## Making A Fee Payment from Outside of Canada

### OVERVIEW:

<table>
<thead>
<tr>
<th>I.</th>
<th>Registration Period Payment Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>II.</td>
<td>Post-Registration Fee Payment and Monthly Service Charge Fee Billing Schedule</td>
</tr>
<tr>
<td>III.</td>
<td>Fee Payment Policies</td>
</tr>
<tr>
<td>IV.</td>
<td>Fee Payment from Outside of Canada: Options</td>
</tr>
<tr>
<td></td>
<td>• WU Global Pay for Students</td>
</tr>
<tr>
<td></td>
<td>• Bank Draft or Money Order in Canadian funds Drawn from Canadian Bank</td>
</tr>
<tr>
<td>V.</td>
<td>Prepayment from Outside of Canada</td>
</tr>
<tr>
<td>VI.</td>
<td>Fee Payment FAQs</td>
</tr>
</tbody>
</table>

### I. Registration Period Payment Process

Before the Summer (May to August) session, your sessional registration status is initially set as “Invited to Register”. Summer session fee billing will begin on April 20, 2020.

Before the Fall-Winter (September to April) session, your sessional registration status is initially set as “Invited to Register”. Fall-Winter session fee billing will begin on July 20, 2020.

You can enroll in courses but your registration status has to be changed to “Registered” by the published registration deadline for your division. Otherwise your sessional registration will be “Financially Cancelled” and your course enrolment will be cancelled.

You must pay the Minimum Payment to Register Amount displayed on your current session ACORN invoice at least 3-5 business days prior to the published registration deadline for your division. Some types of payments can take up to 10 business days to be recorded in ACORN. The recording of your Minimum Payment to Register amount on ACORN will change your sessional registration status to “Registered”.

The Minimum Payment to Register Amount is normally equal to Unpaid Fees from previous session(s) + 100% of Current Fall term Tuition Charges. However, the Minimum Payment to Register Amount for students who are billed on a per course basis and have no Fall term courses or only a Waitlisted course only during the registration period, is equal to Unpaid Fees from previous session(s) + Minimum Charge of $286.00.

Registration offices normally allow a processing time of up to 10 days from payment date, for payments to be received by the University and recorded in your ACORN Financial Account. If your payment for registration is made at your financial institution after the deadline date, you must take proof of payment to your College or Faculty Registrar’s Office (undergraduate) or SGS Student Services (graduate students), or Toronto School of Theology College Registrar’s Office to complete your registration.

**Defer to Register**

If you are eligible for a tuition deferral (register without payment), you need to apply for a tuition deferral, and the recording of the deferral on ACORN, will change your sessional registration status to “Registered”.

### II. Post-Registration Fee Payment and Monthly Service Charge Fee Billing Schedule
III. Fee Payment Policies

1. Students are responsible for planning sufficient time for payments to reach the University and to be recorded in the student’s ACORN account by the payment due date. The transfer of funds from financial institutions can take from three to five business days, sometimes much longer, and therefore you should plan accordingly.

2. All fee payments must be accompanied by the student’s name, student number, and (if possible) the student’s program of study or a copy of your online invoice printed from ACORN.

3. International students studying in Canada should set up a Canadian bank account so that fee payments can be made by bank transfer (refer to Fee Payment Options: Fee Payment in Canada). The Centre for International Experience has provided helpful links to Canadian financial institutions on the Money Matters webpage (http://cie.utoronto.ca/Coming/Living-Here/Cost-of-Living.htm#Accessing_Money). You will find at least one financial institution that can set up a Canadian bank account prior to arrival in Canada for students from Chile, China, Colombia, India, Mexico, Peru, Philippines, Spain, United Kingdom, and Venezuela.

4. Keep your receipt or your fee payment verification/confirmation number. This is proof of payment and is required to investigate any payment problems.

5. All payments are applied to the oldest outstanding charge in the oldest session on the student’s invoice. There is no distinction between the type of charge, e.g. residence fees, academic fees etc.

