flywire

User Guide:
Paying A Non-Flywire School
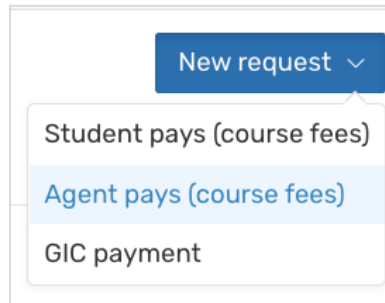
India

Step 1: Generate a payment request

Option 1: Agent to book a payment

Under the "New request" drop-down in the Agent Platform, select the payment option "Agent pays (course fees)".

Select the non-Flywire school to be paid from the drop-down menu, and generate the payment request.

If a 𝒢ℴ logo is next to the school name, this payment will be fulfilled by Cohort Go, a Flywire company. If you do not see your desired school listed, please contact your Relationship Manager or Flywire Support Team (email: pas.support@flywire.com / phone: +91 8071 279 202).

Select or add the details of the student who needs to send payment, and add the payment amount. Click "Review and pay" in the bottom right corner.

Click on "Select" to proceed.

Provide all required information.

Required information is indicated on the payment experience and is also available in country-specific Agents FAQ documents for advance preparation. Once all information is provided and documentation uploaded, select "Next".

- Documents proving the purpose of a payment:
  - An offer letter or invoice issued by a school

- KYC information and documents:
  - Student
    - Name, date of birth, contact details and address
    - Passport number and copy (includes both identity and address page)
    - PAN card number and copy if available and if the student is the payer

  - Payer (if the payer is not the student)
    - Name, date of birth, nationality, contact details and address
    - PAN card number and copy
    - Proof of identity (passport, Aadhar Card, Voter ID, driver license). If a passport is provided, the passport must include both identity and address page.
    - Relationship to student (father, mother, etc.)

- Source of funds information and documents:
  - Source of funds (resident savings account or education loan)
  - If education loan is selected as the source of funds, a student should submit:
    - Education Loan Sanction Letter
    - Education Loan Disbursement letter
    - Education Loan Account statement (reflecting the transfer of funds from Loan Account provider to your loan account)

- Tax Collected at Source (TCS) related information:
  - Total amount of international remittance made under the LRS scheme of RBI in the current financial year prior to the current transaction

- A2 form should be filled, signed and supplied.

- Allowed payer:
  - The allowed payer is a close relative of the student, including a parent, sibling, spouse, son, son-in-law, daughter and daughter-in-law.

Verify Student Identity

ⓘ Please enter details of the student that this payment relates to.

Given Names, as shown on Passport *
Archana

Family (Last) Name, as shown on Passport *
Gupta

Date of Birth *
2003-05-09

Phone *

Country of Passport *
India ⌄

Passport Number *

ⓘ Please ensure the address you enter matches the address in your identity document.

Country *
India ⌄

Select who the payer is. Add Source of Funds and TCS-related information.

If "Education Loan" is selected as the Source of Funds for remittance, supporting documents (listed below) will need to be submitted to the Flywire Payer Experience team at pas.support@flywire.com. Please note: due to the low ratio of payments via education loan, we are manually collecting these documents.

- Education Loan Sanction Letter
- Education Loan Disbursement letter
- Education Loan Account statement (reflecting the transfer of funds from the Loan Account provider to your loan account)

Select Payer

If another person is going to be making the payment on your behalf, then we require their details to be provided. **Please ensure the payer you selected will be the person transferring the funds. Your payment may be delayed or rejected if it does not come from the payer details provided.**

Who will be making this payment?

- ◉ Me (Archana Gupta)
- ○ Someone Else

PAN Number *

We also require a copy of your PAN card. Please scan or photograph your PAN card, and attach it below. Ensure that the upload is either an image or PDF, and that the upload is clear. Files up to 10MB in size are accepted.

PAN Card *

Choose File | No file chosen

ⓘ Identification information required

* Source of Funds

* Apart from the present transaction, have you done any International Remittances under the LRS scheme of RBI in the current financial year through any Authorised Dealer? If so mention the total INR amount used for it. (If you haven't done any, please enter 0)

If the payer is not directly present during payment booking to provide their signature using mouse/touchpad on your computer, then provide the signature in one of the following two ways:

1. Upload payer's signature in a file, or
2. Upload payer signed copy of A2 form

ℹ Payer signature

Please kindly sign on the digital signature trackpad if you are the payer, or upload the payer's signature, or else upload payer signed copy of A2 form provided in the email sent on your registered email id. Please ensure the payer signature you provided aligns with the signature on your PAN card

● **Draw Payer Signature**   ○ **Upload Payer Signature**

Please sign above using your mouse or touch pad.

