

## Most Commonly Asked Questions

### Where is my money?

**BANK** Payment information

Receipt No:

Fee type:

Amount:

Transaction Status:

Transaction code:

Authorized code:

Applicant ID:

Date:

holder:

E-mail:

Organization code:

Organization name:

**SAMPLE**

\*this receipt valid 1 year from the date of this payment

Please allow 2 to 3 business days from the date you sent us your money for peerTransfer to receive it. Please be aware that your University may take several business days to update the status of your billing record after they receive your payment.

If you do not hear from us within 4 days of sending us your funds, please send a SWIFT copy of your payment or a bank receipt to [support@peertransfer.com](mailto:support@peertransfer.com). These documents will help us determine why there is a delay in receiving your funds.

A bank receipt is needed if you sent funds to a local bank account in your home country. A SWIFT copy of your payment will be required if you sent the money to a bank account that is not located in your home country. Your bank should be able to provide you with these documents.

### Do you charge any fees?

When transferring money, your bank (all banks), will charge a sending fee for their service. Unfortunately, this is out of our control.

peerTransfer gives you the freedom to pay in your home currency. peerTransfer doesn't charge any fees on payments made in your home currency. Instead, peerTransfer will apply a small margin on the foreign-exchange conversion. But, by securing wholesale rates, peerTransfer is able to ensure you get the lowest margin available – typically 50% lower than traditional banks. PeerTransfer does guarantee they will offer the lowest international transfer pricing, backed by our Best Price Guarantee.

However, for payments not made in your home currency, peerTransfer may apply a small convenience fee. To avoid this fee, peerTransfer recommends choosing your home currency. peerTransfer eliminates hidden bank fees and ensures your University receives the correct amount. The total peerTransfer receives is the amount the University receives, as peerTransfer does not deduct anything from the payments peerTransfer process.

### **Which currency exchange rate will be applied to my payment?**

Exchange rates change quickly and constantly. Therefore, you need to compare peerTransfer's rates with other comparable options at the same time. peerTransfer has heard from students who turn to websites like YahooFinance, Xe.com, and Reuters to find up-to-date currency exchange rates. However, the quotes provided by these media sources are "mid-market" rates which are not available for individuals, but rather are the published rates for currency purchases over \$1 million US dollars.

The retail banks that process your payment will add a margin based on several variables including the size of the transaction and the length of time they are guaranteeing the quoted rate for. It is important to note that rates found on bank websites are not always up-to-date. peerTransfer does recommend confirming any published rate directly with the bank.

peerTransfer aims to save money by providing a much more competitive exchange rate—up to 3% better than retail banks. By grouping together multiple payments, peerTransfer is able to take advantage of better rates based on the larger volume. We can then share these savings with students and their families. It's a win-win for everyone!

### **My local currency is not available and I do not have USD. How do I get USD?**

There are some currencies that peerTransfer do not offer at this time; however they are working hard to add as many currencies as quickly as possible. Please be aware that even if your local currency is not currently available, you can still send us USD and take advantage of the many benefits peerTransfer has to offer (including eliminating hidden bank fees to ensure your University receives the correct amount, and tracking your payment online).

Most banks should be able to convert your local currency into USD, which can then be sent to us.

### **Do I have to fill out the payment request form every time that I send money?**

American College of Healthcare Sciences

[Want more info?](#)



### Payment

WE WILL BEAT YOUR BANK'S RATE  
**GUARANTEED**  
SEE HOW

\* In United States Dollars, the amount you want American College of Healthcare Sciences to receive

\* What country are you paying from?

**The benefits of paying through peerTransfer**

- Eliminate hidden bank fees – ensure American College of Healthcare Sciences receives the correct amount.
- Save on exchange rates – in most cases you can make a payment in your home currency.
- Peace of mind – payment tracking and 24\*7 multilingual customer support.

