

OAKLAND UNIVERSITY ACCEPTS INTERNATIONAL PAYMENTS VIA FLYWIRE

Flywire is a secure and convenient way to make international education payments to Oakland University. Flywire allows you to pay online, in Indian Rupees (INR), and is trusted by colleges and universities worldwide, including Oakland University.

Why you should use Flywire to make a payment from INDIA

- The Flywire process is completely secure and maintains a fully bonded insurance program to protect against fraud risk. And, Flywire is fully trusted by Oakland University!
- You can pay in INR with competitive exchange rates you can see in real time, up front.
- You have the option to pay through National Electronic Fund transfer (NEFT) or Real Time Gross Settlement (RTGS).
- Payment methods include local bank transfer in INR, Visa, and MasterCard.
- Track the progress of your payment anytime online. Receive email and text alerts each step of the way, including when your payment reaches Oakland University.
- Flywire offers multilingual customer support. Contact Flywire for help via email, phone, or live chat while making your payment!

HOW TO MAKE A PAYMENT ONLINE

1. Start your payment on Oakland University's payment portal at oakland.flywire.com
2. On Flywire's website, enter the amount due to Oakland University and select **INDIA** to view your payment options.
3. Select a payment method from INR options or USD.
4. Complete all required information including your **Oakland University Student Information** for easy posting to your account.
5. Send the money for payment to Flywire as instructed. Flywire will process and send your payment to Oakland University with your information.
6. Send **LRS Declaration (also known as A2)** form along with the proper identification document, as required by the Reserve Bank of India (RBI) under the Liberalised Remittance Scheme (LRS) regulation, to:
flywiredocuments@in.luluforex.com
7. You will be notified via email/text when Oakland University receives your payment. You can track your payment online anytime by creating a login on flywire.com

FLYWIRE CUSTOMER SUPPORT INFORMATION

Phone: +1 800 346 9252

Email: support@flywire.com

Web: flywire.com/contact

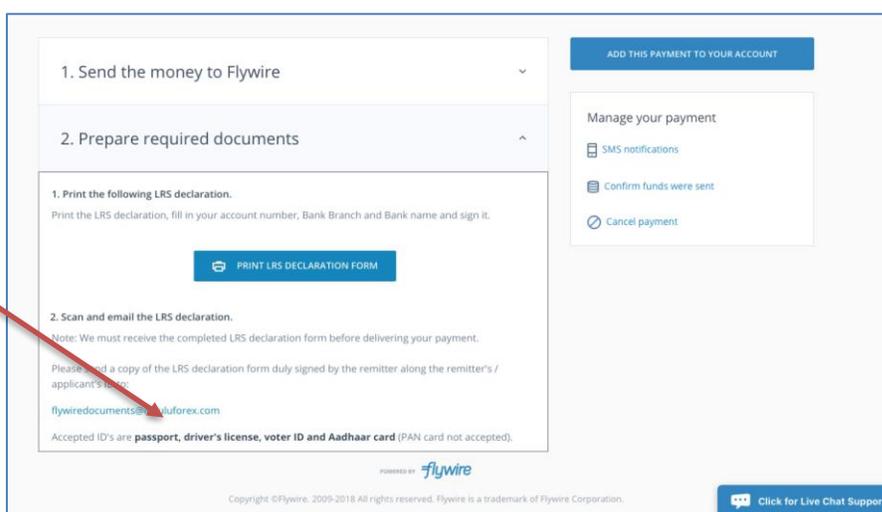
REQUIRED DOCUMENT COLLECTION FOR INDIA ORIGINATING PAYMENTS

Under the **Liberalised Remittance Scheme (LRS)**, the **Reserve Bank of India (RBI)** requires a **Declaration Form (A2 Form)** to transfer funds abroad. Please note that the Indian Government and the Reserve Bank of India requires an LRS declaration to be completed every time money is sent abroad.

Flywire will provide you with the form and full instructions on how to complete your payment each time you use the Flywire payment process. When initiating your payment on Flywire, you will be required to include information that is needed on the **LRS Declaration** form, such as **PAN (Permanent Account Number)** information.

Once you make a payment request via Flywire, you will be given access to Flywire bank information to send money to their accounts.

You will also be provided with a pre-filled declaration form (*shown right*) to download and sign. You must complete the form and email it, along with an acceptable form of identification, to the Flywire email provided in the instruction (such as flywiredocuments@in.luluforex.com).



The screenshot shows a payment flow with two main steps:

1. Send the money to Flywire
2. Prepare required documents
 1. Print the following LRS declaration.

Print the LRS declaration, fill in your account number, Bank Branch and Bank name and sign it.

PRINT LRS DECLARATION FORM
 2. Scan and email the LRS declaration.

Note: We must receive the completed LRS declaration form before delivering your payment.

Please send a copy of the LRS declaration form duly signed by the remitter along the remitter's / applicant's ID card:

flywiredocuments@in.luluforex.com

Accepted ID's are **passport, driver's license, voter ID and Aadhaar card** (PAN card not accepted).

Additional interface elements include a button 'ADD THIS PAYMENT TO YOUR ACCOUNT', a 'Manage your payment' section with options for 'SMS notifications', 'Confirm funds were sent', and 'Cancel payment', and a 'Click for Live Chat Support' button.

COMMON QUESTIONS ABOUT PAYMENTS FROM INDIA

1. "I have a loan from a bank or financial institution in India. Can I use Flywire?" – YES!

After making your payment request, you will be provided with an "Authorization Letter" along with the bank instructions from Flywire. The authorization letter will demonstrate that Flywire is only acting as the official authorized international payment processor and the end recipient of your payment is Oakland University.

2. "My bank says I cannot pay through Flywire." – FALSE! You can pay via Flywire, Oakland University's trusted partner

Banks encourage students to pay directly through them in order to add higher international exchange fees. Provide your bank with the authorization letter from the Flywire website (available after booking your payment on Flywire), along with the Flywire bank instructions, as proof of the partnership between Flywire and Oakland University.

3. "What if a student doesn't have a PAN?"

The PAN is a 10-digit alphanumeric Permanent Account Number issued in India. Some students may have a PAN, some may not. Students can use their parent's number if they do not have their own PAN.