CLEAR

← **PREVIOUS**   **NEXT** →

flywire

Review and confirm payment information. Click on "Initiate Payment"

Review and confirm payment information

Your reserved conversion rate will expire in: 9:33

Tuition fee payment for ABCE Language School

CAD $10,000.00

You will send

INR 585,193.12

Payment Method

You selected

Domestic Bank Transfer (Electronic A2 form) in INR

Service Tax

616.12

Conversion Rate

INR 58.4577

Payer Information

First Name	Family Name
Archana	Gupta

Phone Number	Email
84397543895	darya.ledesma+1@flywire.com

Relationship

Self(Student)

Student Information

First Name	Family Name
Archana	Gupta

Student ID	Email
384728	darya.ledesma+1@flywire.com

← PREVIOUS   🔒 INITIATE PAYMENT

Download Product Disclosure Statement

Transaction Initiated

Thank you for initiating your payment through the Cohort Go Payments system.

Please download the payment instructions below and complete the bank transfer within the next 1-3 business days. You can download your signed A2 Form for your records. You will also receive an email copy of the payment instructions and signed A2 form to darya.ledesma+1@flywire.com
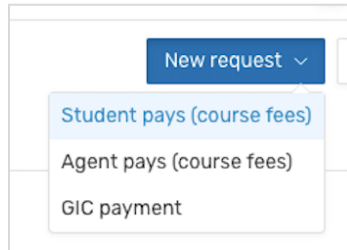
Download Instructions   **Download Signed A2 Form**

Transaction Details

Description	Type	Status	Amount
Tuition fee payment for ABCE Language School	Tuition	Awaiting Funds	CAD $10,000.00

Once payment is initiated, the invoice with payment instructions can be downloaded. This will also be sent to the student via email.

Option 2: Student to book a payment

Under the "New request" drop-down in the Agent platform, select the payment option "Student pays (course fees)".

Select the non-Flywire school to be paid from the drop-down menu, and generate the payment request.

If a *Go* logo is next to the school name, this payment will be fulfilled by Cohort Go, a Flywire company. If you do not see your desired school listed, please contact your Relationship Manager or Flywire Support Team (email: pas.support@flywire.com / phone: +91 8071 279 202).

Select or add the details of the student who needs to send payment, and add the payment amount.

Click on "Save request" (email will not be sent to the student/payer) or "Review and send" to send an email to the student to book a payment.

Note: *the student/payer's information will be added to the Cohort Go payment experience, which can be accessed from the student's payment request email.*

Send an email to the student requesting payment as with any Flywire payment.

Note: *You can check the status of the payment at any time on your dashboard.*

Step 2: Student email notification

The student receives an email notification requesting they initiate payment, similar to sending payment to a Flywire school.

