



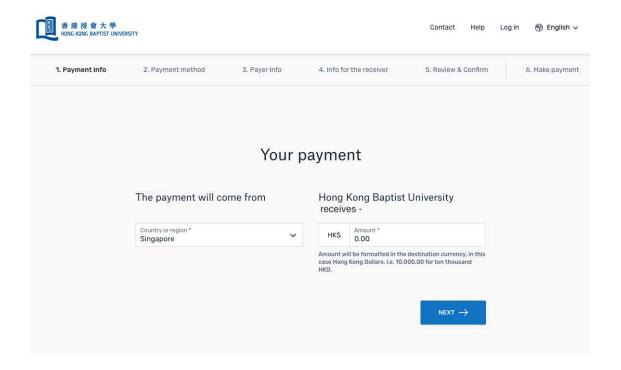
Payer Guide

The student's guide to making international payments via Flywire



Step 1: Enter your country and payment amount

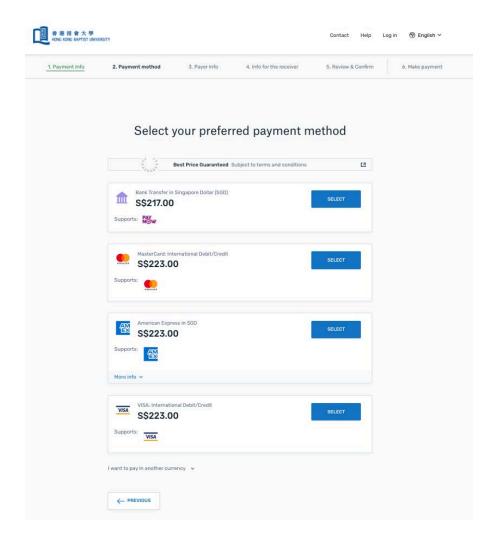
- Select the overseas country where your account is based or card is issued from in the drop-down menu.
- Enter the exact payment in HKD, as requested by the institution



Step 2: Select your payment method

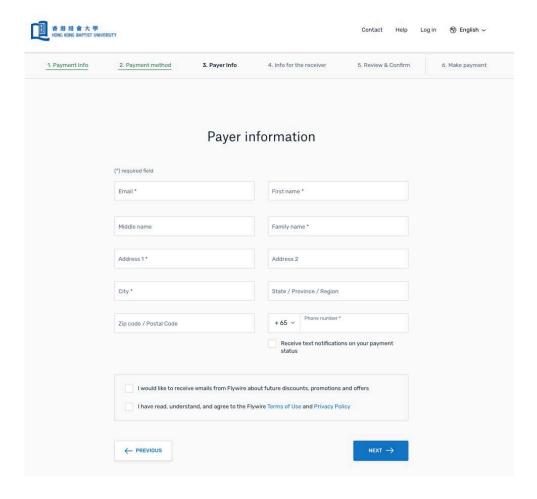
Based on your country selection, Flywire will automatically display your local currency rate with the appropriate payment options, such as traditional bank transfer or debit/credit card payment.

- 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, Flywire handles the foreign exchange so you will know the exact amount that will be deducted from your account before you make 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 select your home country, but you don't see your home currency, don't worry you can always pay in the currency of your institution or select a different currency by clicking the "I want to pay in another currency" link at the bottom of the page. Although the process and benefits will remain the same, your bank will handle the foreign exchange before sending the funds to Flywire.



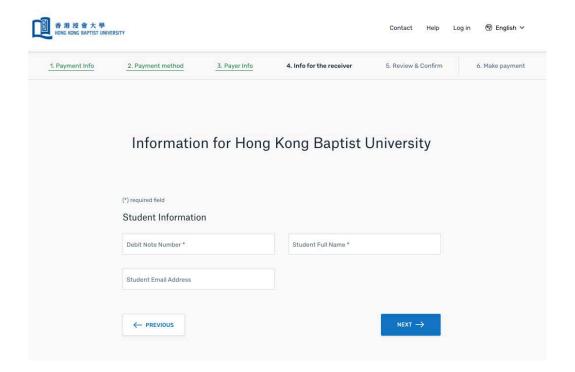
Step 3: Enter the payer's information

- Enter the payer's personal details and contact information.
- You can choose to receive text notification (SMS) on your payment status by checking the box below phone number
- Agree to Flywire's terms and conditions by checking the box at the bottom of the form
- Click Next to continue.



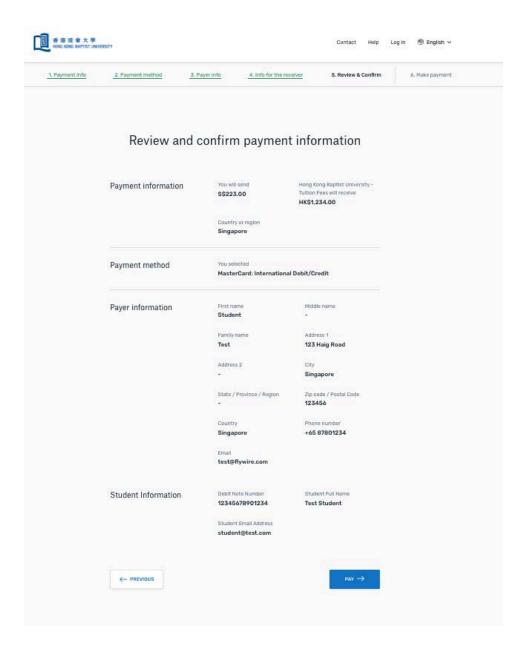
Step 4: Enter the student's contact information

- Enter the student's details and contact information, as requested by the institution.
- Click Next to continue.



