



# International payments to St. Francis Xavier University just got easier!



[business.westernunion.ca](http://business.westernunion.ca)

St. Francis Xavier University is now working with Western Union Business Solutions to provide international students an alternative method for paying student bills. This payment option allows you to pay your student account balance in the currency of your choice and provides a simple and reliable way of initiating payments electronically.

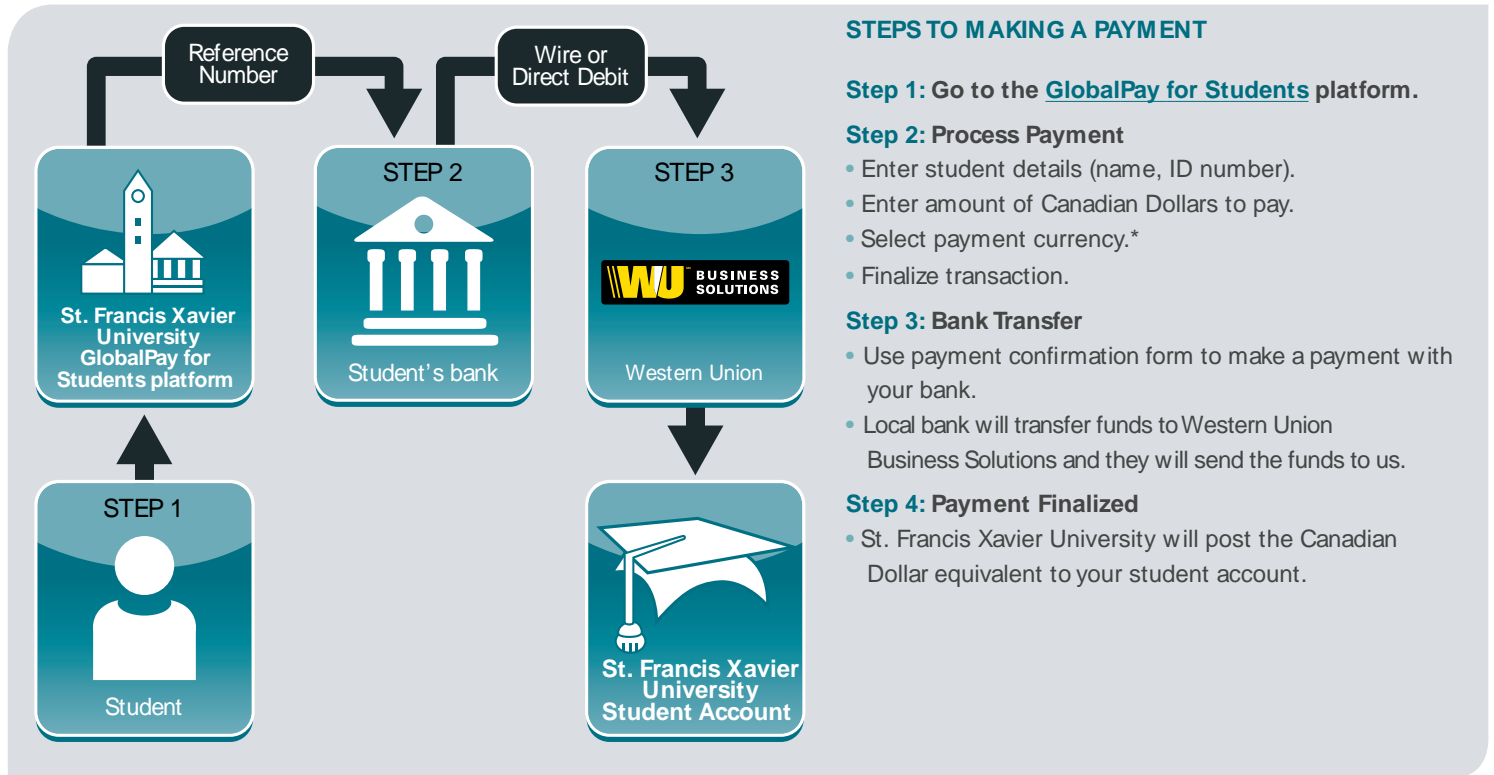
You have a lot to think about when attending a university abroad, including entering international markets to make payments for tuition and other university fees. Some of the complications you can encounter using payment processes such as international wire transfers or bank drafts include:

- Payments are in a currency different from your local currency
- International wires are costly due to high banking fees
- Retail exchange rates are high
- Payment details provided by your banking institution to the university are sometimes incomplete, which can cause delays in applying the payment to your student account

## Advantages of using the student payment portal include:

- You can easily obtain a foreign currency quote by accessing the Western Union Business Solutions [GlobalPay for Students](#) platform.
- You can pay your tuition and fees in the currency of your choice which will then be converted to Canadian Dollars.
- There are NO additional transaction charges from Western Union Business Solutions or St. Francis Xavier University, though you may be charged a transaction fee by your bank.
- The exchange rate is valid for 72 hours after the transaction is initiated, taking the uncertainty out of the total payment amount.
- The exchange rate is competitive when compared to most banks' retail rates.
- Payments received will include your reference information, which ensures that your payment reaches your student account quickly.
- Payments will be electronically transmitted to St. Francis Xavier University ensuring timely posting, typically 2 to 5 business days from the time you initiate the payment.

# Making payments via bank-to-bank transfer:



## STEPS TO MAKING A PAYMENT

**Step 1:** Go to the [GlobalPay for Students](#) platform.

**Step 2: Process Payment**

- Enter student details (name, ID number).
- Enter amount of Canadian Dollars to pay.
- Select payment currency.\*
- Finalize transaction.

**Step 3: Bank Transfer**

- Use payment confirmation form to make a payment with your bank.
- Local bank will transfer funds to Western Union Business Solutions and they will send the funds to us.

**Step 4: Payment Finalized**

- St. Francis Xavier University will post the Canadian Dollar equivalent to your student account.

## FREQUENTLY ASKED QUESTIONS

**Q1: What are the benefits of using the international student payment portal?**

**A1:** Through the international student payment portal you will receive an exchange rate that is valid for 72 hours, which you can accept before you send your funds. You will always know the amount you're going to pay in local currency at the time you send your payment and have confidence that the right amount will arrive at St. Francis Xavier University.

**Q2: Can I make a transfer via my own bank?**

**A2:** To get the benefits of this service it is important that you send your fee amount to the Western Union Business Solutions account details that are provided to you. You can use your own bank to make this transfer to the Western Union Business Solutions account.

**Q3: Which fees can I pay using this service?**

**A3:** This service can be used to make payment for all invoices on your student fees account.

**Q4: I can find my home country but it doesn't let me use my home currency. Why?**

**A4:** Unfortunately due to international and domestic banking regulations some currencies are unable to be traded on the open market or as part of this service. In the instances where your country does appear as an option but the currency is unavailable, you can pick any of the other available currencies listed.

## Contact us today

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\* If your local currency is not available, please select an alternative currency or CAD option. You will receive all of the benefits listed above including no banking charges from St. Francis Xavier University or Western Union Business Solutions, quicker posting of payment to student account, and fully referenced payments.