



Pay using Convera

Convera was chosen by Newcastle University to give you a simple, reliable way to pay. GlobalPay for Students was designed specifically for International Students, to take the stress and uncertainty out of education payments.

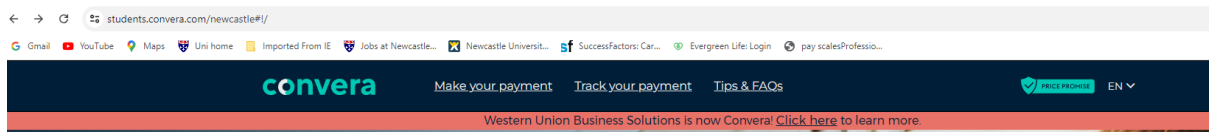
<https://students.convera.com/newcastle#!/>

How does it work?

The payment process varies depending on the payment option that you select.

1. When visiting the GlobalPay for Students site, you will first be asked to identify the institution you are attempting to pay if it's not already pre-populated for you.
2. Next, you will be asked to select the country you are paying from and the types of fees you are paying.
3. Then, you will be shown your payment options and the amount owed.
4. You will need to provide your student ID, name and address and some information about who is making the payment.
5. After this step you will be directed to complete your payment through the provider you selected.

Choose to read in different languages, click the top right hand corner:



Complete the details online

<https://students.convera.com/newcastle#!/>

使用
您的本
币支付学费

您的银行位于何处?

[Why is my country not listed?](#)

服务明细



Accommodation Charges

包括

GBP

Tuition Fee Deposit

包括

GBP

+ 添加

Tuition Fees

包括

GBP

总金额

0.00 GBP

获取报价

- Choose the country you want to pay from
- Enter the amount you want to pay for:
 - Accommodation
 - Tuition Fee Deposit
 - Tuition Fees
- Click on 'Get a quote'

You will be given a number of choices. Simply select the one you want to use.

Once you receive your quote

Paying from China

What are the payment options from China?

There are several different options to choose from when making a payment from China. GlobalPay for Students allows you to pay with your credit or debit card via UnionPay, through Alipay, China Pay, or direct from a bank account.

All payment options settle in about 2-4 days after funds are received by Convera. It may take your institution a few days to confirm receipt of payment. After submitting your payment, you can track the status of your payment [here](#).

What happens if I choose UnionPay as my payment option?

When making a payment from China, using GlobalPay for Students you can pay with your UnionPay debit or credit card. After submitting your payment through UnionPay, you may track the status of your payment [here](#).

What happens if I choose Alipay as my payment option?

When making a payment from China you can send funds to institutions around the world via Alipay. After completing the transaction process through the online portal, a QR code is displayed to complete payment via your Alipay app. In order to complete a payment, you will need to upload proof of your Chinese passport. Transactions through Alipay are limited to 120,000 CNY and are processed in 3-4 days. After submitting your payment through Alipay, you can track the status of your payment [here](#).

What happens if I choose ChinaPay as my payment option?

When sending a payment from China to an institution around the world, GlobalPay for Students allows you to send funds from your bank through ChinaPay. To complete a payment via ChinaPay- you will select your institution and your information on the GPFS site. After this is completed, you will then be redirected to the ChinaPay payment portal. Here you will

be asked to upload required documents, Chinese passport and ID, select your bank, enter account details and complete the transaction. After submitting your payment through ChinaPay, you can track the status of your payment [here](#).

What happens if I choose to make my payment from a bank account?

When sending a payment from China to an educational institution, GlobalPay for Students allows you to send funds directly from a bank account. To complete a payment, you will select your institution, enter your information on the GlobalPay for Students site and select “Bank Account” from the payment methods. After all information has been entered, payment instructions will be provided on the final page to assist with completing the transaction. From here you can complete your payment through your bank’s online platform or at a branch location using the payment reference details. After submitting your payment using your bank, you can track the status of your payment [here](#).

What happens if I choose to make my payment from a bank account via Geoswift?

When sending a payment from China to an education institution, GlobalPay for Students allows you to send funds directly from a bank account using Geoswift. To complete a payment- you select your institution and enter your information on the GPFS site and select “Bank Account”, supported by Geoswift from the payment methods. After this process, you will be redirected to the Geoswift payment portal. Here, you will be asked to upload required documents, Chinese passport and ID, select your bank, enter account details and complete the transaction. After submitting your payment through Geoswift, you can track the status of your payment [here](#).

