



XIAMEN UNIVERSITY MALAYSIA

廈門大學 馬來西亞分校



# Payer Guide

The student's guide to  
making international  
payments with Flywire

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## Step 1: Access the portal to start a payment

- Visit XMUM E-Payment Portal at <https://epayment.xmu.edu.my/>
- Navigate to '**(China Students) New Students - Tuition Fee/International Admin Fee**' to start a payment


XIAMEN UNIVERSITY MALAYSIA  
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Home


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### Available Payments

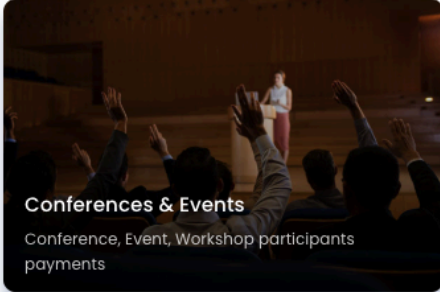
Explore a range of payment options including academic fees, campus services, conferences and more.



**Academic Related Payment**  
Tuition Fee, Residence Rental, Deposits, and other academic fees



**Campus ECard Top Up**  
Cafeteria and Mini Mart purchases, Electricity billing, and library fine



**Conferences & Events**  
Conference, Event, Workshop participants payments

**(International Students) New/Existing Student – Tuition Fee / Hostel Rental**

**(China Students) New Students – Tuition Fee/International Admin Fee**

[Download Payment Guideline \(PDF\)](#)

## Step 2: Start a payment

- Choose your payment originating country from the dropdown menu (your bank account or card issuing country)
- Input the amount by item following your school invoice
- Click 'Next' to continue

### Your payment

Xiamen University Malaysia - New Students (For China Only) receives

Leave fields blank where not applicable


RM	Tuition Fees *
	0.00

RM	International Admin Fee *
	0.00

Amount will be formatted in the destination currency, in this case Malaysian Ringgits. i.e. 10,000.00 for ten thousand MYR.

Total: RM0.00

The payment will come from

Country or region \* 

Next →


## Step 3: Select your payment method


Based on your country selection, Flywire will automatically display your local currency rate with the appropriate payment options, such as traditional bank transfer, debit/credit card payment, and other online options.


- Traditional bank transfer (also known as a wire) is the most cost-effective method. Please note that to complete the payment you will need to make arrangements with your bank in person or through online/mobile banking and send your funds to Flywire in your chosen currency.


**Best Price Guarantee** is valid only for payments booked via local currency bank transfer. Other payment methods (e.g Online debit/credit cards, eBanking, online banking) are NOT eligible. If you find a better rate at your bank within 2 hours of booking a local currency bank transfer payment with Flywire, please submit a proof in the form of a bank document via [Online Chat Form](#), we will review and determine eligibility within 1-2 business days.

- Debit/credit card will allow you to make an online payment in your home currency. Contrary to a traditional international credit card payment, Flywire handles the foreign exchange so you will know the exact amount that will be deducted from your account before you make your payment. Please note that credit card payments are not available in every country.
- If you select your home country, but you don't see your home currency, don't worry — you can always pay in the currency of your institution or select a different currency by clicking the “I want to pay in another currency” link at the bottom of the page. Although the process and benefits will remain the same, your bank will handle the foreign exchange before sending the funds to Flywire.




**Best Price Guaranteed** Subject to terms and conditions 




Bank Transfer in Singapore Dollar (SGD) (Supports PayNow)  
**\$XX,XXX.XX**  
Supports: 


Select





Unionpay Credit Card in SGD  
**\$XX,XXX.XX**

Select



American Express in SGD  
**\$XX,XXX.XX**  
Supports: 


Select

 Important info 


## Step 4: Enter the payer's information

- Enter the payer's personal details and contact information
- Click Next to continue

### Payer information

 Please provide the details of the person whose card/bank account will be used to pay.


