amount of tuition and residence fees. Funds for living expenses MUST be directed to the student's own financial institution. University of Toronto reserves the right to hold funds sent in excess of tuition and residence fees for a subsequent term, or return excess funds to sender.

2. Due to banking regulations regarding sanctioned countries and regions, Flywire is unable to process payments from sanctioned countries. If you attempt to make a payment from a sanctioned country, you will receive a message indicating the Flywire service is not available in that country. Refunds to sanctioned countries are not possible.

3. Obligations of a Registered Student: A student is considered to be registered as soon as he or she has paid tuition and incidental fees, or has made appropriate arrangements to register without payment of the first

Step 2:

In the '*The payment will come from*' dropdown menu, select the country you would like to make your payment from.

Important: If you are located in a different country than where you are paying from, make sure to select the country your funds will be sent from.

Translation: You can translate the payment portal into Spanish, French, Korean, Mandarin, Japanese, Portuguese, Vietnamese, Arabic, Bahasa Indonesian, and Welsh. Use the language button at the bottom of the page where it says "English" to change languages.
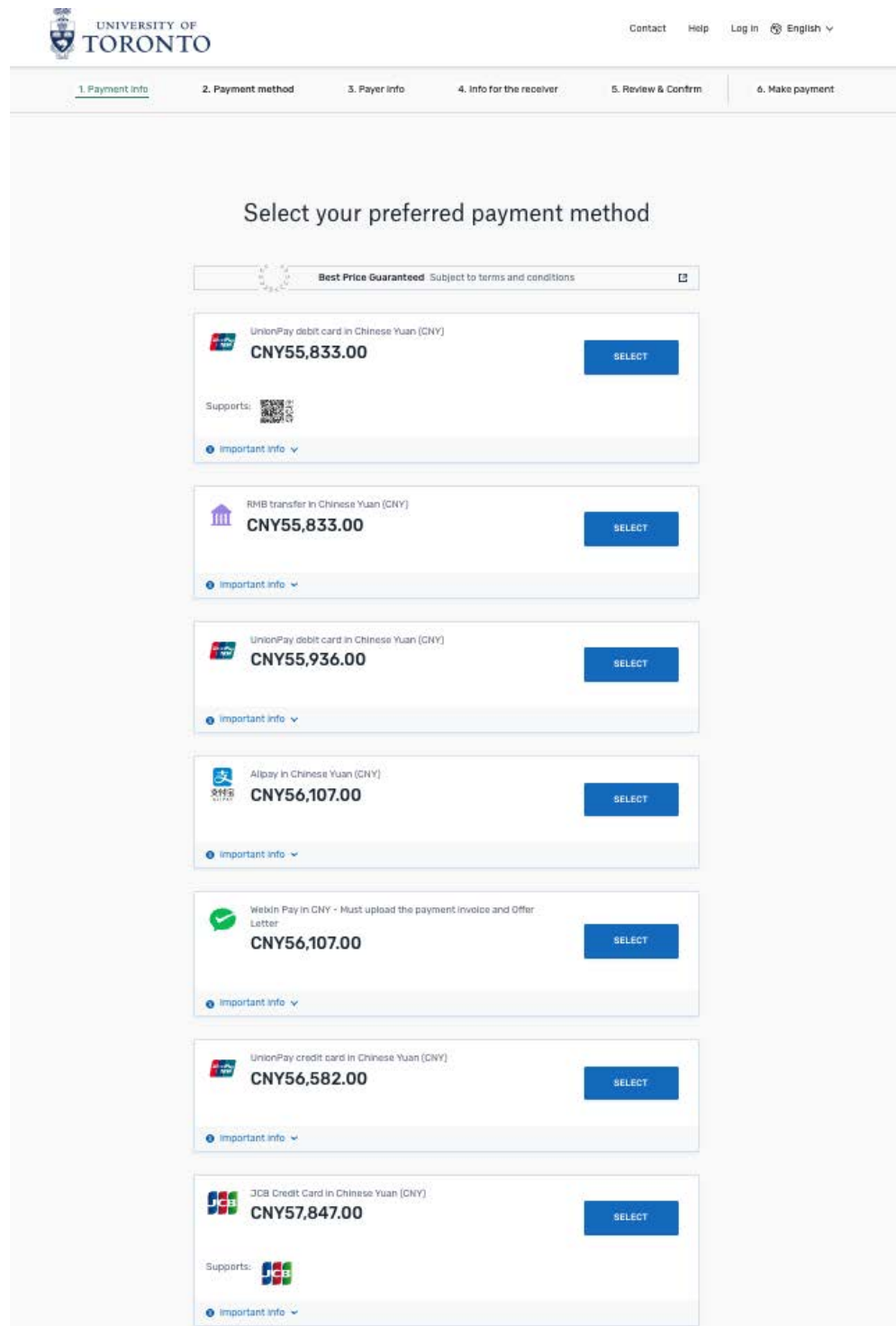
Step 3:

Review the payment options available for the country you selected and choose your preferred payment method.