### peerTransfer Account

Create a new account

Sign into an existing account

\* First / Given Name

\* Last name / Surname / Family name

\* Email

\* Password

**Create a new account to...**

- Send payments to American College of Healthcare Sciences
- Track your funds as they are delivered
- Get immediate assistance if you have any questions

Yes, this is very important so that peerTransfer and your school can track your payment accurately. You must submit a new payment request every time you use our services. Once you create a payment request through our site, a new "Payment ID" will be automatically generated. Each payment will be identified with a unique payment ID that will be used for tracking purposes.

### What if I can't complete the payment within the period you provided?

peerTransfer does understand that due to special circumstances, you may need more days to send us your money.

After three business days of booking a payment with us, if peerTransfer has not received your funds yet, you will receive an email asking how your payment is going. You will have the option to choose "I need more time". If you need more time you can click on the option called "give me 2 more days". This will delay your peerTransfer due date two more days and your bank instructions will not expire during this time.

If you are unable to see this option you can always contact our customer service team at [support@peertransfer.com](mailto:support@peertransfer.com). They can accommodate your special timing needs.

Please watch your school [payment deadline](#) closely in order to avoid late fees.

## How do you identify my payment once you receive it?

You **must** include your student ID (R#####) when you send us your funds. Our fully-automated system will reconcile your payment using that information.

## Starting My Payment

### How do I make a payment to my school?

Making a payment is easy from your e-statement using these instructions. Simply [visit peertransfer.com](https://peertransfer.com), enter the exact amount of money you will be sending to your school, and select the country that you are paying from.

### My local currency is not available.

At this time peerTransfer offers many different currency payment options to our customers. They are working hard to add as many currencies as possible. Even if your local currency is not available right now, you can still send us the billed currency from your school and take advantage of the many benefits that peerTransfer has to offer, as peerTransfer eliminates hidden bank fees and ensures your University receives the correct amount, and with us you will also have access to 24 hours multi-lingual customer service.

Your bank should be able to convert your local currency into USD, EUR, GBP or CAD for example which can then be sent to us.

### I do not have USD. How do I get USD?

If you see your local currency in our list of supported currencies, simply fill out the payment form. After you provide all of the required information, peerTransfer will send you instructions on how to pay in your local currency.

If peerTransfer does not currently support your local currency, your bank should be able to convert your funds into USD, which can then be sent to us.

### I just created an account and filled out the payment request form. Now what?

As soon as you provide us with all the necessary information requested on the payment form, a set of payment instructions—including peerTransfer's bank account information details—will be automatically displayed for you. You will also receive an email containing the same payment instructions.

Please use our bank account information to send us the money. You can make the payment through your bank's online banking services or in person from your bank branch. Once peerTransfer receives your funds, they will pay the university and notify you when the money has reached the University.

### Do you need my bank account information?

No, peerTransfer does not need your bank account information. peerTransfer will provide you with peerTransfer's bank account details so you can send money from your local bank account to ours.

### **Why does peerTransfer require a street address as opposed to a P.O. Box address for the sender information?**

In order to identify the source of funds, peerTransfer require the payer to provide the home address that is connected to the bank account in which the funds are being taken from.

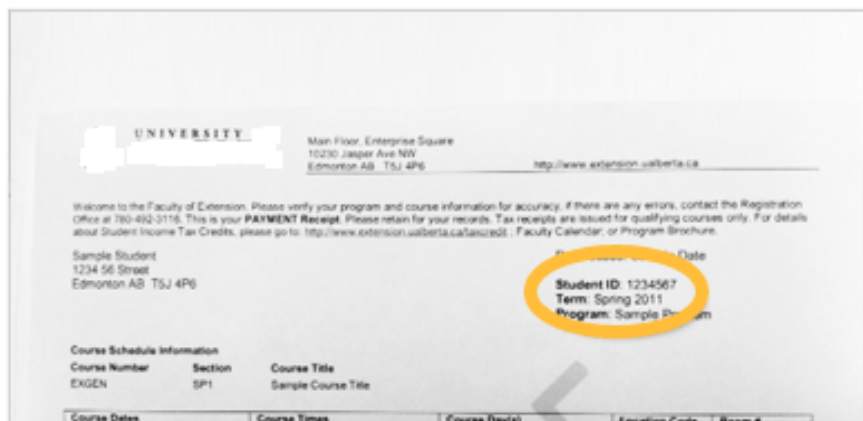
This information is requested for compliance, not for mailing purposes.