The student clicks on the "Make a payment" link and is directed to the Cohort Go payment experience.
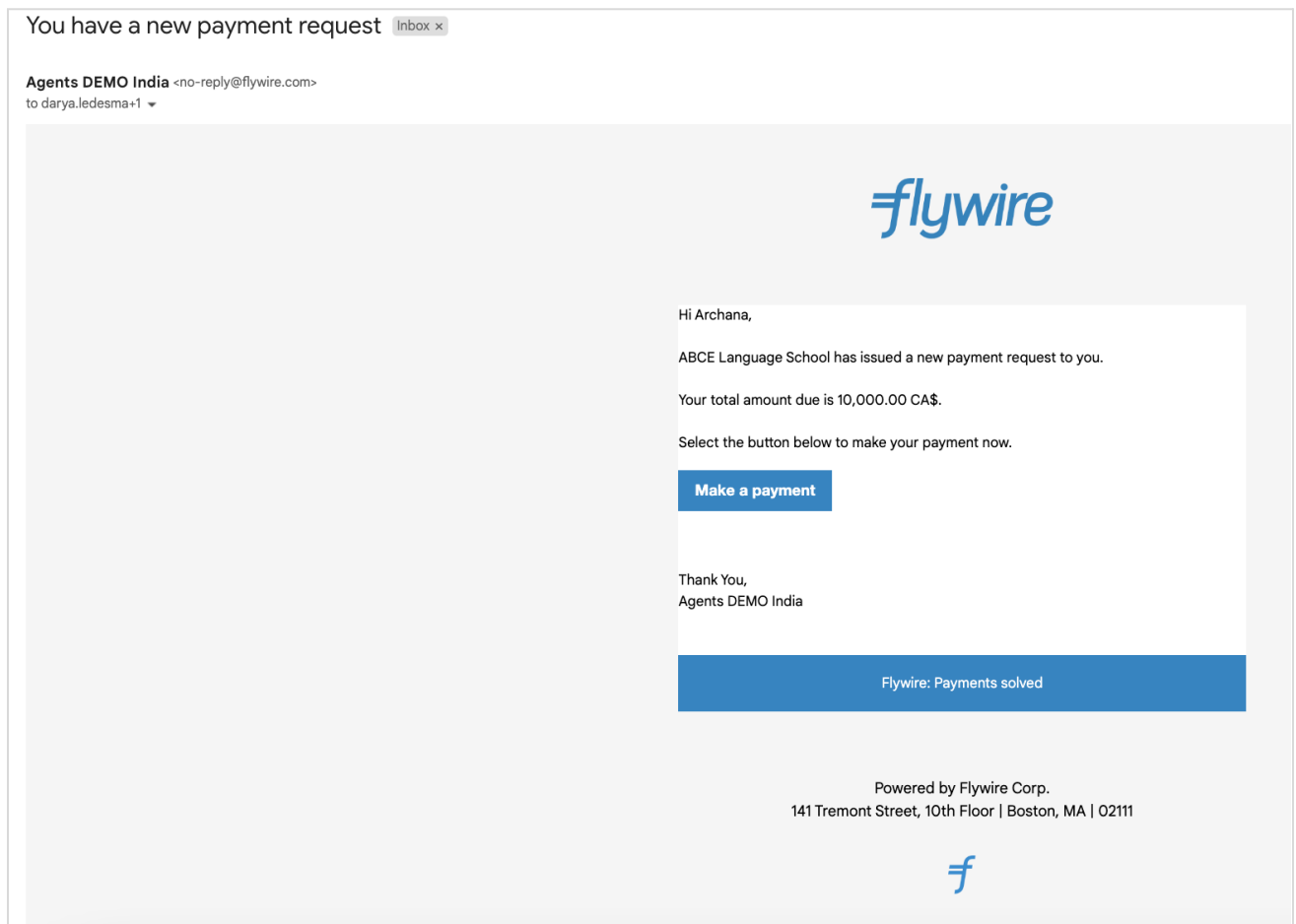
Step 3: Student payment experience

Payment option is set to bank transfer. Student clicks "Next".

The student or payer inputs all required information.

Required information is indicated on the payment experience and is also available in country-specific Agents FAQ documents for advance preparation. Once all information is provided and documentation uploaded, select "Next".

- Documents proving the purpose of a payment:
    - An offer letter or invoice issued by a school

- KYC information and documents:
    - Student
        - Name, date of birth, contact details and address
        - Passport number and copy (includes both identity and address page)
        - PAN card number and copy if available and if the student is the payer

    - Payer (if the payer is not the student)
        - Name, date of birth, nationality, contact details and address
        - PAN card number and copy
        - Proof of identity (passport, Aadhar Card, Voter ID, driver license). If a passport is provided, the passport must include both identity and address page.
        - Relationship to student (father, mother, etc.)

- Source of funds information and documents:
    - Source of funds (resident savings account or education loan)
    - If education loan is selected as the source of funds, a student should submit:
        - Education Loan Sanction Letter
        - Education Loan Disbursement letter
        - Education Loan Account statement (reflecting the transfer of funds from Loan Account provider to your loan account)

- Tax Collected at Source (TCS) related information:
    - Total amount of international remittance made under the LRS scheme of RBI in the current financial year prior to the current transaction

- A2 form should be filled, signed and supplied.

- Allowed payer:
    - The allowed payer is a close relative of the student, including a parent, sibling, spouse, son, son-in-law, daughter and daughter-in-law.