Example: *Above is an example of payment options available to students paying from China. The country you select will impact the payment options you are provided.*

Step 4:

Fill out the 'Payer Information'.

__Important:__ Fill out this section with the details of the person whose card/bank account will be used to pay.

Step 5:

Fill out the 'Student Information'

Important: *This information will allow UofT and Flywire to accurately track your payment and update the student account immediately upon arrival in UofT's bank account.*

You will then be presented with a summary of your booking to confirm or amend.

Step 6:

Follow the instructions provided to send funds to Flywire via your selected method.

BANK TRANSFERS: Follow the instructions to send your funds to Flywire's local bank account provided. Depending on your bank, this payment can be completed/made online, in person, or over the phone.

Note: In the bank transfer method, Flywire does not debit funds from your bank account, you must send them to the account provided.

Now, you need to make a bank transfer **from your bank account** to ours no later than **July 19, 2023**

(?) **How can I complete my bank transfer?**
You will need to complete your bank transfer outside of Flywire's platform via online banking, telephone transfer or by visiting your local bank branch in person.

More info

Please use the payment instructions below to transfer your funds to Flywire. Keep in mind that it will take 2-3 business days for us to receive your payment.

Payment instructions

Amount to pay	**11.951,00 €**
Reference / Payment ID	**YYY891899877** ⚠ You must include this reference so we can identify your payment
Remittance Information / Reference	YYY891899877 - Flywire Test Client
Beneficiary Bank	CITIBANK NA
Beneficiary Bank Address	José Ortega y Gasset 29, Planta 4, 28006 - Madrid (SPAIN)
IBAN	ES3814740000140660146008
Beneficiary	Flywire
Beneficiary Address	Av. Aragón 30, 13J 46021 Valencia, Spain
Notes	This is a **test** here
Detail of charges	OUR In a SWIFT, at field 71A "Details of Charges", from the available options BEN, SHA, OUR, select OUR. This field determines who pays the transfer charges.
Payer ID	780786691899877

DOWNLOAD INSTRUCTIONS FOR THE BANK TRANSFER

DEBIT/CREDIT CARD: Enter your card details online to complete your payment in your home currency.

Note: Make sure your card is denominated in the currency you have booked your payment in. Dual currency cards should not be used in Flywire, as they can incur additional fees by the issuing bank.

After you send your payment or enter in your card details, the payment tracker will update to "payment received."

Step 7:

Track your payment via text message, or in the tracking link provided in your confirmation email.

flywire

Hi Marissa,

We're happy to confirm you have completed your payment FLY123456789 of 550 USD!

You don't need to do anything else, just allow 2-3 business days for us to process and deliver your payment to Flywire University. Your institution has access to your payment status on their Flywire Dashboard and can see that your payment is guaranteed.

We'll notify you once your payment has been delivered and your receipt becomes available. In the meantime, you can check your payment status on your tracking link any time by clicking the blue button below.

TRACK YOUR PAYMENT

Thank you!

💡 *Did you know?* You can sign up to receive future offers and promotions from Flywire. Sign up here.

Need anything else?
We're here for you. Visit our Help & Support Center

Interested in signing up for promotions and offers?
Manage your email subscriptions.

HOW FLYWIRE CAN SUPPORT YOU WITH YOUR PAYMENT:

If you are experiencing any difficulties or simply have a question while making a payment, you can always click the live chat feature at the bottom right of the page for immediate assistance.

When paying through Flywire, you have access to around-the-clock multilingual support from our global support team.

How to contact Flywire support:

- **Live Chat:** During your payment you can access live chat at any time across all Flywire pages

- **Phone:** Give us a call at one of our international numbers (listed here) (help.flywire.com/hc/p/call-us)

- **Email:** Send an email to support@flywire.com

- **Self Serve:** The Flywire Help Center (help.flywire.com) provides support for common questions

- **WeChat:** (for Chinese Students)

- For extra support on sending funds from a specific country please refer to Flywire's 'How to Pay From…' guides:

    - How to Pay from China
    - How to Pay from Korea
    - How to Pay from India
    - How to Pay from Nigeria

WHO TO CONTACT AT UNIVERSITY OF TORONTO:

For student account inquiries:

Student Accounts

- **Phone:** 1-416-978-2190

- **Submit a Request:** Submit an inquiry for Student Accounts here (uoft.me/client-services)

- **Address:** University Registrar's Office, University of Toronto, 172 St. George Street, Toronto, Ontario, M5R 0A3