To update your payment request information, please Log in to your peerTransfer account, click on your payment ID, then click on "View details" and finally click on "Edit details."

### **My payment deadline is tomorrow. Will my funds arrive to the University if I send them to you today?**

peerTransfer encourages students to allow themselves enough time to send us money prior to the payment deadline in order to avoid late fees. Payments should be started at least 3 days prior to your University's deadline. peerTransfer will not charge you any penalty, but your school may asses a late charge fee which, unfortunately, is out of our control.

### **I can't find my student ID / I do not have a student ID, what should I do?**



UNIVERSITY  
Main Floor, Enterprise Square  
10230 Jasper Ave NW  
Edmonton AB T5J 4P6  
<http://www.extension.ualberta.ca>

Welcome to the Faculty of Extension. Please verify your program and course information for accuracy. If there are any errors, contact the Registration Office at 780-492-3116. This is your **PAYMENT RECEIPT**. Please retain for your records. Tax receipts are issued for qualifying courses only. For details about Student Income Tax Credits, please go to: <http://www.extension.ualberta.ca/salcred>; Faculty Calendar; or Program Brochure.

Sample Student  
1234 56 Street  
Edmonton AB T5J 4P6

Student ID: 1234567  
Term: Spring 2011  
Program: Sample Program

Course Schedule Information		
Course Number	Section	Course Title
EXGEN	SP1	Sample Course Title

Course Dates	Course Times	Course Day(s)	Location Code	Room #
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Student ID information can often be found on school documents such as invoices or course registration papers.

If you are still unable to find your student ID, peerTransfer recommends that you contact your school directly for more guidance. Your student ID is required in order to make a payment through peerTransfer.

### **I made a mistake filling out the payment request form.**

To update your payment request information, please [Log in](#) to your peerTransfer account, click on your payment ID, then click on "View details" and finally click on "Edit details"

### **Is there a limit on how much money I can send?**

The maximum payment is based on your student account balance. If you have a \$0.00 student account balance you will not be able to make a payment.

### **Is there a minimum amount required to make a payment through peerTransfer?**

Due to the costs incurred when processing international payments, peerTransfer requires a minimum payment amount of \$50 for each transaction.

### **Do I need a USD bank account in my home country?**

No. By using peerTransfer, you do not need a USD bank account in your home country. Instead, you can send money from your local bank account in your home currency.

### **What is the "Best Price Guarantee" program?**

peerTransfer is pleased to invite you to participate in our "Best Price Guarantee" program. If your bank is able to find a better exchange within two hours of booking a payment with peerTransfer, simply send us a bank receipt showing your bank's exchange rate. If their exchange rate is accurate and quoted within the two hour window, peerTransfer will match the rate and award you a \$25 gift card.

### **Can I make a payment from Venezuela?**

Yes, you can use peerTransfer to make payments from Venezuela. When you book a payment with peerTransfer, you will receive all the necessary information to provide to your bank. Please use the provided payment instructions to complete the "Carta de Instrucción Remesa Estudiante" available at your bank. After completing this card's instructions, the bank will process your request to purchase USD through CADIVI (Comision de Administracion de Divisas). When approved, they will send the money to peerTransfer. We will then send your payment to your University.

Please understand that it may take up to 4 weeks for this entire process to be completed, therefore, please make your payment in plenty of time to meet the university's due date. If you have questions about when your fees are due please review your e-statement or visit the [UT Treasurer's website](#).

You will receive a delivery confirmation email when the university receives the payment.

For more information about CADIVI, [be sure to check out this post on the peerTransfer blog](#).

## **How come the "United States" is not an option in the list of countries to pay from?**

If you live in the United States, you can use peerTransfer to make international payments to partner schools located outside of the United States. If this is the case, the "United States" will appear in the drop down menu.

At this time peerTransfer is unable to process domestic payments (a payment from a United States bank account to a school located in the United States). If you need to make a domestic payment, please contact your school to learn the options available to you.

