

Travelex Pay 24-7 -- Frequently Asked Questions

Making a Payment

How do I make a payment?

To make a payment, log onto the Pay 24-7 site as instructed by your University and proceed as follows:

1. Enter your details on the student enrolment page
2. Enter the amount you wish to pay in Australian Dollars (AUD)
3. Select your preferred payment method

To pay by Telegraphic Transfer

4. Select 'Pay by Bank Transfer', then select the currency you wish to pay in
5. Complete the 'Payer' details section
6. Agree to the terms and conditions
7. You will then be presented with the bank account instructions of where to make your payment. Print this form and choose one of the following options to make your payment:
 - Use the payment details to transfer funds via your online banking service, if applicable; **OR**
 - Go to your bank and ask for your payment to be made using the payment details provided

The exchange rate on your Telegraphic Transfer quote will be guaranteed for **72** hours from the time that you "commit" the Telegraphic Transfer payment request.

Once your University receives your payment, your student account will be updated.

To pay by Credit Card

4. Select 'Pay by credit or debit card'
5. Enter your credit card details. Where applicable, you will be given the option of locking in the converted foreign amount in the billing currency of your credit/debit card.* Select the currency in which you wish to pay – in your local currency, or in Australian Dollars
6. Make the payment. You will receive an online confirmation that your payment has been successful.

* Choosing to pay in your billing currency gives you certainty of the foreign exchange cost of the transaction, as the final amount due in your local billing currency will be displayed on your screen. Please note that your University will still receive your fee payment in Australian dollars even though you may have chosen to pay in your local currency.

When do I know the University has received my payment?

Your University will contact you according to their normal procedures.

Who do I contact if I have questions on how to make a payment?

You can contact the Travelex Student Enquiries on:

- Phone: +61 2 8585 7999
- Email: studentpayments@travelex.com.au

If you would like feedback on the status of your payment, please email Travelex with the following information:

- Student Name
- Student Identification Number
- Receipt number
- Card details (card type and last 4 digits) if you have paid your student fee using your credit/debit card
- Date of transaction

Telegraphic Transfer specific questions

Why can I not pay in Australian dollars?

Pay 24-7 is designed for international payments and gives you the convenience and flexibility of paying your student fees in your local currency. As a result, there is no option to pay your student fees by telegraphic transfer in Australian Dollars.

If your local currency is not available, please select an alternate currency such as the United States Dollar. Due to foreign exchange regulations in some countries, Travelex may be unable to receive and process some foreign currencies

How do I find out the exchange rate for the day?

Once you complete Step 4 (as above), Pay 24-7 will display the amount in your chosen currency.

I have completed the telegraphic transfer payment process but I want to obtain a new foreign exchange rate quote. How long do I have to wait before I can re-quote?

You have to wait 72 hours before you can re-quote. You may quote as many times as you like, but only once within a 72 hour period.

My bank will not allow me to make a payment to Travelex. Why?

Travelex is able to receive payments from any international bank. If you are experiencing problems, either contact your bank to make the transfer again or contact Travelex to ask for further advice.

If I pay in my local currency will the University receive payment in Australian Dollars (AUD)?

Yes. Once Travelex receives your payment into our bank account, we will convert the funds into Australian Dollars and remit to the University.

Why do I have 72 hours in which to make a payment?

Travelex provides you with an exchange rate and amount in local currency which it can guarantee for 72 hours. Provided you pay within the 72 hour period, we will ensure the University receives the Australian Dollar amount in full. If you pay outside the 72 hour period, we cannot guarantee that the University will receive the funds in full – this depends on global foreign exchange rate movements over which we have no control.

Do I need to quote the payment reference number when I make my payment?

Yes. Please quote your payment reference number in your bank's 'payment reference' field when you make the payment.

Your payment reference is a unique reference number which is located at the bottom of your Telegraphic Transfer payment form. This reference number ensures we are able to recognize your payment in our Travelex account and promptly apply it to your Student Account with the University.