(\*) required field


Email *	First name *
Middle name	Family name *
Address 1 *	Address 2
City *	State / Province / Region
Zip code / Postal Code	+ 81  Phone number *

☐ Receive text notifications on your payment status

☐ I would like to receive emails from Flywire about future discounts, promotions and offers

☐ I have read, understand, and agree to the Flywire [Terms of Use](#) and [Privacy Policy](#)

 PREVIOUS

NEXT 

## Step 5: Enter the student's information

- Enter all details as requested by the institution
- Click 'Next' to continue

### Information for Xiamen University Malaysia - New Students (For China Only)

(\*) required field

#### Academic Information

Expected year of completion ▼	Program type ▼
Student personal email	+ ▼ Student mobile number

#### Student Information

Full Name *	Student ID
Passport Number *	

[< Previous](#)[Next →](#)

## Step 6: Review and Confirm

- Review the payer and student’s information for accuracy. Use the ‘Previous’ button if you would like to edit your information
- Click ‘Pay’ to continue

Review and confirm payment information

Payment information

You will send

SS\$15,762.00

Tuition Fees

RM50,000.00

Xiamen University Malaysia - New Students  
(For China Only) will receive

RM50,500.00

International  
Admin Fee

RM500.00

Country or region

Singapore

Payment method

You selected

Unionpay Credit Card in SGD

We will use flywire@gmail.com and +86 13999999999 as contact details for notifications and any payment-related issues. Edit details

← Previous


Pay →

## Step 7: For bank transfers payments: Review your payment instructions and make your payment


- Review and submit your payment to Flywire using the payment instructions provided.
- Please note that bank details may vary by country.

### Payment Instructions


Amount and Currency to send	
Remittance Information / Reference	
Beneficiary/Recipient	
Beneficiary/Recipient Address	
Beneficiary/Recipient Bank	
Beneficiary/Recipient Bank Address	
Beneficiary/Recipient Account Number	
ABA/Routing Number	
Beneficiary/Recipient Bank SWIFT/BIC Code	
Detail of charges (F:71A)	
Account Type	

 **Important notes**

- No cash deposits, Bill pay or checks/cheques accepted.
- Please allow 2-3 business days for the funds to be received and updated on your dashboard.
- Payment instructions can only be used once and expire after 2025-06-30 08:28:44 UTC.
- To avoid delay in the payment process please Reflect "Flywire Payments Corporation" as beneficiary.
- To fulfill the payment with Flywire please send USD (United States Dollars). If any other currency is sent, payment will be returned.
- Please include the "Remittance Information / Reference" in the payment description or reference field of the transfer. Otherwise, your payment may be delayed.

 **Flywire support**  
Do you need help with your payment?

<https://help.flywire.com>  
or scan QR code





# Step 8: For credit card payments: Enter your card details


- Enter your card number, name, expiry date, and security code
- Enter your information within 15 minutes to avoid your session timing out
- Click 'Pay' to complete your payment

Payment details

+ 86 ▾

Phone number

Card number





YOUR ISSUER WILL SEND A ONE-TIME PASSWORD VIA SMS.  
THIS PHONE NUMBER MUST BE REGISTERED TO YOUR CARD.


PAY


Add this payment to your Flywire account


Payment already added

 Log in or Sign up to manage your payment:

 View payment details

 SMS notifications

 Cancel payment

 Download payment receipt

Your payment receipt will be available for download after the payment is complete.

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## Track your payment

Payment tracking is available at [flywire.com](https://flywire.com) or through Flywire's mobile tracking link. Log in to check the status of your payment and receive email notifications or opt into SMS text message alerts.

## Need help

Support Email: [support@flywire.com](mailto:support@flywire.com)

Online Chat: [flywire.com/help](https://flywire.com/help)

## Calls:

Australia +61 2 8311 4772

Hong Kong SAR +852 3001 1165

Indonesia +62 21 29223064

Japan +81 5 0180 74338

Malaysia +60 18 008 10611

New Zealand +64 8 004 47163

Singapore +65 3138 6191

Thailand +66 60 003 5979

Vietnam +84 24 4458 1755

US (Toll free) +1 800 346 9252

UK +44 20 39 624 308

Mainland China (Toll free) +86 400 006 7175

Korea (Toll free & domestic only) 070 8028 5301

India (Toll free & domestic only) 000 800 4430 048