

# Viewing and paying fees online

## Frequently Asked Questions



### WHAT DO I USE THE PAYMENT PORTAL FOR?

- View the fees you are due to pay, and see any upcoming instalments
- Pay your fees online or find details you need to pay your fees by Bank Transfer through your bank

### WHO CAN USE IT?

All students and people who pay on their behalf (e.g. parents)

### HOW DO I PAY MY FEES?

- **Log on using the secure link** on your offer letter or statement of account, or from the 'How to Pay' page on the ISC website
- **Indicate who will be making the payment.** If your parent/guardian will be paying, you will need to provide their details
- **Read and accept** the Terms and Conditions of your International Study Centre or College
- **Select the payment method of your choice.** You will be able to complete your payment online or collect the details you need to provide your bank with if paying by bank transfer

### HOW LONG DOES IT TAKE FOR MY PAYMENT TO SHOW ON MY ACCOUNT?

- If you pay by card, your payment shows up immediately (or may take up to 1 hour)
- If you pay by Bank Transfer, your payment will show on your account within 5 working days from the date your payment was made by your bank
- The first payment that you make will show on your account once your acceptance form has been returned and processed by our Admissions team

### CAN I PAY MY FEES IN CASH?

Cash is **not** an accepted payment method. Fees can only be paid through Study Group payment platform by either debit/credit card or Bank Transfer

### WHEN SHOULD I PAY MY FEES?

- You must pay the first instalment before you arrive to secure your place
- All other payments need to be done according to your payment schedule which you can view online or on your offer letter

### CAN I PAY IN DIFFERENT CURRENCIES?

- You can make payments easily and securely in your own currency. If your preferred currency is not available, you can make the payment in the currency of the country where you are studying. If you do this, your bank will perform the foreign exchange and may charge a conversion fee.
- If your bank account or card are registered in a different country to the one displayed on your payment options page, select the country where they are registered. This avoids you being charged further international transaction fees by your bank.



# Paying my fees online

## IS IT SECURE?

Flywire is the trusted choice of millions of students and thousands of institutions in the world. Flywire undergoes annual security audits to ensure data protection and information security. Flywire will not, in any circumstances, share your personal information with other individuals or organisations without your permission. Flywire processes and collects all payments on Study Group's behalf.

## WHERE CAN I FIND THE DETAILS I NEED TO LOGON?

- The secure link and the access code can be found on your offer letter or statement of account
- Payment portal can be also accessed from Centre's *How to Pay* page. All you need is your Study Group student ID and the access code from your offer letter or statement of account

## WHO DO I CONTACT IF I HAVE QUESTIONS ABOUT MY FEES?

If you have any questions about your fees, please email the Student Payments team. You can find their email address in your offer letter or statement of account

## CAN PAYMENTS BE MADE ON SMARTPHONES OR TABLETS?

Yes, you can make payments on Android smart phones and tablets, as well as iPhones and iPads

## WHICH WEB BROWSERS ARE SUPPORTED?

Payments can be made using Internet Explorer, Google Chrome, Firefox, or Safari

## THE FEES I AM VIEWING ONLINE ARE DIFFERENT FROM THE FEES ON MY STATEMENT

For any questions about your fees, please email the Student Payments team. You can find their email address in your offer letter or statement of account

## MY SECURE LINK IN THE EMAIL DOES NOT WORK OR LOGIN FAILS

- Check that your student ID is correct (please, ensure to use **Study Group's student ID**)
- Go to the log in page and **request a new Access Code** using "Forgotten Access Code"
- If you are still having difficulties, please email the Student Payments team. You can find their email address in your offer letter or statement of account

## DO I HAVE TO PAY MY FEES ONLINE?

Fees can be paid online by debit/credit card. Alternatively, if selecting the Bank Transfer option on payment portal, you can collect the details you need to pay by Bank Transfer through your bank

## WHICH CARDS CAN I USE TO PAY MY FEES ONLINE?

All available card options will be displayed once you select the country from which you are paying from, which may include: MasterCard (Debit/Credit), Visa (Debit/Credit), JCB, American Express and Union Pay, among others. Alternatively you can use eWallet payment options like Alipay, Google Pay, Apple Pay and Servipag.

