

Western Union Business Solutions  
GlobalPay for Students platform

# User Guide for Payments from China

Through experience, we know that making international payments can be a long, costly and complicated process. That's why we are working with Western Union Business Solutions to give you a quick and simple solution, Student Payment Platform, which helps avoid delays and expensive bank charges.

[business.westernunion.com.au](https://business.westernunion.com.au)



# Options for Payments from China using Western Union Business Solutions

- **Peace of mind** – have confidence that Western Union Business Solutions will deliver your fees on time to your University within two working days from receipt of funds and for the full payment amount.
- **No telegraphic transfer fee** – there is NO telegraphic transfer fee from Western Union Business Solutions to you.
- **Pay in the currency of your choice** – your payment will be paid in Australian dollars to your University, even though you have selected to pay in your home currency.
- **Guaranteed payment amount** – Be provided with a local amount to pay Chinese (CNY) currency through your local CITIC branch or online China Union Pay.
- **Reduced bank service fees** – avoid expensive international wire transfer fees using this service.

## We Are Here To Help

If you have any questions regarding the service, we have arranged for Western Union Business Solutions to provide a dedicated customer service team that can help you with any additional information on the service and its benefits, and/or walk you through the process.

This service includes a dedicated student enquiry hotline that will help you through the payment process:

Please contact Western Union Business Solutions on:

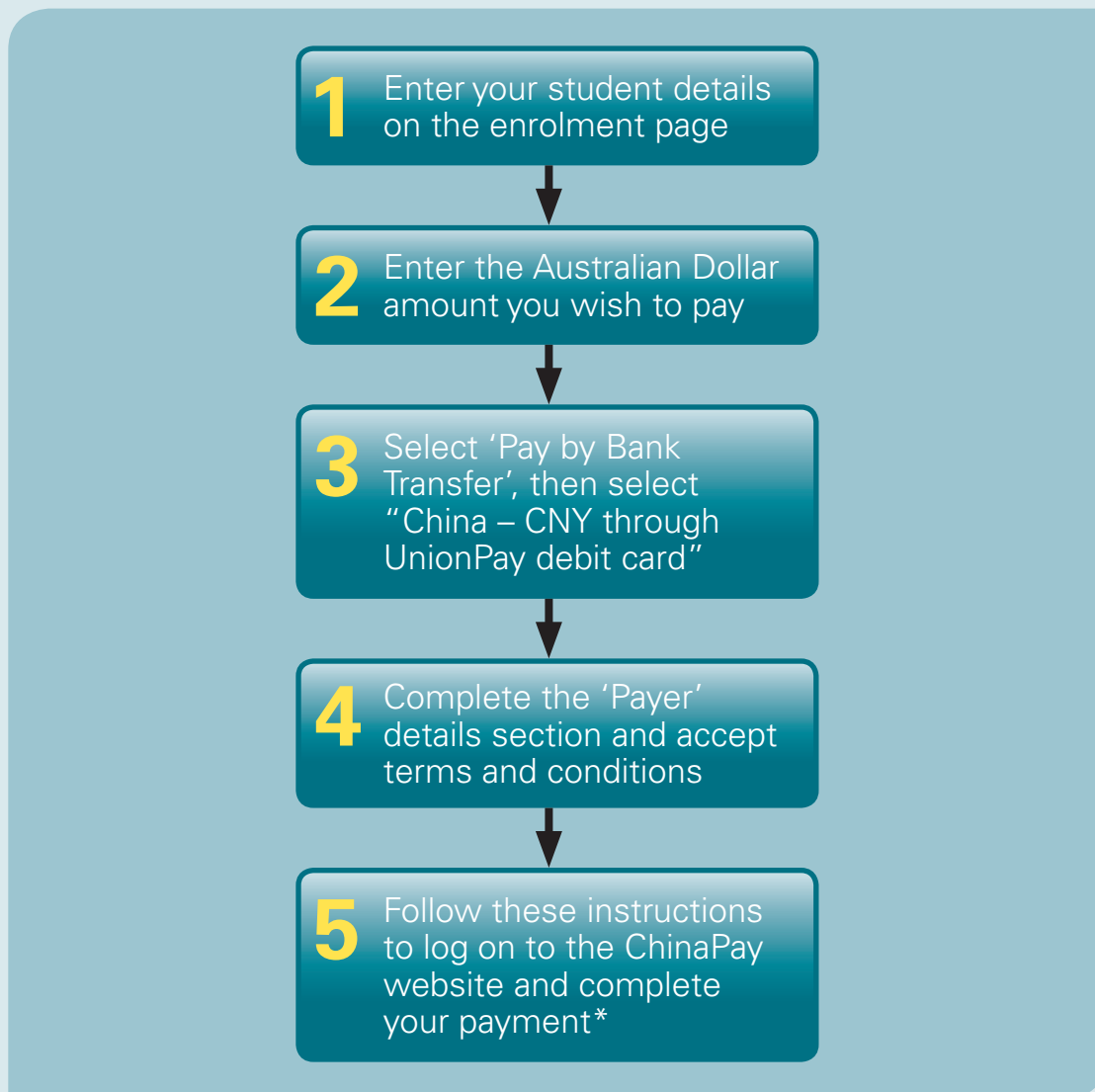
Email: [studentpayments@westernunion.com](mailto:studentpayments@westernunion.com)

