



The University of Massachusetts Amherst is partnered with Flywire by peerTransfer to offer a streamlined method to send international tuition and fee payments.

To make an international payment using Flywire, please visit [Umass.Flywire.com](https://umass.flywire.com) (*note: do not type 'www.'*)

Frequently Asked Questions about International Wires

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1. What is Flywire?

Flywire is a secure, streamlined payment solution that saves international students time and money when making tuition and fee payments. Flywire's easy to navigate system enables students to pay in their home currency, saving them a significant amount of money when doing so. Flywire provides international 24x7 multilingual support across multiple channels – voice, Skype, chat or email to guide students through the process. Students are able to track their payments via an online dashboard.

2. How will I save money with Flywire?

Flywire offers students wholesale foreign exchange rates unmatched by traditional banks. This can add up to thousands of dollars in saving each year. For those currencies for which there are not wholesale exchange rates available, Flywire still offers students savings by absorbing the intermediary bank fees taken out of the payment during the bank transfer process; these fees are typically between \$25-\$50.

3. How do I make a payment to UMass Amherst?

If you accept your offer of admission, pay the non-refundable \$500 enrollment fee online via the QuikPAY system as soon as you make your decision.

If you have a Net ID or are an **Authorized Payer**, you pay your tuition and fees through QuikPAY. Access QuikPAY through **SPiRE**. Navigate to View Pay/Bill > Make a Payment > Select International Payments under Payment Method. (You may also pay through Flywire)

If you do not have a Net ID or are not an Authorized Payer, pay through Flywire. Wire transfer payments from non-U.S. bank accounts may be made online through **Flywire**. UMass Amherst partners with Flywire to offer a streamlined and cost effective payment method to send international payments.

It is very easy to make your payment with Flywire. To get started, go to umass.flywire.com to create a Flywire login and fill out your payment details. Once your information is entered you will receive payment delivery instructions on how to send your payment to Flywire by visiting your bank (online, phone or in person).

4. How will Flywire collect my money?

After completing your payment information online, you will receive an email with instructions on how to send your funds.

5. Are there any fees to use Flywire?

Flywire adds a small margin to the currency foreign exchange. You will pay a margin on the exchange rate regardless of whether you use a bank or Flywire, but by securing wholesale rates Flywire is able to ensure you get the lowest margin available – typically 2% to 5% lower than traditional banks. Once you start the process of filling in your information you will immediately be shown the cost and it is your choice to continue.

6. How do I know my money is safe with Flywire?

Flywire has strict internal controls and insurance programs in place to ensure that funds are safe. They enforce strict information security and privacy policies.

7. Can I use Flywire to send money to my bank account in the US?

No. Flywire is solely used for the purposes of sending money to the University to pay your tuition and fee bill.

8. My local currency is not available?

Please be aware that you can send USD and take advantage of the benefits of using Flywire (i.e., avoiding intermediary fees). Your bank should be able to convert your local currency into USD then you can send the USD to Flywire.

9. Do you need my bank account information?

No. Flywire will provide you with their bank account details so you can send the money from your local bank account to theirs. The funds will then be transferred to the University.

10. My payment is due tomorrow. Will my funds arrive on time if I send them today?

Please allow enough time to send the money prior to the deadline to avoid unnecessary late fees. The funds transfer could take 2 to 4 business days to complete.

11. Is there a limit on how much money I can send?

There is no limit on the amount you can send as long as the payment amount is in line with the tuition and fees charged for the semester. The minimum to send is \$50.

12. Do I need a USD bank account in my home country?

No, you do not need a USD bank account in your home country. By using Flywire you can send money from your local bank account in your home currency.

More information about Flywire by peerTransfer may be found by visiting their website at www.Flywire.com/help