International Payment Portal

1. Select Invoices 2. Payment Method **3. Verify Identity** 4. Select Payer 5. Confirm Details

3. Verify Student Identity

Please enter details of the student that this payment relates to.

* Given Names, as shown on Passport

Archana

* Family (Last) Name, as shown on Passport

Gupta

* Date of Birth

* Phone

* Country of Passport

India

* Passport Number

Please ensure the address you enter matches the address in your identity document.

* Country

India

* Street Address

543, Bhartiya Bhavan, J.p.road, Nr Ram Mandir, Andheri

* Locality

Mumbai

* State

Maharashtra

* Postcode

400058

We require a copy of your passport to confirm your identity. Please scan or photograph both the front identity page and address page of your passport, and attach it below. Ensure that the upload is either an image or PDF, and that the upload is clear. Files up to 10MB in size are accepted.

* Passport (both identity and address pages)

Choose File No file chosen

We require a copy of your offer letter or invoice from your school or institution.
* Invoice

Choose File No file chosen

Back Next

🛒 SUMMARY

Tuition fee payment for ABCE Language School	CAD $10,000.00
TOTAL	**CAD $10,000.00**

Payment Method **Edit**

Domestic Bank Transfer (Electronic A2 form) (INR)

Service Tax	*INR 616.12*
Conversion Rate	**INR 58.4577**
YOU PAY	**INR 585,193.12**

Download Product Disclosure Statement

If the payer is not the student, please select "Someone else" and input all required information.

Add Source of Funds and TCS-related information.

If "Education Loan" is selected as the Source of Funds for remittance, supporting documents (listed below) will need to be submitted to the Flywire Payer Experience team at pas.support@flywire.com. Please note: due to the low ratio of payments via education loan, we are manually collecting these documents.

- Education Loan Sanction Letter
- Education Loan Disbursement letter
- Education Loan Account statement (reflecting the transfer of funds from the Loan Account provider to your loan account)

Payer must sign the A2 form electronically using mouse / touchpad, upload file with payer's signature, or upload signed A2 form sent to the student's/payer's registered email ID.

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* Source of Funds

⌄

* Apart from the present transaction, have you done any International Remittances under the LRS scheme of RBI in the current financial year through any Authorised Dealer? If so mention the total INR amount used for it. (If you haven't done any, please enter 0)

Please note that taxation of TCS at 5% for payments from resident savings account or 0.5% for payments from education loan would be applicable against INR slabs instructed by Govt of India and will be added to the sum to be remitted

Please kindly sign on the digital signature trackpad if you are the payer, or upload the payer's signature, or else upload payer signed copy of A2 form provided in the email sent on your registered email id. Please ensure the payer signature you provided aligns with the signature on your PAN card

🔘 **Draw Payer Signature** ⭕ **Upload Payer Signature**

Clear

Please sign above using your mouse or touch pad.

Back   Next

Review payment details, accept terms and select "Initiate Payment."

International Payment Portal

1. Select Invoices → 2. Payment Method → 3. Verify Identity → 4. Select Payer → **5. Confirm Details**

5. Confirm Details

Your reserved conversion rate will expire in: 9:17

🛒 **SUMMARY**

Tuition fee payment for ABCE Language School	**CAD $10,000.00**
TOTAL	**CAD $10,000.00**

Payment Method	Edit
Domestic Bank Transfer (Electronic A2 form) (INR)	
Service Tax	INR 616.12
Conversion Rate	INR 58.4577
YOU PAY	**INR 585,193.12**

Payer: Me (Archana Gupta)   Edit

🔒 **Initiate Payment**

Download Product Disclosure Statement

Confirm Details   ✕

Please note that by proceeding you are committing to pay your fees via the Cohort Go Payments service and:

- You accept our terms and conditions.

Please ensure that the details below are correct:

Pay Fees of:	CAD $10,000.00
You Pay	INR 585,193.12

Once you have initiate the payment, you will receive instructions on how to make the bank transfer.

Cancel   **Initiate Payment**

Transaction Initiated

Thank you for initiating your payment through the Cohort Go Payments system.