Phone: +61 2 8585 7999

Monday to Friday 8.30am to 6.00pm Australian Eastern Standard Time (AEDT)

# Steps to Make a Payment using China Union Pay

To make a payment, access the student payments platform as instructed by your university and proceed as follows:



\*The China Pay portal is only available from 9:00am – 6:00pm Beijing time (GMT +8) Monday – Friday.

## Making a Payment using China Union Pay

# Step 1: Input Student Details

HOME INFORMATION FAQs **WU BUSINESS SOLUTIONS**

**Your University**

Your University has partnered with Western Union Business Solutions, the world's largest specialist in global business payments, to provide you with a simple and low cost method of paying your tuition fees in your own currency.

Proceed as follows:

- Enter your student information below and then click NEXT
- Input the amount you wish to pay in AUD
- Choose to pay either by credit card or by Telegraphic Transfer (TT)
- If paying by credit card, you will receive confirmation of your payment online
- If paying by TT, print out the payment instructions and take them to your bank to make payment or through your own bank's internet banking

Student ID \* 00000000  
This must be an eight digit Student ID

Given Name \* Kelly

Family Name \* Holman

Date of Birth \* 20/01/1990  
e.g. 20/01/1990

Email Address \* samplemail@university.com

Phone \* 123-456-7890

Mobile

**NEXT >>**

- Input your personal and student details, and the services you wish to pay for, in the fields provided. Fields marked with \* must be completed.*
- Then click 'Next'.*

## Making a Payment using China Union Pay

# Step 2: Enter Payment Amount

YOUR ACCOUNT

ITEMS FOR PAYMENT

Select items for payment Totals

Please select the Items for payment and if available enter the amount to pay.

Description	Payee	In favour of	Amount (AUD)	Notes
<input checked="" type="checkbox"/> Deposit / Tuition Fees	Your University	Kelly Holman	\$10000.00	

CANCEL BACK NEXT >>

- Enter the amount in Australian Dollars you wish to pay
- Then click 'Next'.

## Making a Payment using China Union Pay

# Step 3: Payment Method

YOUR ACCOUNT

ITEMS FOR PAYMENT

Select items for payment Totals Details Currency Receipt

Description	Amount to pay
Payments to Your University	
Deposit / Tuition Fees for Kelly Holman	\$10,000.00
Total to pay	AUD \$10,000.00

Available payment methods:

Pay by credit or debit card.

Pay by bank transfer in your home currency.

CANCEL BACK NEXT >>

- Select the payment method "Pay by bank transfer in your home currency".
- Then click 'Next'.

## Making a Payment using China Union Pay

# Step 4: Payment Currency

YOUR ACCOUNT

ITEMS FOR PAYMENT

Select items for payment | Total and Currency | Payer Details | Agree Conditions | Receipt

Description	Amount to pay
Payments to Your University	
Deposit / Tuition Fees for Kelly Holman	\$10,000.00
<b>Total to pay</b>	<b>AUD \$10,000.00</b>
<b>Total to pay in billing currency</b>	<b>AUS \$10,000.00</b>

Available payment methods:

Pay by credit or debit card.

Pay by bank transfer in your home currency ?

Please select the currency or the associated country you will make your payment from.

China - CNY through UnionPay debit card

Please Select ---

- ANDORRA (EUR)
- Any other country (USD)
- Any other country (EUR)
- AUSTRIA (EUR)
- BAHRAIN (BHD)
- BELGIUM (EUR)
- BRAZIL (USD)
- CANADA (CAD)
- CHINA (USD)
- China - CITIC Bank (Guangdong Province Only) (CNY)
- China - CNY through UnionPay debit card (AUS)
- CZECH REPUBLIC (CZK)
- DENMARK (DKK)
- FUJI (FJD)

pick 'Any other country USD' or 'Any other country EUR' and

**NEXT >>**

- i. Select, from the drop-down box, "China - CNY through Union Pay debit card".
- ii. Then click 'Next'.