What regulations does Convera adhere to when facilitating international payments from China?

The State Administration of Foreign Exchange (SAFE) of the People’s Republic of China is a state-run council responsible for implementing rules and regulations governing foreign exchange. The council has placed limits on international transfers, required documentation, and other rules and regulations that must be followed. Convera works with payment providers

to ensure that all of these requirements are met for international payments.

Paying from India

What are the payment options from India?

Students making a payment from India have a few secure options when sending funds through GlobalPay for Students. Payments can be sent online through a bank account including ICICI and most major banks in India or in person from a participating Convera Agent location. These payments settle in less than 5 days. After sending payment, you can track the status [here](#).

What happens if I choose to make my payment from a bank account?

When sending a payment from India to an education institution around the world, GlobalPay for Students allows you to send funds direct from your bank account. To complete a payment, you will select your institution, enter your information on the GPFS site, and select .Bank Account. from the payment methods. On the last page of the process, you will receive payment instructions to complete the transaction. From here, you can complete your payment through your bank.s online platform or at a branch location using the provided payment reference details. After submitting your payment via your bank, you can track the status of your payment [here](#).

Can I pay at a Convera Agent location?

Yes. When sending funds from India to institutions around the world you can start a transaction on GlobalPay for Students and complete a payment at a Convera Agent location in India. To complete a payment, you will select your institution, enter your information and select 'Convera Agent Location' from the payment methods. On the last page of the process, you will receive payment instructions to complete the transaction at a Convera Agent location. After submitting your payment, you can track the status of your payment [here](#).

What is Tax Collected at Source (TCS)?

Tax Collected at Source (TCS) is an income tax collected on international money transfers falling under the Liberalized Remittance scheme (LRS) given in Section 206C of the Income Tax Act 1961. The LRS is a scheme that allows a resident individual to send money internationally up to USD 250,000 every financial year. TCS came into effect from October 1, 2020

What percentage of TCS is applicable on education payments?

- A 5% TCS is applicable for all international money transfers under LRS more than INR 700,000 in a financial year including educational payments without loans.
- A 0.5% TCS is applicable if a loan is obtained from a financial institution for educational purpose
- TCS is applicable and will be collected and remitted by our banking partner in India on the total amount the payer needs to remit to their institution. This is because the INR bank account is an online payment option so Convera is unable to validate whether the sender of the funds has already hit the INR 700,000 limit

How is this tax managed when making my payment Convera GlobalPay for Students platform?

When making a payment through any of our payment partners in India, a physical verification of documents presented is required prior to calculating and charging, this includes a PAN, photo ID and proof of address, as well as a loan sanction letter is required to prove funding is from a loan which will enable the payor to access a reduced TCS rate.

- ICICI Bank

Collection of TCS is managed by branch staff at ICICI. They will complete a PAN look up, ask for a loan sanction letter and then apply TCS, if applicable, when you visit your local ICICI branch. ICICI will remit the tax to the appropriate authorities.

- Convera Agent

Collection of TCS is managed by branch staff at the Convera Agent location. They will complete a PAN look up, ask for a loan sanction letter and then apply TCS if applicable. Each Agent will remit the tax to the appropriate authorities.

- Domestic payment into our INR bank account

Our banking partner in India is responsible for collecting the TCS amount, which will be displayed on your payment instructions and added to the amount due. You must remit the full amount (amount owed to your Institution and TCS). Our banking partner in India will withhold the amount of TCS payable and remit those funds to the appropriate authority and your institution will receive the full amount owed.

Can I get any tax rebate?

Yes, TCS paid can be adjusted against tax payable by filing the income tax returns (ITR) in India subject to applicable income tax provisions. The TCS remittance from the bank's side will be reflected in Form 26AS of the Pan card holder.

How does it work?

The payment process varies depending on the payment option that you select.

6. When visiting the GlobalPay for Students site, you will first be asked to identify the institution you are attempting to pay if it's not already pre-populated for you.
7. Next, you will be asked to select the country you are paying from and the types of fees you are paying.
8. Then, you will be shown your payment options and the amount owed.
9. You will need to provide your student ID, name and address and some information about who is making the payment.
10. After this step you will be directed to complete your payment through the provider you selected.

In addition to bank transfer the this is a sample of payment types accepted by Convera dependant on the country you are making the payment from

convera



[Pay with Convera](#)