## **Understanding foreign exchange rates**

A foreign exchange rate is the relationship (price) at which a pair of currencies can be bought or sold. E.g.: if the rate EUR to USD is 1.2285, this means that with 1 euro you get 1.2285 dollars.

## **Why does peerTransfer require sender and student information?**

Companies in the financial sector are subject to strict anti-money laundering regulations. Personal information from both the student and the sender is kept confidential and will never be sold to third parties. peerTransfer will only collect personal information necessary to comply with applicable US and international laws.

peerTransfer requires the complete first name and last name/surname of the sender. The sender is the person who will be sending us the funds.

If a bank is providing you with a loan, the student will be considered as the payer/sender of the payment. Use your personal address from your home country when asked for the payer/sender address.



## Sending My Money

### **The currency exchange rate has changed. Can I cancel my request and make a new one?**

peerTransfer will always offer you the best exchange rate available at that time of your payment submission. When you submit a payment request through us, peerTransfer will 'lock in' a position and provide you with the exact amount of your currency you should send us.

When a specific exchange rate is locked for you, it will remain unaltered in spite of any fluctuations in the currency exchange rate throughout the payment process. You are always guaranteed the best available rate at the exact moment of the payment submission. [Learn more about peerTransfer's Best Rate Guarantee.](#)

Since currency exchange rates are always changing, peerTransfer will not be able to change the rate once it is locked in for you, or accept a new payment request made for the same amount.

### **I can't complete the payment within the period provided. Can I get an extension?**

Please, ensure you are able to send us your funds within 2 days from making your payment request. If you envision you are going to need additional time, please wait until then to make a booking with us.

peerTransfer understands that due to special circumstances you may need more days to start the payment at your bank. After three business days of booking a payment with us, if peerTransfer has not received your funds yet, you will receive an email asking how your payment is going. You will have the option to choose "I need more time". If you need more time you can click on the option called "Give me 2 more days". This will delay your peerTransfer due date two more days and your bank instructions will not expire during this time.

If you are unable to see this option you can always contact our customer service team at [support@peertransfer.com](mailto:support@peertransfer.com).

They can accommodate your special timing needs.

Please be aware of your school's payment deadline in order to avoid late fees.

### **How do I change the amount of my payment request?**

If you wish to change the amount of your payment request, please contact a customer service representative at [support@peertransfer.com](mailto:support@peertransfer.com) for assistance.

### **What does "make a bank transfer from your bank before X date" mean?**

You will have to make a bank transfer within 2 days of making your payment request with peerTransfer in order to ensure your funds are delivered to your school on time.

After three business days of booking a payment with us, if peerTransfer has not received your funds yet, you will receive an email asking how your payment is going. You will have the option to choose I need more time. If you need more time you can click on the option called Give me 2 more days. This will delay your peerTransfer due date two more days and your bank instructions will not expire during this time.

If you are unable to see this more time option you can always contact our customer service team at [support@peertransfer.com](mailto:support@peertransfer.com). They can accommodate your special timing needs.

**Please watch your [school](#) payment deadline closely in order to avoid late fees.**

### **Is peerTransfer restricted to certain banks?**

peerTransfer is not restricted to any particular bank(s). They receive payments from banks all over the world on a daily basis. You can send us your funds from any bank that has the ability to make a transfer to other banks.

### **What if my bank sends you the wrong currency?**

Please make sure your bank sends the correct currency to our bank account. Depending on the bank account your payment is sent to, the payment will be rejected or it will experience delays and additional charges will apply. If this is the case, they will inform you the final amount they have received and will pay the university or follow up on how you would like to proceed.

### **I just went to my bank and sent you my funds. What is next?**

Once you have sent us your payment, kindly allow 2 to 3 business days for us to process it and deliver to the school.

When peerTransfer receives your payment they will convert the funds to the currency you have been billed in and then send the payment to the university. You will receive an email informing you of this.

You can track the status of your payment on your student dashboard and peerTransfer will be sure to send you a confirmation email as soon as peerTransfer deposits the funds into your university's bank account.