## Making a Payment using China Union Pay

# Step 5: Enter Billing Information

The screenshot shows the 'YOUR ACCOUNT' page on the WU Business Solutions platform. The 'ITEMS FOR PAYMENT' section is active, and the 'Payer Details' tab is selected. The form contains the following fields and sections:

- Student details:** Student name (Kelly Holman)
- Payment instructions by email:** Email address (sampleemail@university.com)
- Payer details:** Payer's full name (Kelly Holman), Payer address (123 Chaoyang Street, Beijing), Payer country (China)
- Payer's banking details:** Bank name (Bank of China), Bank country (China)
- Payment:** Your University (AUD \$10,000.00 paid as AUS 10,000.00)

Navigation buttons include 'CANCEL', 'BACK', and 'NEXT >'. A teal arrow points from a callout box to the 'Payer address' field.

*i. Enter required details.*

## Making a Payment using China Union Pay

# Step 6: Payment Conditions

HOME INFORMATION FAQs **WU** BUSINESS SOLUTIONS

YOUR ACCOUNT

ITEMS FOR PAYMENT

Select items for payment Total and Currency Payer Details **Agree Conditions** Receipt

Student details

Name: Kelly Holman

Email confirmation

Please note: No payment instructions will be sent by email. Please make sure to print out a copy of the payment instructions after clicking 'Submit' below

Payer details

Payer name: Kelly Holman  
Payer address: 123 Chaoyang Street, Beijing  
Payer country: China

Payment

Your University AUD \$10,000.00 paid as AUS 10,000.00

Conditions

- The following screens will provide you with the bank account details for settling to Your University via Western Union Business Solutions.
- You will need to print the document and take it to your bank to instruct them to make the payment, or transfer the funds via your online banking service.
- **The amount to pay is valid for 72 hours from the time of this transaction by which time the currency must be transferred to Western Union Business Solutions.**
- If you have not transferred the funds within 72 hours, you will need to contact us urgently to confirm your payment.
- Western Union Business Solutions will only transfer the equivalent of the AUD amount received to Your University.

Yes, I have read and understood the above information and wish to proceed.




CANCEL BACK SUBMIT >>

- i. Check the box "Yes, I have read and understood the above and wish to proceed".
- ii. Click 'Submit'.



## Making a Payment using China Union Pay

# Step 7: Payment Instructions



You're nearly there! To ensure that your payment is received by your institution without any delays, please follow the instructions below:

**PAYMENT INSTRUCTIONS**

This payment method is facilitated through ChinaPay. In order to complete the payment through ChinaPay, you will need to follow the instructions below:

1. Access the Western Union Business Solutions ChinaPay Portal<sup>1</sup> by visiting <https://cb.chinapay.com/overseasPay>
2. Select Country: Australia
3. Select your University
4. Click Next
5. Complete the form using the below information

