flywire
PAYER GUIDE
THE STUDENT’S GUIDE TO MAKING INTERNATIONAL PAYMENTS WITH FLYWIRE
WHY USE FLYWIRE?

- Flywire allows you to pay from almost any country or bank in your home currency
- No bank fees or further charges
- Competitive exchange rates and a best price guarantee
- Fast transfers – your payment is usually received by the university within 3-4 business days
- A guarantee that UMN Duluth will receive the correct amount once your payment is made, you don’t need to worry about fluctuation exchange rates!
- Payment tracking via a student dashboard, with notification via email once payment is received by UMN Duluth

STEP 1: LOG IN

- Visit https://idp2.shib.umn.edu/idp/umn/login and log in.
STEP 2: FOLLOW THE PROMPTS

- Select My Finances
- Select Make a Payment
- On the Account Summary page, click Make a Payment again
- Select Campus
STEP 3: SELECT INTERNATIONAL PAYMENT

- On the next screen, select International Payment from the Payment Method drop-down list.
STEP 4: CONFIRM & CONTINUE

• On the next screen, review the payment details, then select the Make Payment button at the bottom to continue.
STEP 5: SELECT PAYMENT TYPE

You are now in Flywire's payment portal. Enter the country you are paying from and the amount you need to pay.

- Based on your country selection Flywire will automatically display your local currency rate with the appropriate payment options, such as traditional bank transfer or debit/credit card payment.

  - Traditional bank transfer (also known as a wire) is the most cost effective method. Please note that to complete the payment you will need to make arrangements with your bank (in-person, online, or over the phone) and send your funds to Flywire in your chosen currency.

  - Debit/credit card will allow you to make an online payment in your home currency. Contrary to a traditional international credit card payment, with Flywire we are handling the foreign exchange so you will know the exact amount that will be deducted from your account before making your payment. Please note that credit card payments are not available in every country.

- Flywire will then convert your currency and pay your institution.

- If you have an account in a different currency that you would prefer to use, select that country in the “what country are you paying from” field instead.

- If you select your home country, but you don’t see your home currency, not to worry — you can always pay in the currency of your institution or select a different currency. The process and benefits will remain the same, however, your bank will handle the foreign exchange before sending the funds to Flywire.

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**Payment**

* In United States Dollars, the amount you want Sample University to receive

$25,000.00

* What country are you paying from?

Spain

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**Payment Options**

<table>
<thead>
<tr>
<th>Payment Options</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic Bank Transfer in Euros (EUR)</td>
<td>24,207.00 EUR</td>
</tr>
<tr>
<td>MasterCard: International Debit/Credit</td>
<td>24,854.00 EUR</td>
</tr>
<tr>
<td>VISA: International Debit/Credit</td>
<td>24,854.00 EUR</td>
</tr>
</tbody>
</table>

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**Why pay through Flywire?**

- Eliminate hidden bank fees - ensure your institution receives the correct amount.
- Save on exchange rates - in most cases you can make a payment in your home currency. Flywire will process the currency exchange - offering you wholesale exchange rates, unmatched by traditional banks.
- Peace of mind - 24 hour multilingual customer support when you need it most. Know where your payment is in the bank transfer process.

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I want to pay in another currency
STEP 6: LOGIN/CREATE ACCOUNT & FILL IN PERSONAL DETAILS

• Enter your name, email, and password to create an account (this will allow you to track your payment each step of the way). In addition, your payment details will be saved and pre-fill for your next payment.

• Follow the prompts to fill in your personal details and contact information.

• Click the Continue with Payment button.

Flywire Account

By clicking "CONTINUE WITH PAYMENT" you agree to the Use and Privacy Policy.
STEP 7: CONFIRM PAYMENT DETAILS

- Please review and confirm the information for your payment.

- If you are paying via bank transfer, you will receive a deadline by which you should go to your bank and complete the payment. This payment due date will be listed on the payment details page at the bottom. (If you need more time, our Customer Support Department can allow for an extension at the time of booking. If you miss your deadline, you can also request more time in your dashboard. This deadline is not associated with your educational institution deadline).

- Click the Continue with Payment button.
STEP 8 (FOR BANK TRANSFERS): REVIEW PAYMENT INSTRUCTIONS

- For a bank transfer (wire) you will be directed to your payment dashboard where you will receive payment delivery instructions. You can review the payment details and return as necessary to check the status of your payment.

- You can enter your mobile phone at the prompt if you would like to receive payment status updates via text. If you do not want to receive text updates click the “no thank you” link.

- For a bank transfer we recommend that you print the instructions to bring with you to the bank when you make your payment. This will make the process clearer for you and the bank. Please make sure to include your Flywire payment ID in the details of your bank transfer.

- IMPORTANT: Your payment ID is only valid for this payment. Every payment requires a unique Flywire payment ID. This facilitates the payment tracking process.
STEP 8 (FOR CREDIT CARDS): REVIEW PAYMENT INSTRUCTIONS

- For debit/credit card payments you will be taken to a web form to fill in your credit card information and complete your payment. Please note that funds will not be displayed on your student account immediately as your payment still needs to be processed and delivered to your institution.

- Please be sure to check your credit card limits to verify it can accommodate your payment size. In some cases you will need to call your bank to confirm your payment can be processed.

- You can enter your mobile phone at the prompt if you would like to receive payment status updates via text. If you would prefer not to receive text updates, click ‘no thank you’ at the prompt.

- IMPORTANT: Your payment ID is only valid for this payment. Every payment requires a unique Flywire payment ID. This facilitates the payment tracking process.

You will pay 24,854.00 EUR from Spain via VISA: International Debit/Credit, and your University will receive 25,000.00 USD.
STEP 9: TRACK PAYMENT STATUS ONLINE

• Your dashboard will be updated each step of the process, and you will receive a final email confirmation when payment has been delivered to your institution.

• Keep in mind that your school may take 2-3 business days to post your payment to your account once they have received it.

• If you have not sent your payment within 2 days, you will receive a notification from Flywire asking if you need more time, want to cancel, or have already sent your payment.

• Should you have any questions along the way, contact Flywire 24x7 via email, live chat, or phone.