6. If the student must pay tuition fees before fall-winter session fees are billed (starting in mid-July) as part of the student visa application process e.g. Student Direct Stream program, the student can e-mail the student’s registrar’s office to request an estimate of the fees payable (based on the previous year’s fees). The student’s registrar’s office can also issue an office University of Toronto receipt to confirm the fee pre-payment for the student’s program of study. The fee payment can be held until tuition fees for the session are billed. Students should contact the college registrar’s office (undergraduate or TST) or SGS Student Services during the registration period to request manual registration to ensure that his/her registration status has changed from 'INVITED to 'REGISTERED.

7. Payments should NOT exceed the amount of the student’s tuition and residence fees for the session. Payments for student living expenses should be not made to the University. The University reserves the right to hold payments in excess of the tuition and residence fees for a subsequent session or to return to the sender.

8. If a friend or relative makes payment on the student’s behalf and the student decides not to attend the University of Toronto, note that any refunds are issued as a cheque in Canadian funds payable to the student. Please refer to Making a Refund Request and Refund FAQs.

9. FAQs regarding Fee Payment Options can be viewed at http://www.fees.utoronto.ca/faq.htm.

IV. Fee Payment Outside of Canada: Options

OPTION 1: WU Global Pay for Students

CLICK HERE to begin the WU GlobalPay for Students payment process.

The University of Toronto has authorized Western Union Business Solutions to process incoming international student tuition and residence fee payments for the University of Toronto via WU GlobalPay for Students service. The University does not accept wire transfer payments.

WU GlobalPay for Students allows students from all countries outside of Canada to pay the Canadian dollar fee payment in the currency of choice at a local bank at a competitive exchange rate and with NO transaction charges from WU GlobalPay or the University of Toronto. The service also provides online payment options.

If your educational bank loan must be deposited directly into the University of Toronto’s bank account, the WU Global Pay for Students service will process your payment and deposit directly into the University of Toronto bank account.
If your bank requires further assurance of this, you can email info.studentaccount@utoronto.ca to request a letter that confirms the process (please record ‘Educational Loan Payment Option’ in email subject line).

Your local bank will transfer your local currency fee payment to Western Union, and Western Union will convert your fee payment into Canadian dollars and direct the payment to the University of Toronto. The payment will be converted by WU at the rate the student has locked-in and is guaranteed for 72 hours. The funds will then be delivered directly to the University of Toronto with student identification information within three business days.

If you choose to proceed, you will be transferred to a secure website (by clicking on the WU GlobalPay link above or below) where you will receive instructions on how to complete the payment to a local banking institution in your currency of choice.

To help students and parents get educated and confident with the WU GlobalPay for Students payment process, please view the How It Works video available in the following languages:

- Simplified Chinese: https://www.youtube.com/watch?v=u52swBrq8TI&feature=youtu.be&elq=6cf4eea94d7f4283aba980741a2417a8&elqCampaignId=3545
- English: https://www.youtube.com/watch?v=IqfWbY4HZs0
- French: https://youtu.be/-_ZWSlpYEpQ
- Hindi: https://www.youtube.com/watch?v=hiKPEYVEG40
- Indonesian: https://youtu.be/mC3uCbf72kA
- Korean: https://youtu.be/NMVGe_VsPI4
- Spanish: https://youtu.be/vOFAB4j5zUA

**Step 1** Read the disclaimer information and click to confirm agreement

**Step 2**
- Select the country you are paying from
- Record how much you need to paid in CAD
- This option is not available for admissions, acceptance, confirmation deposits for academic programs or residences.

**Step 3** Select your preferred method of payment

**Step 4** Record student and payer information

**Step 5** Process the payment

If you pay by online payment option: you will be redirected to the partner website: Geoswift, Alipay, UnionPay, Netbanking, Trustly, Sofort, etc.