**Payment Reference<sup>2</sup>:** AU2345-3534260-AV

**Amount to pay:** AU\$ 10,000.00

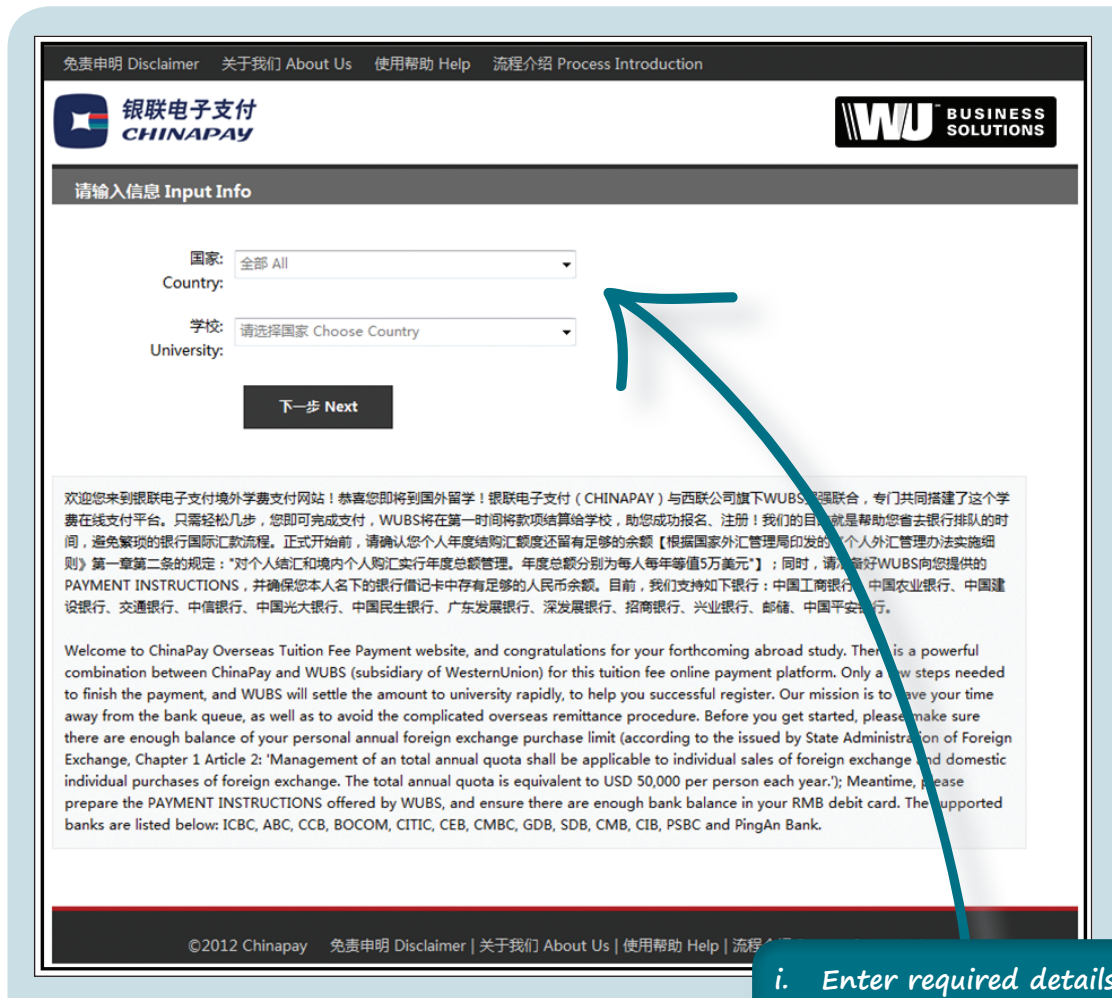
1. This portal is only available from 9:00am – 6:00pm Beijing time (GMT +8) Monday – Friday  
2. To ensure that your funds are successfully received, the payment reference must be correctly entered on the ChinaPay portal

*i. Please click on this URL or copy and paste the URL into your internet browser to access the ChinaPay website*

*ii. Please quote your payment reference number in the "reference number" field of the ChinaPay website when you make the payment.*

## Making a Payment using China Union Pay

# Step 8: ChinaPay Website



The screenshot shows the ChinaPay website interface. At the top, there are navigation links: 免责声明 Disclaimer, 关于我们 About Us, 使用帮助 Help, and 流程介绍 Process Introduction. The main header features the ChinaPay logo and the WU BUSINESS SOLUTIONS logo. Below the header is a section titled '请输入信息 Input Info'. This section contains two dropdown menus: '国家: 全部 All' (Country) and '学校: 请选择国家 Choose Country' (University). A red arrow points to the 'Country' dropdown menu. Below the dropdowns is a '下一步 Next' button. The main content area contains a welcome message in Chinese and English, followed by a list of supported banks. At the bottom, there is a footer with copyright information and navigation links.

国家: 全部 All  
Country:  
学校: 请选择国家 Choose Country  
University:  
下一步 Next

欢迎您来到银联电子支付境外学费支付网站！恭喜您即将到国外留学！银联电子支付（CHINAPAY）与西联公司旗下WUBS强强联合，专门共同搭建了这个学费在线支付平台。只需轻松几步，您即可完成支付，WUBS将在第一时间将款项结算给学校，助您成功报名、注册！我们的目的就是帮助您省去银行排队的时间，避免繁琐的银行国际汇款流程。正式开始前，请确认您个人年度结购汇额度还留有足够的余额【根据国家外汇管理局印发的《个人外汇管理办法实施细则》第一章第二条的规定：“对个人结汇和境内个人购汇实行年度总额管理。年度总额分别为每人每年等值5万美元”】；同时，请准备好WUBS向您提供的PAYMENT INSTRUCTIONS，并确保您本人名下的银行借记卡中存有足够的人民币余额。目前，我们支持如下银行：中国工商银行、中国农业银行、中国建设银行、交通银行、中信银行、中国光大银行、中国民生银行、广东发展银行、深发展银行、招商银行、兴业银行、邮储、中国平安银行。

