Edith Cowan University and Western Union Business Solutions have come together to provide your international students with a fast and transparent payment service. Student Payment Platform is a reliable online payment platform that allows you to make telegraphic transfers or credit card payments. The platform provides benefits for both the student and Edith Cowan University – it provides you certainty with upfront costs and helps reduce the number of lost payments, and allows the University to receive your payment in full.

We are here to help

If you have any questions regarding the use of Western Union Business Solutions you can contact their 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.

Please contact Western Union Business Solutions on:

Email: studentpayments@westernunion.com
Phone: (61 2) 8585 7999
Monday to Friday 8.30am to 6.00pm
Australian Eastern Standard Time (AEDT)
Making a payment

How do I make a payment?
To make a payment, log onto the platform as instructed by Edith Cowan University and proceed as follows:
1. Enter your details on the enrolment page
2. Enter the AUD amount you wish to pay
3. Select your payment method

To pay by Telegraphic transfer
1. Select ‘Pay by Bank Transfer’, then select the currency you wish to pay in
2. Complete the ‘Payer’ details section
3. Agree to the terms and conditions
4. You will then be presented with the bank account instructions of where to make your payment. Print this form and do one of the following:
   - 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 amount to pay on your Telegraphic Transfer will be guaranteed for 72 hours from the time you “commit” the Telegraphic Transfer payment request. Once Edith Cowan University receives your payment, your student account will be updated.

To pay by credit card
1. Select ‘Pay by credit card’
2. Enter your credit card details. You will be given the option of locking in the amount in the billing currency of your credit card.*
3. Select the currency in which you wish to pay – in your local currency or in Australian dollars
4. Make the payment. You will receive an online confirmation that your payment has been successful.

Who do I contact if I have questions on how to make a payment?
A You can contact Western Union Business Solutions’ Student Enquiries on:
Telephone: (61 2) 8585 7999
Email: studentpayments@westernunion.com.au

If you would like to check on the status of your payment, please email Western Union Business Solutions 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 card
- Date of transaction
- Input credit card details, select currency and make payment
- Make payment at your bank using payment instructions provided
- Select country/currency for payment

BANK TRANSFER CREDIT CARD
- Select payment method
- Enter amount of Australian dollars to pay
- Enter student details

* 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 billing currency will be displayed on your screen. Please note that Edith Cowan University will still receive your fee payment in Australian dollars even though you may have chosen to pay in your local currency.
**Telegraphic transfer specific questions**

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

Once you have entered your payment details, the system will display the amount in your chosen currency.

I have completed the telegraphic transfer payment process but I want to obtain a new amount to pay. How long do I have to wait before I can submit a new request?

You have to wait 72 hours before you can submit a new request. You may submit a new request online 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 Western Union Business Solutions, why?

Western Union Business Solutions 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 Western Union Business Solutions to ask for further advice.

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

A Yes. Once Western Union Business Solutions receives your payment into their bank account, they will transfer the funds into Australian dollars (AUD) and remit to Edith Cowan University.

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

A Western Union Business Solutions provides you with an amount to pay in local currency which is guaranteed for 72 hours. Provided you pay within the 72 hour period, Western Union Business Solutions will ensure Edith Cowan University receives the Australian dollar amount in full. If you pay outside the 72 hour period, Western Union Business Solutions cannot guarantee that Edith Cowan University will receive the funds in full – longer term rates depend on global foreign exchange 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 helps ensure that Western Union Business Solutions is able to recognise your payment into their account and promptly apply it to your Student Account with Edith Cowan University.

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

You can inform Western Union Business Solutions by emailing studentpayments@westernunion.com. They 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?

You need to enter your full first name and surname into this field. For example, Mr. J. J. Smith is not acceptable but, Mr. John Joe Smith is acceptable.
What types of credit cards are accepted?
Western Union Business Solutions only accept Visa or MasterCard credit cards. Western Union Business Solutions does not accept American Express (Amex), Diners, JCB, Discover, Maestro or China Union Pay credit cards (unless the China Union Pay card is co-branded with Visa or MasterCard).

What is the benefit of choosing to pay in local currency instead of choosing to pay in Australian dollars (AUD), when paying with a non-AUD credit card?
If you choose to pay in 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 card, you generally will not know how much has been charged for the transaction until you receive your credit card statement. Additional ‘international transaction’ charges may also be levied by your bank if paying in Australian dollars with a non-AUD credit card.

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 that appears on the Western Union Business Solutions Student Payment Platform receipt.

Do I need to add spaces between the digits when entering my credit card number?
No, card numbers should not contain any spaces between the digits entered.

I want to use my company business credit card but my company requires the expenses to be stated in Australian dollars.
Western Union Business Solutions will issue you with a receipt, which states the amount in both local currency and Australian Dollars (AUD).
Who are Western Union Business Solutions Global Business Payments?