### **What is an Intermediary Bank?**

## Payment Instructions

Cardigan Mountain School has partnered with peerTransfer Education to process international payments for educational expenses. As an agent of Cardigan Mountain School, peerTransfer remits funds to the school's accounts located in United States.

Additionally, this service allows Cardigan Mountain School to maintain the privacy of banking information to reduce susceptibility to fraudulent activity.

### Details for Money Transfer

Amount and Currency to send	24,959.00 THB
Remittance Information / Reference	CMS147436615 - Cardigan Mountain School
Instructions to Sender/Sender Bank	To fulfill the FX Contract you have entered with peerTransfer Education please send Thai Bahts (THB). Payment must be routed through Intermediary Bank. If any other currency is sent, payment will be returned.
Intermediary Bank SWIFT/BIC Code	CITITHBX
Intermediary Bank	Citibank, NA
Intermediary Bank Address	Bangkok
Beneficiary Bank SWIFT/BIC Code	CITI GB2L
Beneficiary Bank	CITIBANK NA
Beneficiary Bank Address	London
Beneficiary Account Number	13264939
Beneficiary	peerTransfer Education Corp
Beneficiary Address	200 Portland Street, Suite 301 Boston, MA 02114
Status	Please allow up to 72 hours for peerTransfer to update the progress of your payment on your dashboard. You will receive an email when that happens.
Notes	Please make sure that the Payment ID shown is included in the payment description or reference field. Otherwise, delays in processing your payment will be experienced

In some cases, peerTransfer may provide intermediary bank details to you to make your payment with us, or your bank may request this information from you.

An intermediary bank is a bank that acts on behalf of the beneficiary bank. Payments will reach the intermediary bank before being credited to the beneficiary (the beneficiary is the person or entity who will receive the payment), which is the final destination for the transfer. peerTransfer is the beneficiary of all payments as they collect payment from you. peerTransfer will then transfer the funds to your institution.

### What is the remittance information?

The remitter is the person who is sending us the funds. The remittance information includes your payment ID/payment reference and/ or student ID.

### **Can I make more than one payment at the same time?**

peerTransfer does not allow you to make more than one payment at a time, with the exception of a few certain payment methods which require you to make multiple payments. peerTransfer understands that certain country and banking regulations may require you to make multiple payments. If this is the case, please contact peerTransfer customer support for assistance.

### **Do you accept domestic payments?**

At this time, peerTransfer can only accept and process payments made from international locations.

peerTransfer are always working to improve our offerings, so they encourage you to continue visiting our website regularly for new product updates.

### **Can I use peerTransfer to send money to my bank account in the US?**

For now, peerTransfer is focused on the education industry. peerTransfer is working towards being able to accept more types of international money transfers as well. They hope to have service available in the near future.

### **Can I use peerTransfer to pay my payment plan?**

We are currently working with a number of major payment plan providers in order to deliver our services to an even greater number of students. If 'peerTransfer' is listed as a payment method option when setting up your payment plan, then we are working with that provider and you can make your scheduled payment through peerTransfer.

### **Can I use peerTransfer to make a payment to TMS?**

UT does not offer payment plan option with TMS.

### **I need to make a payment through ECSI , what should I do?**

If you need to make a payment through ECSI, you will first need to create an ECSI account.

You then login to ECSI portal at <http://borrower.ecsi.net>.

On the main menu page, you will find "payment options".

At the bottom of this section (which is in the upper left hand column of the screen). You will see "International Payment Option".

After clicking on this you will be redirected to peerTransfer payment process!

peerTransfer will then deliver your payment to ECSI and ECSI sends out the payment to the university.

### **Can I pay by check?**

For security reasons, please do not mail any checks to our offices.

If you wish to pay by check, please contact us first for further assistance.

### **How to complete your EUR payment (SEPA)**

Single Euro Payments Area (SEPA) is a European initiative to standardize the way peerTransfer make and process electronic payments in Euro from certain European countries. peerTransfer has adapted its European payment process to SEPA standards.

