

International payments to Lynn University just got easier!

HIGHER ONE[®]
ALL YOU

business.westernunion.com/education

Lynn University is now working with Western Union Business Solutions to provide international students an alternative method for paying student bills. This payment option allows you to pay your student account balance in the currency of your choice and provides a simple and reliable way of initiating payments electronically.

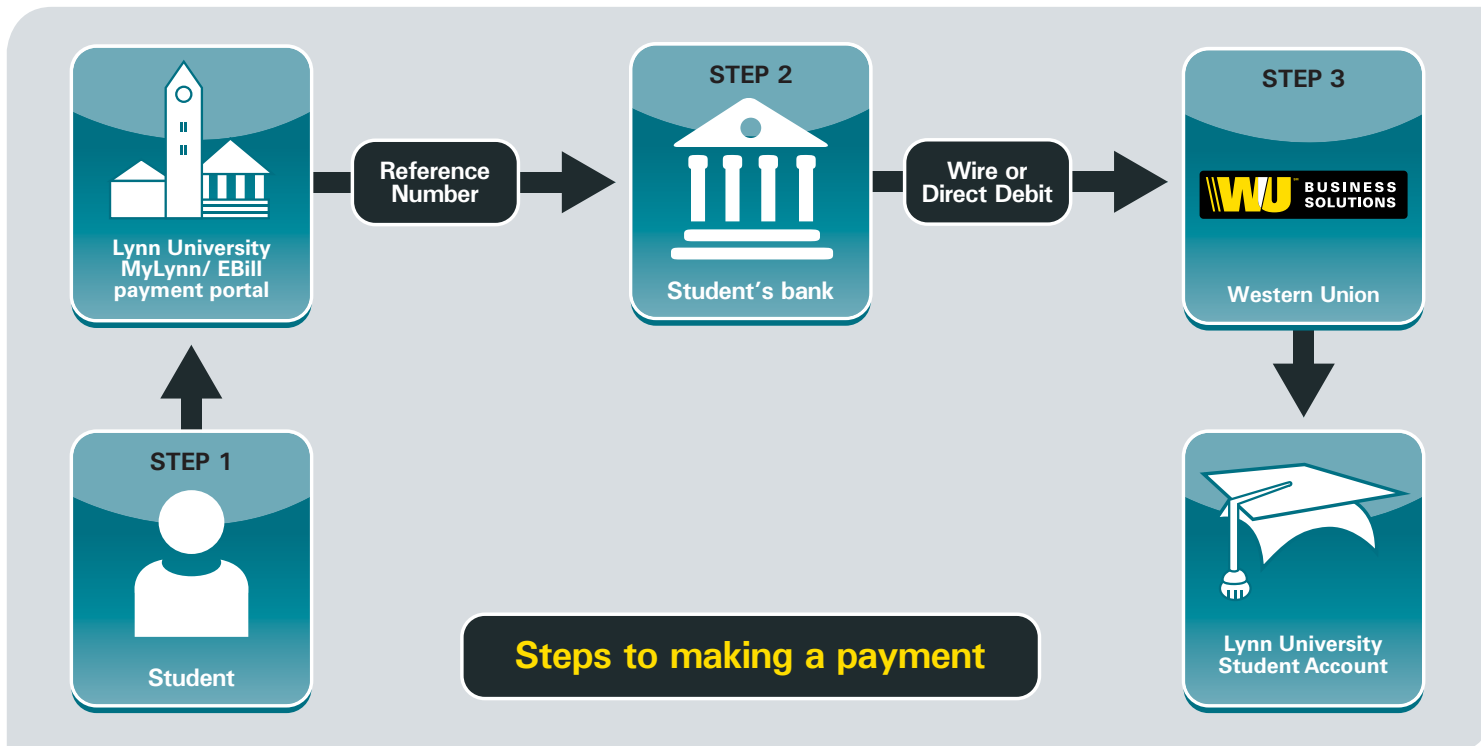
You have a lot to think about when attending a university abroad, including entering international markets to make payments for tuition and other university fees. Some of the complications you can encounter using payment processes such as international wire transfers or bank drafts include:

- Payments are in a currency different from your local currency
- International wires are costly due to high banking fees
- Retail exchange rates are high
- Payment details provided by your banking institution to the university are sometimes incomplete, which can cause delays in applying the payment to your student account

Advantages of using the student payment portal include:

- You can easily obtain a foreign currency quote by accessing **CASHNet** through the Lynn University website.
- You can pay your tuition and fees in the currency of your choice which will then be converted to U.S. Dollars.
- There are NO additional transaction charges from Western Union Business Solutions or Lynn University, though you may be charged a transaction fee by your bank.
- The exchange rate is valid for 72 hours* after the transaction is initiated, taking the uncertainty out of the total payment amount.
- The exchange rate is competitive when compared to most banks' retail rates.
- Payments received will include your reference information, which ensures that your payment reaches your student account quickly.
- Payments will be electronically transmitted to **Lynn University** ensuring timely posting, typically 2 to 5 business days from the time you initiate the payment.

Making payments via bank-to-bank transfer:



How to Initiate a payment

Step 1: Initiate your payment quote online

- Go to the **Student payment portal on MyLynn**.
- Enter your student details (Student ID, Name, Email).
- Enter the amount due in U.S. Dollars.
- Choose your currency type.**
- A payment amount in your currency of choice will automatically be generated. This quote is secured for 72 hours*.
- Agree to the payment amount and accept terms and conditions.
- Download payment instructions, including a reference number, as a PDF document. You will need the reference number to complete your payment in Step 2.

Step 2: Transfer funds to Western Union Business Solutions

- The payment instructions will tell you how to transfer funds through your personal bank or online.
- If you have your bank send the funds to Western Union Business Solutions, be sure that they send your reference number.

Step 3: Western Union Business Solutions does the rest!

- Using your reference number, Western Union Business Solutions will transfer your funds into your Lynn University account.
- This usually takes 2 to 5 business days after your local bank initiates payment to Western Union Business Solutions.

Contact us today

Western Union Business Solutions

Toll Free: 1.877.218.8829

Tel: 1.402.884.3041

studentinquiries@westernunion.com

business.westernunion.com/education



LYNN
UNIVERSITY

© 2013 Western Union Holdings Inc. All rights reserved.

Western Union Business Solutions is a division of The Western Union Company. Services in the US are provided by Custom House (USA) Ltd. and Western Union Business Solutions (USA), LLC (collectively referred to as "WUBS" or "Western Union Business Solutions"). For a complete listing of US state licensing, visit <http://business.westernunion.com/about/notices/>. For additional information about Custom House (USA) Ltd. and Western Union Business Solutions (USA), LLC, visit <http://business.westernunion.com/about/compliance/>.

This brochure has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and WUBS shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this brochure.

*For payments from certain countries, Western Union Business Solutions may refer the payer to a Western Union Business Solutions referral partner in that country who will provide a foreign exchange rate and process the payment for the payer.

** If your local currency is not available, please select an alternative currency or CAD option. You will receive all of the benefits listed above including no banking charges from Lynn University or Western Union Business Solutions, quicker posting of payment to student account, and fully referenced payments.

Currencies currently operating under the new wire payment process

Africa	Currency Code	Bank Name
Kenyan Shilling	KES	Stanbic Bank, Nairobi
Namibian Dollar	NAD	Standard Bank Namibia, Ltd, Windhoek
South African Rand	ZAR	Standard Bank of South Africa, Johannesburg

Asia	Currency Code	Bank Name
Hong Kong Dollar	HKD	Standard Chartered Bank, Hong Kong
Indian Rupee**	INR	ICICI Bank, Local Western Union Agent Locations
Japanese Yen	JPY	Standard Chartered Bank, Tokyo
Singapore Dollar	SGD	The Bank of New York Mellon
Thai Bhat	THB	HSBC Bank, Bangkok