Please download the payment instructions below and complete the bank transfer within the next 1-3 business days. You can download your signed A2 Form for your records. You will also receive an email copy of the payment instructions and signed A2 form to darya.ledesma+1@flywire.com

Download Instructions   **Download Signed A2 Form**

Transaction Details

Description	Type	Status	Amount
Tuition fee payment for ABCE Language School	Tuition	Awaiting Funds	CAD $10,000.00

Once payment is initiated, the student can download the invoice with payment instructions. This will also be sent to the student via email.

[1]Annex

FORM A2

(To be completed by the applicant)

AD Code No._____

Form No._____

     (To be filled in by the Authorised Dealer)

(For payments other than imports and remittances covering intermediary trade)

Currency CAD Amount $10,000.00 Equivalent to Rs. 585194.0____

Application for Remittance Abroad

(To be completed by the Authorised Dealer)

I/We: Archana Gupta (Name of applicant remitter)

PAN No.:[2] ABCTY1234D

Address: 543, Bhartiya Bhavan, J.p.road, Nr Ram Mandir, Andheri Mumbai 400058 Maharashtra India

authorize

_____

     (Name of AD branch)

To debit my Savings Bank/ Current/ RFC/ EEFC A/c. No. _____

together with their charges and

~~* a) Issue a draft : Beneficiary's Name~~ _____

~~Address~~ _____

* b) Effect the foreign exchange remittance directly –

    1) Beneficiary's Name   Cohort Solutions Canada ULC

    2) Name and address of the bank The Bank of Montreal, Unit 10, 132 Railside Road, Toronto, ON, M3A 1A3

    ~~3) Account No.~~ _____

~~* c) Issue travelers cheques for~~ _____

~~* d) Issue foreign currency notes for~~ _____

~~Amount (specify currency)~~ _____

* (Strike out whichever is not applicable) for the purpose/s indicated below

Sr. No.	Whether under LRS (Yes/No)	Purpose Code	Description
	Yes	S0305	Travel for Education
		As per the Annex	

(Remitter should put a tick (√) against an appropriate purpose code. In case of doubt/ difficulty, the AD bank should be consulted).

1 Inserted vide AP (Dir) series Circular 50 dated February 11, 2016. Prior to insertion it read as Annex 1, which has since been replaced with effect from the same date.
2 Modified vide AP (DIR) Series Circular No. 32 dated June 19, 2018. Prior to modification, it read "PAN No. (For remittances exceeding USD 25,000 and for all capital account transactions)"

Declaration
(Under FEMA 1999)

1. # I, *Archana Gupta*, *hereby declare that the total amount of foreign exchange purchased from or remitted through, all sources in India during the financial year* including this application *is within the overall limit of the Liberalised Remittance Scheme prescribed by the Reserve Bank of India and certify that the source of funds for making the said remittance belongs to me and the foreign exchange will not be used for prohibited purposes.*

Details of the remittances made/transactions effected under the Liberalised Remittance Scheme in the current financial year (April-March) ....

Sl. No	Date	Amount	Name and address of AD branch/FFMC through which the transaction has been effected

2. # *The total amount of foreign exchange purchased from or remitted through, all sources in India during this calendar year including this application is within USD 250,000/- (USD Two Hundred and Fifty Thousand only) the annual limit prescribed by Reserve Bank of India for the said purpose.*

3. # *Foreign exchange purchased from you is for the purpose indicated above.*
(Strike out whichever is not applicable)

Signature of the applicant

(Archana Gupta)

Date: November 22, 2022

Certificate by the Authorised Dealer

This is to certify that the remittance is not being made by/ to ineligible entities and that the remittance is in conformity with the instructions issued by the Reserve Bank from time to time under the Scheme.

Name and designation of the authorised official:

Stamp and seal
Signature:

Date:
Place:

COHORT *Go* ª *flywire* company

Cohort Go
Level 6, East Tower, 410 Ann St
Brisbane, QLD 4000
Australia

Invoice

Invoice Date
2022-11-22

CPS Number
CPS01725606

Student
Archana Gupta *(#ABCTY1234D)*

Description	Amount
Tuition fee payment for ABCE Language School	₹584,577.00
Service Tax	₹617.00
TCS	₹0.00
Payable Amount	**₹585,194.00**

Please view next page for payment instructions

DEMONSTRATION ONLY

Recognised for Innovation and Entrepreneurship.