Welcome to ChinaPay Overseas Tuition Fee Payment website, and congratulations for your forthcoming abroad study. There is a powerful combination between ChinaPay and WUBS (subsidiary of WesternUnion) for this tuition fee online payment platform. Only a few steps needed to finish the payment, and WUBS will settle the amount to university rapidly, to help you successful register. Our mission is to save your time away from the bank queue, as well as to avoid the complicated overseas remittance procedure. Before you get started, please make sure there are enough balance of your personal annual foreign exchange purchase limit (according to the issued by State Administration of Foreign Exchange, Chapter 1 Article 2: 'Management of an total annual quota shall be applicable to individual sales of foreign exchange and domestic individual purchases of foreign exchange. The total annual quota is equivalent to USD 50,000 per person each year.'). Meantime, please prepare the PAYMENT INSTRUCTIONS offered by WUBS, and ensure there are enough bank balance in your RMB debit card. The supported banks are listed below: ICBC, ABC, CCB, BOCOM, CITIC, CEB, CMBC, GDB, SDB, CMB, CIB, PSBC and PingAn Bank.

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i. Enter required details.

## Making a Payment using China Union Pay

# Step 9: Payment Details

银联电子支付 CHINAPAY WU BUSINESS SOLUTIONS

请输入信息 Input Info

\* 支付订单号:  以下项目皆为必填项, \* 处所填内容须与WUBS PAYMENT INSTRUCTION 中所填写的内容保持一致。  
\* Payment Reference:

学生姓(拼音):  学生名(拼音):   
Familyname:  Given Name:

学生中文姓名:  学号:   
Chinese Name:  Student ID:

电子邮箱:  联系电话:   
Email:  Mobile:

币种: 澳元 AUD \* 学费金额:   
Currency:  \* Amount to pay:

学生身份证:   
ID No:

学生英文地址:   
Address:

学生银联卡号:  \*为保障交易成功需确认卡内余额充足  
UnionPay Card No:

付款银行: 全部 All  
Payment Bank:

银行开户省份: 全部 All 银行开户行城市: 请选择省份 Ch  
Province:  City:

银行开户支行名称:   
Bank:

上一步 Previous 下一步 Next

- i. Enter your Western Union payment reference found on your payment instructions document here, then complete the remaining fields below.

## Making a Payment using China Union Pay

# Step 10: Payment Confirmation

银联电子支付 CHINAPAY WU BUSINESS SOLUTIONS

请确认您的支付金额

**这是最后一步了! This is the final step!**

根据您输入的外币学费金额, 连同WUBS和CHINAPAY收取的服务手续费在内, 今天您需要支付的人民币总金额为:  
Total amount include your tuition fee and the service fee for WUBS and CHINAPAY:

支付金额: Amount: 支付币种: 人民币 CNY Currency:

我同意 ChinaPay学费支付协议

**确定 Confirm**

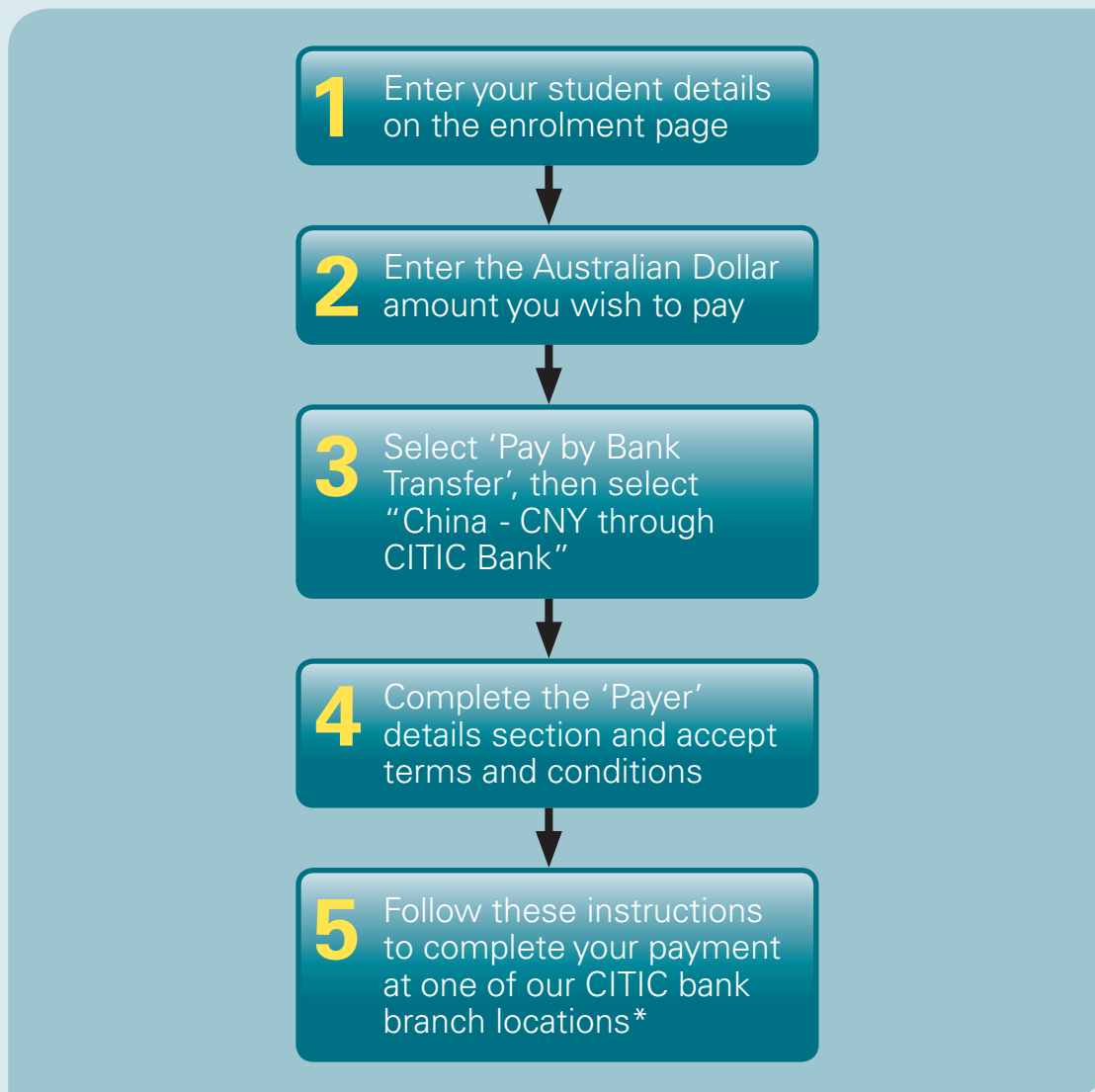
(请注意: 请您仔细阅读我们的服务协议后, 再点击确认键; 一旦您点击确认键, 即代表您认可我们的服务条款, 同意我们从您提供的您本人名下的银行卡账户中扣除上述人民币金额, 用于支付您的学费及我们的服务手续费。)  
(Attention: Please click the Confirm button after you carefully read our service agreement. Once you click the confirm button which means you accept our service agreement, and allow us to credit the above RMB amount from your bank account which you provided for your tuition fee and our service fee.)

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- i. Click on the "Confirm" box to commit your payment

# Steps to Make a Payment using China CITIC Bank

To make a payment, access the student payments platform as instructed by your university and proceed as follows:



\* Due to Chinese regulations, the CITIC bank in-branch option is currently only available in Guangdong province. We plan to expand this offering throughout China as regulations change.

## Making a Payment using China CITIC Bank

# Step 1: Input Student Details

**HOME** **INFORMATION** **FAQs** **WU BUSINESS SOLUTIONS**

**Your University**

Your University has partnered with Western Union Business Solutions, the world's largest specialist in global business payments, to provide you with a simple and low cost method of paying your tuition fees in your own currency.

Proceed as follows:

- Enter your student information below and then click NEXT
- Input the amount you wish to pay in AUD
- Choose to pay either by credit card or by Telegraphic Transfer (TT)
- If paying by credit card, you will receive confirmation of your payment online
- If paying by TT, print out the payment instructions and take them to your bank to make payment or through your own bank's internet banking

Student ID \* 00000000  
This must be an eight digit Student ID

Given Name \* Kelly

Family Name \* Holman

Date of Birth \* 20/01/1990  
e.g. 20/01/1990

Email Address \* samplemail@university.com

Phone \* 123-456-7890

Mobile

**NEXT >>**

- Input your personal and student details, and the services you wish to pay for, in the fields provided. Fields marked with \* must be completed.*
- Then click 'Next'.*

## Making a Payment using China CITIC Bank

# Step 2: Enter Payment Amount

The screenshot shows the 'ITEMS FOR PAYMENT' section of the WU Business Solutions portal. A table lists payment items with columns for Description, Payee, In favour of, Amount (AUD), and Notes. One item is selected: 'Deposit / Tuition Fees' for 'Your University' in favour of 'Kelly Holman' for an amount of '\$10000.00'. The amount is circled in red with an arrow pointing to a callout box. Below the table are 'CANCEL' and 'BACK' buttons, and a 'NEXT >>' button.