With the new SEPA, you can make an electronic Euro payment to peerTransfer's account in the Euro zone from your bank account using the IBAN (International Bank Account Number) that will be provided to you when you complete a payment request through our website.

The International Bank Account Number (IBAN) is an internationally agreed means of identifying bank accounts across national borders with a reduced risk of transcription errors. It was originally adopted by the European Committee for Banking Standards (ECBS), and later as an international standard under ISO 13616:1997.

The following is an example of an IBAN for a Spanish Bank Account:

ES11 2222 0000 33 0123456789

ES11 Country Code for Spain + IBAN Control Code

2222 First four digits of the Bank Ident. Code

0000 Bank Branch

33 Control Digits

0123456789 Ten digit account number

If you experience any difficulties sending your payment please contact your bank branch for further clarification on how to complete your EUR payment.

## Tracking My Payment

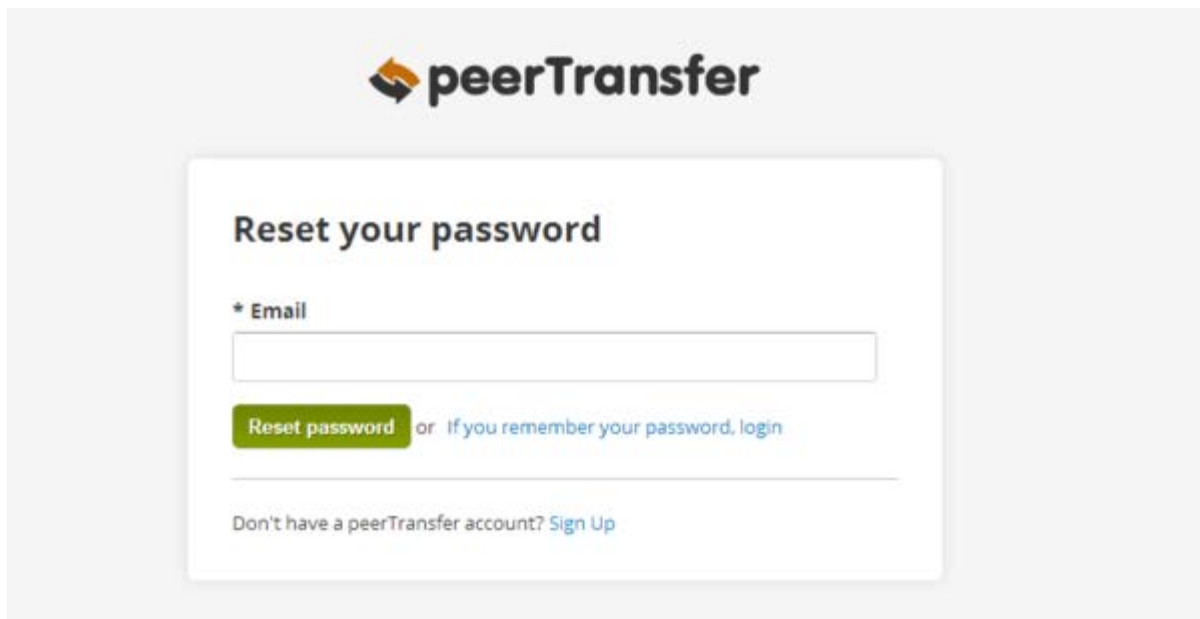
### How long will it take for my money to arrive at the school?

It typically takes 3 business days for your payment to reach your school's bank account. Exact times will depend on your country and local bank. Once peerTransfer receives your funds locally, an email will be sent to you.

After funds are received locally the next stage of the process is to perform the proper conversion of funds. Once the payment is finished processing, it is sent out to the university and an email confirming the delivery of the payment will be sent to you. This email also serves as a receipt of payment. You can always print this and keep it for your records.

Some universities may take several business days to update a student's account statement. If your student account statement has not been updated with your payment, contact your university for additional status information.