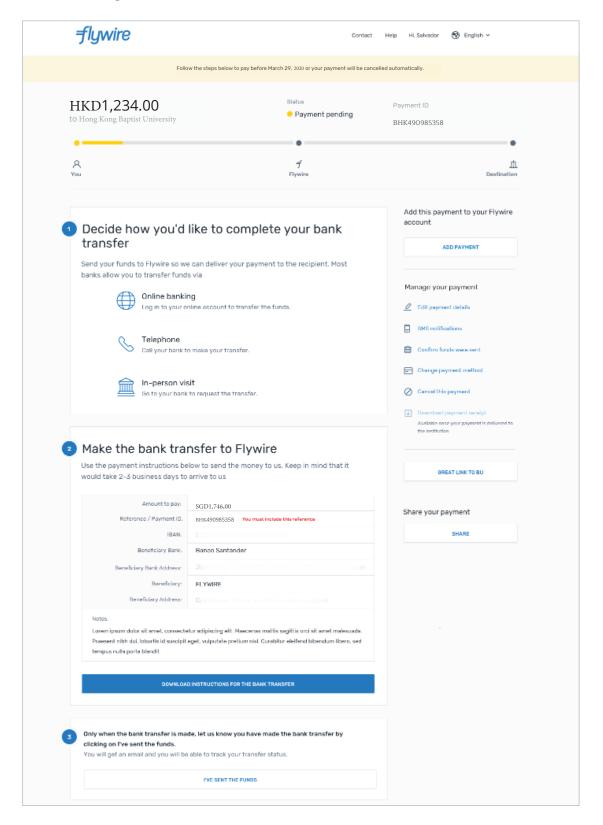
Step 5: Review and confirm your information

- Review the payer and student's information for accuracy. Use the "Previous" button if you would like to edit your information.
- Click Next to continue.



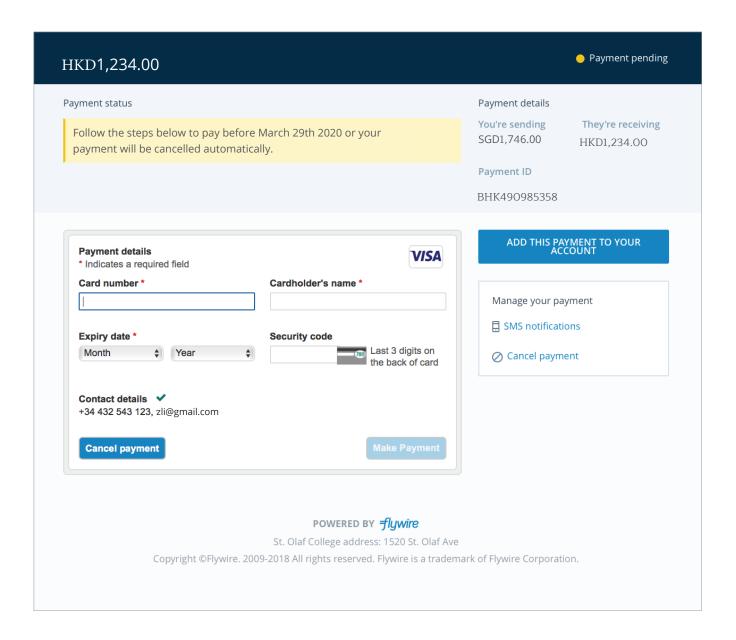
Step 6: For bank transfer payments: Review your payment instructions and make your payment

 Review and submit your payment to Flywire using the payment instructions provided.



Step 7: For credit card payments: Enter your card details

- Enter your card number, name, expiration date, and security code.
- Enter your information within 15 minutes to avoid your session timing out.
- Click Make Payment to continue.



Track your payment

Payment tracking is available at flywire.com or through Flywire's mobile app. Log in to check the status of your payment and receive email notifications or opt into SMS text message alerts.

Need help?

Customer Support Phone Numbers:

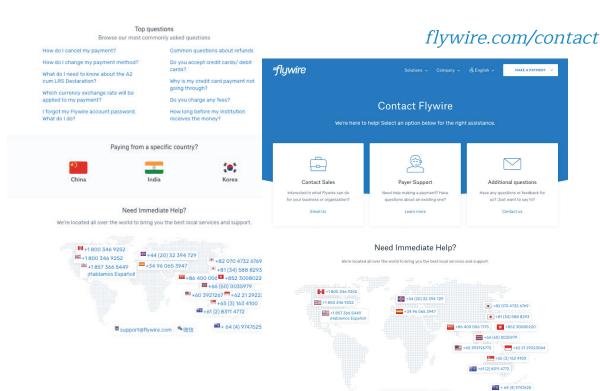
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