## IS THERE ANY CHARGE FOR USING DEBIT/CREDIT CARD PAYMENTS?

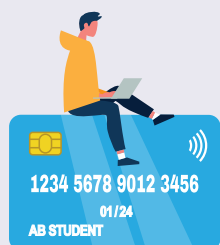
When selecting your preferred payment method, the total amount due will be clearly displayed next to each payment option. The total amount for debit/credit card payments includes our fees, and any processing fees charged by our payment partner. Flywire will not impose any additional fees on top of the final amount confirmed when booking your payment. It is important to complete your payment using a debit/credit card denominated in the currency you have selected to pay in. If you use a dual currency card or a card denominated in a different currency, your card provider may perform currency conversion, which will result in additional charges that are outside of Flywire's control.

## IF THE TOTAL AMOUNT OF MY FEES DUE EXCEEDS MY CREDIT CARD'S DAILY LIMIT, CAN I PAY USING MULTIPLE CARDS OR IN MULTIPLE TRANSACTIONS?

Yes, you can select the amount you want to pay on one card and then complete a separate transaction by paying another amount with a different card

## WHAT IS THE MAXIMUM LIMIT PER SINGLE CARD PAYMENT?

The maximum limit per single card payment will depend on the limit the bank issuer has granted to the debit/credit card. Depending on the issuing bank and your personal credit limit, cards may have different transaction limits. It is recommended to check with your personal bank on your transaction limit before making a payment.



## HOW CAN PAYMENTS BE MADE BY UNIONPAY?

If you do not make Union Pay payments online regularly, there are a few steps we recommend you complete first:

- Please make sure the **balance of your account is sufficient**
- To increase your security, UnionPay will send an SMS code to the mobile number registered with the card. **You will need access to the mobile** and SMS code to proceed with payment
- Please **accept to install the UnionPay secure plug-in** if you are required to do so (this will be a pop-up window). Please refresh the web page and proceed with payment after the installation

## WHAT IS THE MAXIMUM AMOUNT PER SINGLE PAYMENT ON UNION PAY?

The maximum limit per transaction on China Union Pay is €12k or equivalent in payment currency

# Paying my fees by bank transfer

## CAN I PAY BY ONLINE BANK TRANSFER?

Yes, transferring funds via online or mobile banking is the simplest and quickest option. You will simply need to log in to your online/mobile banking account, select the bank transfer option, enter the beneficiary account details and the payment ID provided in your Flywire payment instructions, confirm and submit.

## WHAT IS THE MAXIMUM AMOUNT PER SINGLE BANK TRANSFER PAYMENT?

The maximum limit per Bank Transfer is £100k or equivalent in payment currency. Some banks and card providers may have their own limits. You should always check the limit with your provider prior to completing payment

## HOW DO I PAY BY BANK TRANSFER?

- Log on using your secure link or from the *How to Pay* page on centre's website
- Select the **fees and amount** you want to pay
- Select the **currency you want to pay in** on the *Payment Details* page
- If the currency you want is not available, **please select a different one** (there will always be the option to pay in US dollars or the currency of the country where you will study)
- Select 'Bank Transfer'
- Read and accept the Terms and Conditions
- A copy of your Bank Transfer information shown on your screen will be automatically sent to the email address we have on our system

## PLEASE REMEMBER:

- Use the details you are given online and do not use old bank details given to you in the past
- Include your **personal Bank Transfer Reference** so that we can trace your payment. If you do not include it, we may not be able to process your payment, or your payment may be delayed
- If you are paying in a currency that is different to your invoice currency, **the funds must be transferred within 48 hours**. If the transfer is made later than this date then the amount transferred may no longer cover your invoice due to changes in the currency exchange rate
- After you have processed the transfer, please **allow up to five working days** before the payment shows on your account