### I forgot my peerTransfer student account password. What do I do?

The image shows a screenshot of the peerTransfer website's password reset page. At the top, the peerTransfer logo is displayed. Below it, the heading "Reset your password" is centered. Underneath the heading is a text input field labeled "\* Email". Below the input field is a green button labeled "Reset password" followed by the text "or If you remember your password, login". At the bottom of the form, there is a link that says "Don't have a peerTransfer account? Sign Up".

To reset your password please click on the following link and follow the instructions provided:

<https://www.peertransfer.com/password/new>

### How to request a refund

All funds sent to peerTransfer are considered property of the University that are sent to and will always be delivered to them.

If you wish to request a refund of an amount sent to peerTransfer, you will have to wait until the money has been received by the University that you are paying to.

Once the payment has been delivered, kindly contact your University to request the refund. They will use their discretion to refund the money to the originating account through peerTransfer.

When a refund is due on your student account after a PeerTransfer payment is received it will be refunded using the UT policy for student refunds. Direct deposit is encouraged for all students with a U.S. bank account.

### **I have received a payment delivery confirmation email. What is next?**

This email also serves as a receipt of payment. If your payment has not been posted to your student account, you can print out this receipt as a proof of payment.

Please be aware that the University may take several business days to update your student account statement.

If your student account statement has not been updated with your payment within 3 days following the confirmation email, please contact your university for additional status payment confirmation by email [Treasurer@utoledo.edu](mailto:Treasurer@utoledo.edu).

### **What is a SWIFT copy/ document?**



-----  
40: SWIFT MESSAGE MT799 EXPRESS FORMAT MESSAGE

MAR :  
STATUS : URGENT

----- MESSAGE TEXT -----

1:  
2:  
3:

81: RECEIVER'S BIC :  
BANK NAME :  
BANK ADDRESS :

ATTENTION :

59: BENEFICIARY :  
ACCOUNT NAME :  
ACCOUNT NO. :

82: SENDER'S BIC :  
BANK NAME :

ACCOUNT NO. :  
ACCOUNT NAME :  
BANK OFFICER :  
AMOUNT :

20: REFERENCE TRANSACTION CODE

REL TRANSACTION CODE :  
CONTRACT NUMBER :

27: SEQUENCE OF TOTAL :  
MESSAGE TYPE :  
SENDER'S INPUT TIME :  
MIR :  
RECEIVED :  
PRIORITY :

RELATED REFERENCE

NARRATIVE

40C.

SWIFT stands for Society for Worldwide Interbank Financial Telecommunication, a financial services cooperative based in Belgium.

A SWIFT copy or document is an extract of the electronic payment document sent to the correspondent bank or beneficiary bank. It acts as a confirmation of payment made from your bank and informs the beneficiary of the value date of transaction.

SWIFT copies provide the name and code of the originating bank; the name and code of the receiving bank; the amount of the transfer; and several preset codes that provide a message to the receiving bank.

This type of document helps us identify any errors that may be made by the sender bank; so the appropriate corrective action(s) can be taken.



## What is a bank receipt?

BANK	Payment information
Receipt No:	
Fee type:	
Amount:	
Transaction Status:	
Transaction code:	
Auhorized code:	
Applicant ID:	
Date:	
holder:	
E-mail:	
Organization code:	
Organization name:	