Cohort Solutions Pty Ltd
ABN 63 154 889 139 I AFS License Number 455592

Australian Government
Department of Industry and Science

Important Payment Instructions

These instructions need to be followed by Archana Gupta

1. Initiate your payment by bank transfer by November 22, 2022.

2. Upload a copy of your payment proof at payments.cohortgo.com to verify your payment transfer.

Your education service provider will receive payment within 3 business days from the date your funds are received by Cohort Go.

Please ensure payment is made on or before November 22, 2022.

Paying this invoice serves as acceptance of Cohort Go's Terms of Use.

Please note that INR funds need to be transferred to the below account details by means of NEFT/RTGS.
INR funds should be transferred ONLY from the Resident Savings account of the Payer. The Payer can be the student (himself/herself) OR the student's close relatives including Father, Mother, Brother, Sister, Son's wife, Daughter's husband and Spouse ONLY.

The funds cannot be transferred from:

- NRO/NRE accounts
- Current Account of the Firms/HUF accounts
- Third party accounts (Third party includes any relative of the student that is not defined as a close relative from the above and others).

Payment in instalments are not accepted. The exact amount stated on your payment instructions needs to be sent in one transfer from your Resident Savings account. If you are not able to send the total amount in one transfer, please ignore the pending payment request and create multiple payment requests for lesser amounts.
If you have selected an Education Loan as the Source of funds for remittance, supporting documents of the loan will need to be submitted.

TCS is applicable on foreign exchange transaction under LRS from 1st Oct. 2020, as per IT section 206C.

In view of Section 206AB and 206CCA inserted in the IT Act, 1961 (eff: 1st July 2021), a Compliance Check for these sections will be done for your transaction. Our payment partners will do these compliance checks & if found as "specified persons", higher TCS will have to be paid. At this point, as this taxation is not implemented in our system, the higher TCS if required would be collected manually.

In the event that your payment does not include the required TCS or if the required documents for the transaction are not provided, your funds may be delayed or refunded by our Payments Partner.

If you require any assistance for completing your INR payment & TCS, please call Muthoot Forex Limited - (0) 73068 22025 on business days (9.30 AM to 5.30 PM).

Bank account details to transfer the funds

Currency	INR
Amount	₹585,194.00
Bank	DCB Bank
Bank Branch	Kochi
IFSC Code	DCBL 000 0105
Beneficiary Account Name	MUTHOOT FOREX LIMITED
Account Number	MUFRX01725606
Account Type	Current Account (Domestic)
Payment Description	CPS01725606
Declared Source of Funds	Resident Savings
Declared total amount used under LRS in current Financial Year	₹0.00

Contact Us

For further support about your international payment, please contact our friendly team at pas.support@flywire.com.

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Cohort Solutions Pty Ltd
ABN 63 154 889 139 | AFS License Number 455592

Australian Government
Department of Industry and Science

DEMONSTRATION ONLY

Step 4: Student payment notification

The student will receive an email notification of payment initiation, including a payment reference number and attached payment instructions for the student or payer to complete the payment.

Upon Flywire receiving the funds from the student, the student will receive further email notifications of the payment status, requesting any additional information (if required) or confirming payment has been initiated appropriately.

Refund Process

All refunds will be processed back to the original payer account. Refunding the payer is a 2-step process:

- Step 1: The school will need to send a refund to one of Cohort Go's banking accounts which are different based on the school country.

- Step 2: Cohort Go will send the refund back to the payer's original account once payment from the school is received.

For step 1: student/payer will need to obtain evidence from the school when the school remits the funds (e.g., payment confirmation / MT103 or school's email confirmation showing the account of the payee and the date when the refund was sent). This will help in identifying the funds and ensure smooth and timely refund to the payer.

To request banking details where the school should send a refund, please contact the Flywire Payer Experience team (email: pas.support@flywire.com / phone: +91 8071 279 202).

For Step 2: the payer will need to provide their bank account details and supporting evidence to confirm that the bank account belongs to the payer (e.g., a passbook or a bank statement, etc.). Once provided to the Flywire Payment Experience team and payment is received from the school, the refund will be processed back to the payer's account within two business days.

Please note that if the payer provides payment proof right after they remit funds to Cohort Go (for their tuition, accommodation, etc.), this will help expedite the refund process, should the refund be requested by the payer later on.