I forgot to mention my payment reference number, what shall I do?

You can inform us by emailing studentpayments@travelex.com.au. We will require the following information to trace the payment manually:

- Student Name
- Student Identification Number
- Payment Reference Number
- Date of transaction
- Currency paid

What information should be entered into the Payers field?

The payer's full first name and surname needs to be entered into this field. For example, Mr. J.J Smith is not acceptable. Mr. John Joe Smith is acceptable.

Credit Card specific questions

What types of credit/debit cards are accepted?

We only accept Visa or MasterCard credit/debit cards. We do not accept Amex, Diners, JCB, Discover, Maestro or China Union Pay (unless the China Union Pay card is co-branded with Visa or MasterCard) credit/debit cards.

What is the benefit of choosing to pay in my local currency instead of choosing to pay in Australian Dollars (AUD), when paying with an international credit/debit card?

If you choose to pay in your local currency, it gives you certainty of the foreign exchange cost of the transaction. You will know exactly how much the transaction will cost you in your local currency.

If you choose to pay in Australian Dollars with a non-AUD credit/debit card, you will not know how much has been charged for the transaction until you receive your bank statement. Additional 'international transaction' charges may also be levied by your bank if paying in Australian Dollars with a non-AUD credit/debit card.

If I select to pay in my local currency will the University receive Australian Dollars (AUD)?

Yes. Once Travelex receives your payment, we will convert the funds into Australian Dollars and remit to the University's Australian bank account.

Which currency will appear on my bank statement if I choose to pay in my local currency?

Your bank statement will display the local currency amount. This will match the amount which appears on the Travelex Pay 24-7 receipt.

My credit/debit card has been declined, and I don't know why?

There may be a number of reasons why your credit/debit card transaction has declined. If your transaction has declined, an error message in red will appear on the top left hand corner of your screen. The error message will display a transaction error code and a brief description of the error code, which can be used to explain why your transaction was unsuccessful.

Please refer to the response code reference table below

Category Code	Pay 24-7 response text to display on screen	Travelex acquirer response codes mapped to response text
0	Transaction Approved	00, 08, 16
1	Transaction Unsuccessful - Check card details and try again.	33, 54, 68, 91
2	Transaction Declined – Contact your bank before trying again. (Note: You may need to ask your card issuer about any card spending limit restrictions that may apply to your card. Your bank may be able to temporarily suspend any international ('cross-border') card usage restrictions, in which case you should re-try the Pay24-7 transaction again.)	01, 02, 03, 04, 05, 06, 07, 10,11,12, 13, 14, 15, 17, 18, 19, 20, 21, 23, 25, 32, 34, 36, 38, 39, 40, 41, 42, 43, 44, 52, 53, 55, 56, 57, 58, 59, 61, 62, 63, 64, 65, 67, 70, 75, 76, 77, 78, 86, 87, 89, 93,
3	Transaction Declined – Insufficient funds	51 (insufficient funds)
4	Transaction Unsuccessful – Contact your bank before trying again.	09, 22, 24, 26, 27, 28, 29, 30, 31, 35, 37, 45, 46, 47, 48, 49, 50, 60, 66, 69, 71, 72, 73, 74, 79, 80, 81, 82, 83, 84, 85, 88, 90, 92, 94, 95, 96, 97, 98, 99

The error code tells the bank why the transaction has been 'declined', for example, error

message - Bank response code '51' (3 – Insufficient Funds) refers to insufficient funds in your debit card account, or insufficient credit available on your credit card.

If you need to make further enquiries to student payments (studentpayments@travelex.com.au), please ensure that you provide the error code and message that appears on your payment screen.

Do I need to add spaces between the digits when entering my credit/debit card number?

No. Card numbers should not contain any spaces between the digits entered.

I use my company business credit/debit card and they ask for expenses to be stated in Australian Dollars.

Travelex Pay 24/7 will issue you with a receipt which states the amount in both local currency and Australian Dollars.