Western Union Business Solutions is the world’s leading non-bank provider of international payment solutions. Western Union Business Solutions is a division of Fortune 500, NYSE (New York Stock Exchange) traded Western Union Company and works with more than 400 Universities globally, supporting their international payment needs. Western Union has no formal relationship with ECU other than facilitating the payment of fees by ECU students and their families or sponsors.

Why is using Western Union Business Solutions student payment portal service better than using my bank?

If you use your bank to make the payment directly to Edith Cowan University (ECU), your bank may send an international payment without you knowing the current rate of exchange. This may not only cost you more money, it may also result in unforeseen additional bank charges. Using Western Union Business Solutions student payment portal, you are assured of a guaranteed rate of exchange, which you accept before you pay. You can also rest assured that ECU will receive your payment in full.

Why do I need to pay Western Union Business Solutions’ bank account (Travelex GBP Australia Pty Ltd) and not the University?

Through experience, Edith Cowan University knows that making International Payments can be a long, costly and complicated process. That’s why Edith Cowan University is working with Western Union Business Solutions to give you a quick and simple solution, which helps to avoid delays and expensive bank charges.

Do I need to provide my University’s bank details when making a payment?

No. You only need the local bank details that will be provided to you as a PDF through the Western Union Business Solutions’ service. Western Union Business Solutions holds the University’s bank details and all payments will be allocated accordingly using individual student ID numbers.

What currencies are available to make payment in?

Australian Dollar (AUD), Bahrain Dinar (BHD), British Pound (GBP), Canadian Dollar (CAD), Czech Republic Koruna (CZK), Danish Krone (DKK), Euro (EUR), Hong Kong Dollar (HKD), Hungarian Forint (HUF), Israeli Shekel (ILS), Japanese Yen (JPY), Jordanian Dinar (JOD), Kenyan Shilling (KES), Moroccan Dirham (MAD), Kuwaiti Dinar (KWD), Latvian Lats (LVL), Lithuanian Litas (LTL), Mexican Peso (MXN), Namibian Dollar (NAD), New Zealand Dollar (NZD), Norwegian Krone (NOK), Omani Rial (OMR), Polish Zloty (PLN), Qatari Rial (QAR), Saudi Arabian Riyal (SAR), Singapore Dollar (SGD), Swedish Krona (SEK), Swiss Franc (CHF), Tahitian Franc - Central Polynesian Franc (XPF), Thai Baht (THB), Turkish Lira (TRY), UAE Dirham (AED), United States Dollar (USD), Vanuatu Vatu (VUV)

When do I know the University has received my payment?

If you make a payment please allow for the applicable payment time (depending on method of payment). Following receipt of payment by ECU your invoice will be updated to reflect the payment within 48 hours. Please note that invoices are updated until the Financial census date. Your Invoice may be viewed by logging on to your SIMO account: www.ecu.edu.au/apps/SIMO/

To download a PDF version of your invoice, click on the link ‘Statement of Account’ located under the heading ‘Fees and Charges’.

Can I make a transfer to my University via my own bank?

To get the benefits of Western Union Business Solutions, it is important that you send your fee amount to the Western Union Business Solutions account details that are provided to you. You can use your own bank to make this transfer to the Western Union Business Solutions account. Make sure that your bank send the reference number you have been given. This helps to ensure your tuition fee is easily identifiable by Edith Cowan University (ECU) and your registration does not incur any unnecessary delays.
General questions (continued)

Which fees can I pay using Western Union Business Solutions?

You can use Western Union Business Solutions to make payment for all invoices on your student account.

I can find my home country but it doesn’t let me use my home currency?

Unfortunately due to international and domestic banking regulations some currencies are unable to be traded on the open market or as part of this service. In the instances where your country does appear as an option but the currency is unavailable, the system will default to an alternative currency to use such as Australian Dollars or US Dollars.

My credit card has been declined, and I don’t know why?

There are a number of reasons why your credit card transaction may have been declined. If your transaction has been 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 help explain why your transaction was unsuccessful.

Please refer to the following response code reference table:

<table>
<thead>
<tr>
<th>Category Code</th>
<th>The platform response text to display on screen</th>
<th>Western Union Business Solutions acquirer response codes mapped to response text</th>
</tr>
</thead>
<tbody>
<tr>
<td>0</td>
<td>Transaction Approved</td>
<td>00, 08, 16</td>
</tr>
<tr>
<td>1</td>
<td>Transaction Unsuccessful – Check card details and try again.</td>
<td>33, 54, 68, 91</td>
</tr>
<tr>
<td>2</td>
<td>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 increase your card’s maximum spending limit, in which case you should re-try the Student Payment Platform transaction again.)</td>
<td>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</td>
</tr>
<tr>
<td>3</td>
<td>Transaction Declined – Insufficient funds</td>
<td>51 (insufficient funds)</td>
</tr>
<tr>
<td>4</td>
<td>Transaction Unsuccessful – Contact your bank before trying again.</td>
<td>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</td>
</tr>
</tbody>
</table>