



WHY SHOULD STUDENTS FROM INDIA USE FLYWIRE?

Flywire provides international students with a simple and secure method of sending payments from their home country. Conforming to the highest level of industry security standards, Flywire is trusted by over 1,000 educational institutions and processes billions of dollars in student payments each year. Flywire:

- Ensures your educational institution can quickly identify and post your payment to your student account
- Eliminates hidden bank fees so your payment arrives in full
- Carries Fidelity and General Liability Insurance (including employee theft, computer fraud, funds transfer fraud) and Errors and Omissions Insurance to protect your funds transfer
- Guarantees an excellent rate of exchange
- Exchange rate is inclusive of service tax required by Reserve Bank of India for foreign exchange transactions
- Does not require a visit to a bank branch to complete payments*

I have a loan from an bank or financial institution in India. Can I use Flywire?

Yes, loan holders can use Flywire to make tuition payments. After making your payment request, you will be provided with an "Authorization Letter" along with the bank instructions from your Flywire student account dashboard. The authorization letter will demonstrate that Flywire is acting as the only and official authorized international payment processor and the end recipient of your payment is your educational institution.

Students receiving loans should provide the "Authorization Letter" to their banking institution and insist they send the payment to our Flywire account in India without delay. If the loan company has any questions they can contact support@flywire.com.

How does sending funds from India work?

Once you make a payment request, you will be able to access Flywire's bank instructions. These bank instructions contain all necessary bank account details you will need to complete your payment. You will also be provided with a prefilled A2 form. You can also access your payment instructions from your Flywire student dashboard at any time.

You can choose to pay us through National Electronic Fund Transfer (NEFT) or Real Time Gross Settlement (RTGS).

Once you have completed your payment you will need to submit your A2 form to Muthoot, the official collector of A2 forms in India. You may submit a scanned A2 form by following the instructions provided by Flywire. If you prefer to submit a paper copy of the form, you will be asked to choose between their pick up and drop off services. With pick up service, your A2 form will be picked up by courier at an address you specify in India. A local Indian phone number will be provided on your bank instructions so that you can contact our courier Muthoot directly to arrange the pickup/ delivery of the A2 form or any other A2 form related questions that you might have.

Alternatively you may choose to drop the payment and A2 form off at one of 4000 Muthoot branches throughout India. Visit www.muthootfinance.com/branch-locator to find the closest branch. We recommend contacting Muthoot at any of the phone numbers provided on the payment instruction form so they can expect your visit.

My bank is asking my for school's account and routing number and a SWIFT code. What should I do?

Flywire will provide the necessary bank details when booking a payment through the Flywire payment portal. Download the payment Authorization Letter that is included with the payment instructions and provide this letter to your bank.

* Access to online banking and scanned submission of A2 form required.