Australia / Oceania	Currency Code	Bank Name
Australian Dollar	AUD	HSBC Bank, Sydney
Fiji Dollar	FJD	Westpac Banking Corporation, Suva
New Zealand Dollar	NZD	Westpac Banking Corporation, Wellington
Samoa Tala	WST	Westpac Bank Samoa Limited, Apia
Tahitian (Central Polynesian) Franc	XPF	Banque de Polynesie, Papeete
Vanuatu Vatu	VUV	Westpac Banking Corporation, Port Vila

Europe	Currency Code	Bank Name
British Pound	GBP	HSBC Bank PLC, London
Czech Republic Koruna	CZK	Ceskoslovenska Obchodni Banka
Danish Krone	DKK	Danske Bank, Copenhagen
Euro (Main)***	EUR	HSBC Bank PLC, London
Hungarian Forint	HUF	HSBC Bank PLC, London
Latvian Lats	LVL	HSBC Bank PLC, London
Lithuanian Litas	LTL	HSBC Bank PLC, London
Norwegian Krone	NOK	Den Norske Bank, Oslo
Polish Zloty	PLN	ING Bank, Poland
Swedish Krona	SEK	Skandinaviska Enskilda Banken (SEB), Stockholm
Swiss Franc	CHF	Credit Suisse, Zurich

Middle East	Currency Code	Bank Name
Bahrain Dinar	BHD	HSBC Bank PLC, London
Israeli Shekel	ILS	HSBC Bank PLC, London
Jordanian	JOD	HSBC Bank PLC, London
Dinar Kuwaiti	KWD	HSBC Bank PLC, London
Dinar Omani	OMR	HSBC Bank PLC, London
Rial Qatari Rial	QAR	HSBC Bank PLC, London
Turkish Lira	TRY	HSBC Bank PLC, London
United Arab Emirates Dirham	AED	HSBC Bank PLC, London

North America	Currency Code	Bank Name
Canadian Dollar	CAD	Royal Bank of Canada, Montreal
Mexican Peso	MXN	HSBC Bank, Mexico
United States Dollar (Main)	USD	Bank of New York Mellon, New York

* Students in the Guangdong Province can utilize CITIC Bank in person.

** Students in India may also utilize any one of our local agent locations. A list can be found here <http://www.westernunion.com/india>.

Additionally, the following countries allow euro accounts and electronic payments in euro although it is not the official currency in these countries: Czech Republic, Denmark, Hungary, Latvia, Lithuania, Norway, Poland, Sweden, Switzerland and the United Kingdom.

Euro checks are drawn on an in-country account in the following countries: Austria (Raiffeisen Bank, Vienna), Belgium (ING Bank, Brussels), Finland (Nordea Bank, Helsinki), France, (Societe Generale, Paris), Germany (Standard Chartered Bank, Frankfurt), Ireland (Bank of Ireland, Dublin), Italy (Banca Monte dei Paschi di Siena, Florence), Luxembourg (ING Bank, Brussels) and The Netherlands (DHB Bank, Rotterdam). All other countries that participate in the EUR (Cyprus, Greece, Malta, Portugal, Slovenia and Spain), checks are drawn on Standard Chartered Bank, Frankfurt.

*** Which countries use the euro?

The euro is the official currency of the sixteen countries of the European Monetary Union: Austria, Belgium, Cyprus, Estonia, Finland, France, Germany, Greece, Ireland, Italy, Luxembourg, Malta, the Netherlands, Portugal, Slovakia, Slovenia, and Spain.

The euro is also the official currency of Andorra, Kosovo, Monaco, Montenegro, San Marino, the Vatican City (Holy See) and the following French territories: Guadeloupe, French Guiana, Mayotte, Martinique, Réunion, and St Pierre et Miquelon.

© 2013 Western Union Holdings Inc. All rights reserved.