# **University of Essex Online – Recurring Payments FAQs**

This guidance document provides answers to some of our frequently asked questions regarding recurring payments for University of Essex Online students using our online payment portal, Flywire.

## What payment methods are available?

You can pay your tuition fees in the following ways via our <u>Online Payment Portal</u> which enables you to pay in over 140 currencies by credit/debit card or bank transfer and clearly outlines any bank fees and exchange rates. When signing up for an instalment plan, a card is needed. You will need to agree to terms and conditions, which allows your card to be automatically charged each month when your next instalment payment is due.

# How frequent are instalments?

Tuition fees are charged per month. Therefore, each instalment is charged monthly as per your payment plan. If you take longer than the Indicative Study Duration to complete your Course, there will be no additional fees charged and the maximum amount payable for your Course will be the total Tuition Fees due as outlined in your payment plan.

# Who do I contact if I have questions about signing up for an instalment plan?

You can contact Flywire's Payment Experience team with any questions you have. There is a chat option in the bottom, right corner of the Flywire payment experience where you can connect with a member from the Flywire team to assist.

## Will I be notified about upcoming payments?

You will receive an email notification seven days before your next instalment will be charged as a reminder that you have an upcoming charge. Please note you will only receive notifications for your instalment plan as we do not send reminders each month. You will also be notified the day before your instalment payment will be charged to inform you of the upcoming charge and the amount. Also, you can always go to your dashboard to check the full list of instalments inside your plan.

## How do I sign up for an instalment plan?

- Go to <u>Online Payment Portal</u> and enter the country you are paying from and the amount you need to pay. Please note the **maximum** number of months you can set up an instalment plan is 12 months. Please take this into consideration when you are entering the amount you wish to pay. When you reach the end of your 12 months you will need to go back and follow this process again to set up another instalment plan.
- Select the 'Instalment plan' option to see the instalment options.
- Choose the number of instalments you want to set up for your plan. Please note that the monthly instalment should equal the monthly instalment amount on your payment plan.
- Select a payment method.
- Sign up for or log into a Flywire account.
- Fill out the payer information.
- Fill out the student information.
- Review and confirm the payment information.
- Provide card details and pay for your first instalment.

You'll then be redirected to your Flywire account where you can see and manage your plan.

### Can I cancel an instalment plan? What happens if I do?

You can cancel an instalment plan at any time, but you will then need to set up a new one if you have outstanding fees. If you do cancel your instalment plan you can still send payments manually each month if you no longer want to use the instalment plan option.

#### How can I change the length of my plan?

The length of your instalment plan is outlined in your payment plan, this should not be changed. Please refer to the terms of your payment plan for more information.

### Is the plan fixed to one card or can I change the card at the middle of the period?

Whilst the plan will be linked to one card, you will have the option to set up a wallet where you can store multiple cards or update them if it expires, and you receive a new one. You can therefore change the card your plan is linked to if the new card is stored in your 'wallet' on your account.

### Can I pay off my remaining balance in full?

If you want to pay off your remaining tuition fees in full, please email <u>finance-</u> <u>support@online.essex.ac.uk</u> and we will provide you with the amount that you need to pay to settle your account. The benefit of paying your remaining tuition fees in full is that you will not be subject to any further annual fee increases. You will need to cancel any of your future instalment plan payments.