The University of Minnesota Duluth Guide to Making International Payments with peerTransfer
**Why Use peerTransfer?**
- peerTransfer 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 University of Minnesota 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 University of Minnesota Duluth

**STEP 1: LOG IN**
- Visit http://www.d.umn.edu/ and click on MyU to 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

Select one campus and enter the amount to pay.

Select Payment Method

Payment Options

- **eCheck**: Free. Debits money from a checking or savings account in the United States.
  - You'll need:
    1. Your savings/checking account number (not the number on your credit or debit card).
    2. Your bank's routing number.

- **Credit or debit card**: 2.75% fee
  - You will be charged a non-refundable 2.75% service fee (the University receives no part of this fee).
  - You'll need:
    1. Your credit or debit card (VISA, MasterCard, American Express, and Discover are accepted).
    2. Account information pertaining to your non-US bank account.

For assistance visit [z.umn.edu/eCheck](http://z.umn.edu/eCheck)

Select Payment Method: **International Payment**

Account: UMN Twin Cities
Payment Amount: 20,000.00
Payment Method: **International Payment**

Continue Cancel
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.

University of Minnesota Duluth offers international students an innovative way to make payments while saving on bank fees and currency exchange rates.

**International Wire Transfer Benefits**

- Ensure fast, secure delivery of Tuition & Fees
- Pay in your local or other desired currency
- Easily track your international payment

<table>
<thead>
<tr>
<th>Actual User Id:</th>
<th>123456789</th>
</tr>
</thead>
<tbody>
<tr>
<td>Actual User Name:</td>
<td>John Student</td>
</tr>
<tr>
<td>Primary User Id:</td>
<td>123456789</td>
</tr>
<tr>
<td>Primary User Name:</td>
<td>John Student</td>
</tr>
<tr>
<td>Amount:</td>
<td>$25,000.00</td>
</tr>
<tr>
<td>Payment Vendor:</td>
<td>peerTransfer</td>
</tr>
</tbody>
</table>

[Image of a wire transfer confirmation screen]
STEP 5: ENTER YOUR COUNTRY & SELECT PAYMENT METHOD

• You are now in peerTransfer’s payment portal. Enter the country you are paying from and the amount you need to pay.

• Based on your country selection peerTransfer 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 peerTransfer 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 peerTransfer 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.

• peerTransfer 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 peerTransfer.
STEP 6: LOGIN/CREATE ACCOUNT & ENTER 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 green Continue with Payment Button.
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 green Continue with Payment Button.

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Confirm Your Payment Information

Please take a second to review your information

Payment

You will pay **20,894.00 EUR** from **Spain** via **Domestic Bank Transfer in Euros (EUR)**, and **University of Minnesota Duluth** will receive **25,000.00 USD**

Contact Information

The person filling out this form is **Student**

Student Information

<table>
<thead>
<tr>
<th>Andrew ID</th>
<th>jstudent</th>
<th>First Name</th>
<th>John</th>
</tr>
</thead>
<tbody>
<tr>
<td>Middle Name</td>
<td>P</td>
<td>Last Name</td>
<td>Student</td>
</tr>
<tr>
<td>Student Email</td>
<td><a href="mailto:jstudent@gmail.com">jstudent@gmail.com</a></td>
<td>Program of Study</td>
<td>Undergraduate program</td>
</tr>
<tr>
<td>Graduation Year</td>
<td>2017</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Payer Information

<table>
<thead>
<tr>
<th>First name of Payer</th>
<th>John</th>
<th>Middle name</th>
<th>P</th>
</tr>
</thead>
<tbody>
<tr>
<td>Last name</td>
<td>Student</td>
<td>Address 1</td>
<td>57 Paso Via Mar</td>
</tr>
<tr>
<td>Address 2</td>
<td>-</td>
<td>City</td>
<td>Valencia</td>
</tr>
<tr>
<td>State / Province / Region</td>
<td>Spain</td>
<td>ZIP / Postal Code</td>
<td>46021</td>
</tr>
<tr>
<td>Country</td>
<td>Spain</td>
<td>How can we reach you via phone if there are questions with your payment?</td>
<td>+17187654</td>
</tr>
</tbody>
</table>

☐ I will make a payment of **20,894.00 EUR** before Dec 24.

Continue with Payment or Edit payment information

Click for Live Help
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 peerTransfer payment ID in the details of your bank transfer.

• IMPORTANT: Your payment ID is only valid for this payment. Every payment requires a unique peerTransfer payment ID. This facilitates the payment tracking process.
STEP 9 (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 peerTransfer payment ID. This facilitates the payment tracking process.
STEP 10: 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 peerTransfer asking if you need more time, want to cancel, or have already sent your payment.

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

Customer Support Phone Numbers:
USA Toll free +1 800 346 9252
USA Local number +1 617 207 7076
Spain +34 96 065 3947
Canada +1 647 930 9424
Australia +61 (2) 800 69 729
United Kingdom +44 (20) 32 394 729
Hong Kong +852 81 703 729
South Korea +82 (70) 78 479 729

Email: support@peertransfer.com
Online: peertransfer.com/help