Description	Payee	In favour of	Amount (AUD)	Notes
<input checked="" type="checkbox"/> Deposit / Tuition Fees	Your University	Kelly Holman	\$10000.00	

- i. Enter the amount in Australian Dollars you wish to pay
- ii. Then click 'Next'.

## Making a Payment using China CITIC Bank

# Step 3: Payment Method

The screenshot shows the 'ITEMS FOR PAYMENT' section with a summary table and payment method options. The summary table shows 'Payments to Your University' for 'Deposit / Tuition Fees for Kelly Holman' with an amount of '\$10,000.00'. The 'Total to pay' is 'AUD \$10,000.00'. Below the table, the 'Available payment methods' section has two radio buttons: 'Pay by credit or debit card.' and 'Pay by bank transfer in your home currency.' The second option is selected and circled in red with an arrow pointing to a callout box. 'CANCEL' and 'BACK' buttons are on the left, and a 'NEXT >>' button is on the right.

Description	Amount to pay
Payments to Your University	
Deposit / Tuition Fees for Kelly Holman	\$10,000.00
<b>Total to pay</b>	<b>AUD \$10,000.00</b>

- i. Select the payment method "Pay by bank transfer in your home currency".
- ii. Then click 'Next'.

## Making a Payment using China CITIC Bank

# Step 4: Payment Currency

YOUR ACCOUNT

ITEMS FOR PAYMENT

Description	Amount to pay
Payments to Your University	
Deposit / Tuition Fees for Kelly Holman	\$10,000.00
<b>Total to pay</b>	<b>AUD \$10,000.00</b>
<b>Total to pay in billing currency</b>	<b>CNY 57,144.00</b>

Available payment methods:

Pay by credit or debit card.

Pay by bank transfer in your home currency [?](#)

Please select the currency or the associated country you will make your payment from.

China - CITIC Bank (Guangdong Province)

Any other country (USD)

Any other country (EUR)

CAN Any other country (EUR)

AUSTRIA (EUR)

BAHRAIN (BHD)

BELGIUM (EUR)

BRAZIL (USD)

CANADA (CAD)

CHINA (USD)

China - CITIC Bank (Guangdong Province Only) (CNY)

China - CNY through UnionPay debit card (AUS)

CZECH REPUBLIC (CZK)

DENMARK (DKK)

FJI (FJD)

pick 'Any other country USD' or 'Any other country EUR' and

**NEXT >>**

- i. Select, from the drop-down box, "China - CITIC Bank (Guangdong Province Only) (CNY)":
- ii. Then click 'Next'.



## Making a Payment using China CITIC Bank

# Step 5: Enter Billing Information

HOME INFORMATION FAQs **WU BUSINESS SOLUTIONS**

**YOUR ACCOUNT**

ITEMS FOR PAYMENT

Select items for payment Total and Currency **Payer Details** Agree Conditions Receipt

**Student details**

Student name Kelly Holman

**Payment instructions by email**

Email address: sampleemail@university.com

The bank settlement instruction can be printed out after all details have been entered and conditions accepted. By checking this box, you can also send a copy of the instructions to the email address shown here, or a different email address can be entered.

**Payer details**

Payer's full name Kelly Holman

Payer address 123 Chaoyang Street, Beijing

Payer country China

**Payer's banking details**

Bank name Bank of China

Bank country China

**Payment**

Your University AUD \$10,000.00 paid as CNY 57,141.00

CANCEL BACK NEXT >>

*i. Enter required details.*

## Making a Payment using China CITIC Bank

# Step 6: Payment Conditions

YOUR ACCOUNT

ITEMS FOR PAYMENT

Select items for payment | Total and Currency | Payer Details | **Agree Conditions** | Receipt

Student details

Name: Kelly Holman

Email confirmation

Please note: No payment instructions will be sent by email. Please make sure to print out a copy of the payment instructions after clicking 'Submit' below