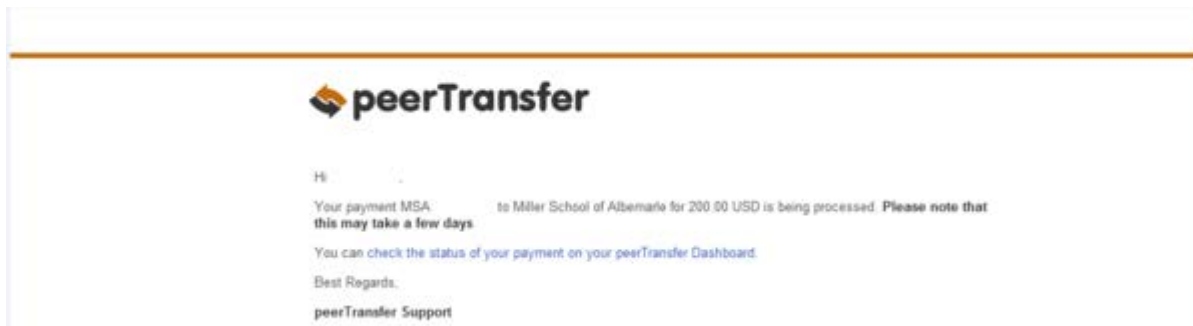
**SAMPLE**

\*this receipt valid 1 year from the date of this payment

In cases where a payment is made to a peerTransfer account that is located in the payer's home country (a domestic payment), they may request a bank receipt rather than aSWIFT copy, which is used for international payments. This document displays a summary of the details that were used to send the payment to our account including the account number, account name, sorting code, and so on.

This type of document helps us identify any errors that may be made by the sender bank so the appropriate action(s) can be taken.

**I was notified by peerTransfer that my funds were received. When will they be delivered to the university?**



Once peerTransfer receives your funds, the next step of the process is to convert these funds into the currency that you have been billed in. Once your payment has been delivered to the university, you will receive an email confirming the payment delivery.

### **How long will it take for my funds to reach peerTransfer?**

It typically takes around 2 or 3 business days for us to receive your funds. Once received, your payment will be processed and sent out to the university. The process may take longer depending on the currency used and the country the money is sent from.

### **What is a SWIFT amendment?**

After submitting a payment request with peerTransfer, they provide you with important bank instructions including the beneficiary, currency and payment ID.

It is very important that this information be provided accurately and completely. If, for some reason, the incorrect beneficiary or currency information is included in the payment transaction, a SWIFT amendment will be required from your bank. Your bank will be able to amend a SWIFT. Once this document has been amended with the necessary changes, please scan it and send it back to us.

Having incorrect information can always cause a delay in receiving your payment and; in some cases; it can prevent us from receiving it.

### **What is a processor reference?**

Depending on the country from where you are sending us your funds, your bank instructions may include a processor reference number. Please include this information in your payment transaction. Without this information, peerTransfer will not be able to reconcile your payment, resulting in an unnecessary delay.

### **Why have my funds been returned to my account?**

peerTransfer maintains different accounts for different currencies. If you send a currency different from the currency selected when you made a payment request and what you specified you would be sending, our bank will reject your payment. If a payment is rejected

it will be returned to the originating account on the day the transfer is received on our bank, before entering our account. Please note that when sending the funds to peerTransfer, it is very important to ensure that your bank sends the currency that you selected when booking with peerTransfer.

### **How do I cancel my payment?**

You will be given the option to cancel a payment request (if you have not yet sent us the money) three business days after booking a payment with us. You will receive an email from us requesting payment status information. Use the information provided in this email to cancel your payment.

Please contact a customer service representative immediately if you can't complete your payment. Please do not wait 3 days to hear from us if you really need to cancel the payment.

Please note that peerTransfer does not charge any fees for the cancellation of a payment request. They always offer the best currency exchange and lock it for you when you book a payment request. peerTransfer will always need to know the reasons behind your decision to cancel a payment request, please provide it to us whenever you want to cancel a payment request.

### **My payment deadline is quickly approaching. Will my funds arrive at the university before the payment deadline?**

peerTransfer encourages students to allow themselves enough time to send us money prior to the payment deadline in order to avoid late fees.

Payments should be started at least 7 to 10 business days prior to your University's deadline.

PeerTransfer will not charge you any penalty, but The University of Toledo may assess a late charge fee.

### **What banking institution is actually processing the funds transfer?**

peerTransfer has several partners to process the funds. peerTransfer has set up an infrastructure and procedures to safeguard Company, Partner, and Client Funds, keeping them in custody accounts and implementing strict internal controls.

## Can peerTransfer provide me with an invoice?

### PEERTRANSFER PAYMENT CONFIRMATION



powered by  peerTransfer

Payment ID: ILL

Delivery Date	Description	Amount
March 4, 2014	Payment to University of Illinois	\$14,995.00

Thank you for completing your payment. If you have any questions or comments, please contact peerTransfer.

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