Payer details

Payer name: Kelly Holman  
Payer address: 123 Chaoyang Street, Beijing  
Payer country: China

Payment

Your University AUD \$10,000.00 paid as CNY 57,141.00

Conditions

- The following screens will provide you with the bank account details for settling to Your University via Western Union Business Solutions.
- You will need to print the document and take it to your bank to instruct them to make the payment, or transfer the funds via your online banking service.
- The amount to pay is valid for 72 hours from the time of this transaction by which time the currency must be transferred to Western Union Business Solutions.
- If you have not transferred the funds within 72 hours, you will need to contact us urgently to confirm your payment.
- Western Union Business Solutions will only transfer the equivalent of the AUD amount received to Your University.

Yes, I have read and understood the above information and wish to proceed.

CANCEL BACK SUBMIT >>

i. Check the box "Yes, I have read and understood the above and wish to proceed".

ii. Click 'Submit'.

## Making a Payment using China CITIC Bank

# Step 7: Payment Instructions

**WESTERN UNION**  
business solutions

You're nearly there! To ensure that your payment is received by your institution without any delays, please follow the instructions below:

**PAYMENT INSTRUCTIONS**

RMB remittance handled in China is facilitated through China CITIC Bank. In order to complete the payment through China CITIC Bank, you will need to go to a designated CITIC Bank and bring along the following:

1. Original valid proof of identify
2. CITIC Bank passbook or CITIC Bank debit card (if any)
3. Tuition payment notices (PAYMENT INSTRUCTIONS)

在中国办理上述人民币汇款,您本人或您的代办人需要前往指定的中信银行,并理汇款手续:

1. 汇款人有效身份证明原件
2. 中信银行存折或中信银行借记卡(如有)
3. 学费缴费通知书 (PAYMENT INSTRUCTIONS); 请注意有效期

Bank SWIFT:  
Bank name:  
Bank address:

**Beneficiary name:**  
Account number/IBAN:  
Beneficiary address: Level 12 1 Margaret Street  
Sydney NSW AUSTRALIA 2000

**Amount to pay:** CNY 57,141.00  
**Payment reference<sup>1</sup>:** AU0000-14TEST0-01

**Student Name:** Kelly Holman

i. You will be presented with payment instructions (example shown). Please take this document with your proof of identity to one of our CITIC bank branch locations in Guangdong province.

ii. CITIC bank have our bank account information on file and will be able to send the payment successfully to our bank account.



## About Western Union Business Solutions

Western Union Business Solutions is a global leader in foreign exchange and a trusted payments provider to clients operating in international markets. With a robust financial network spanning more than 200 countries and territories with access to over 135 currencies, we empower our clients with simple and reliable cross-border payment solutions.

Our distinguished service portfolio and deep industry expertise, enables clients to operate across borders and currencies in fast, reliable and convenient ways. Through our account-to-account payment platform, international payment tools, currency risk management solutions, and financial service partnerships, we help clients improve cash flow, manage currency risk and seize global market opportunities.

### Please contact Western Union Business Solutions on:

**Email:** [studentpayments@westernunion.com](mailto:studentpayments@westernunion.com)

**Phone:** +61 2 8585 7999

**[business.westernunion.com.au](http://business.westernunion.com.au)**

**Monday to Friday 8.30am to 6.00pm Australian Eastern Standard Time (AEDT)**



## Global Offices

### Australia

Western Union Business Solutions  
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Sydney, NSW 2000  
Australian Financial Services  
Licence No: 238290  
ABN: 95 086 278 659  
**[business.westernunion.com.au](http://business.westernunion.com.au)**

### United States

Western Union Business Solutions  
Custom House (USA) Ltd.  
**[business.westernunion.com](http://business.westernunion.com)**

### Canada

Western Union Business Solutions  
Custom House ULC  
517 Fort St. Victoria,  
BC V8W 1E7, Canada  
**[business.westernunion.ca](http://business.westernunion.ca)**

### United Kingdom

Western Union Business Solutions  
Custom House Financial (UK) Limited  
Company Number 04380026  
Registered Office Address:  
2nd Floor, 12 Appold Street  
London, EC2A 2AW  
Registered in England  
**[business.westernunion.co.uk](http://business.westernunion.co.uk)**

The Student Payment Platform is provided by Western Union Business Solutions under its agreement with University of New South Wales.

We can accept local currency subject to bank and/or country regulations restricting the export or exchange of local currency.

Western Union Business Solutions makes money from currency exchange.

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