If you pay by bank transfer, make the payment using the WU GPS payment instructions.

Take the banking instructions to YOUR BANK (DO NOT take your bank instructions to a Western Union retail outlet) immediately to ensure that the payment is transferred to Western Union within 72 hours to lock in the quoted exchange rate.

The exchange rate quoted will remain valid for 72 hours during which time you or the payer must take the banking instructions to your bank, who will initiate the transfer of funds through Western Union for credit to the University of Toronto.
- Western Union must receive your payment within 72 hours of your receipt of the applicable currency quote.
• In the event Western Union receives your payment after the 72 hour period Western Union shall use the current exchange rate to convert the currency.
• Students cannot request another quote within the 72 hours period

**Step 6** After 2-3 business days, check the ACORN Payment Report to confirm receipt of funds.

Upon receipt of the fee payment from WU, your ACORN account will be credited. While the transfer is in progress your account will continue to show the outstanding amount.

**CLICK HERE to begin the WU GlobalPay for Students payment process.**

**OPTION 2: Bank Draft or Money Order in Canadian Funds Drawn From a Canadian Bank**

This is not the preferred method of payment from outside of Canada.

Inform your local bank that you require a bank draft in Canadian funds drawn from a Canadian bank. The bank draft must display the Canadian bank address and account number information. Bank account information is normally displayed as micro-encoding (a series of numbers on the bottom of the bank draft).

Otherwise the University will be unable to deposit your bank draft in your ACORN account and will have to present the bank draft to the bank from which it is drawn. This can take up to three months and your fees will not be considered to be paid until the funds have been received by the University.

You are responsible for ensuring that the bank draft or money order is delivered to our office and is recorded in your ACORN account before the due date. Bank drafts that are lost in transit can take over a year to replace and your fees will not be considered to be paid until the funds have been received by the University.

During the peak registration period (August to early September), due to the high volume, it takes 5-10 business days from receipt of payment for the payment to be recorded in your ACORN Account. It can take longer if the information that is attached to the payment is incomplete. During this period, we are unable to respond to inquiries about the receipt of these payments.

Send the bank draft or money order, in Canadian funds, payable to the ‘University of Toronto’, by mail or courier, to:

University of Toronto  
Student Accounts  
215 Huron Street, 3rd floor  
Toronto, Ontario, Canada  
M5S 1A2

All payments must be accompanied by the student’s name, student number and (if possible) the student’s program of study, or a copy of your ACORN.

It can take up to 10 business days from receipt of payment for the payment to be recorded in your ACORN account. Check the ACORN Payment Report under Financial Account table to confirm receipt of funds.

**IV. Prepayment from Outside of Canada**

**Tuition Prepayment Proof of Payment Letters**

If you must pay tuition fees for your first year before the fees are billed (fall-winter session fees are billed in mid-July) as part of a student visa application process e.g. Student Direct Stream program [https://www.canada.ca/en/immigration-refugees-citizenship/services/study-canada/study-permit/student-direct-stream.html], the estimated tuition fee amount will be displayed on your admissions offer and on the Finances card on the ACORN dashboard.

The Tuition Estimate for Proof of Payment amount is an estimate that does not include incidental, ancillary, and UHIP (for International students) fees. If you are required to make an admissions deposit payment, deduct the admissions payment amount from the Tuition Estimate amount.
Make your prepayment through WU Globalpay for Students or by bank draft or money order in Canadian funds drawn from a Canadian bank delivered to the Student Accounts Office (include a copy of your admissions letter so that the payment will be recorded in your ACORN account).

If full payment has been recorded in your ACORN account by April 16, 2020 (Summer admission) or by July 16, 2020 (Fall-Winter admission), you will be able to download a PDF receipt on ACORN to include along with your Student Direct Stream Application. The fee payment can be held until tuition fees for the session are billed.

To ensure that your registration status will change from ‘Invited to Register’ to ‘Registered’.

- Check your ACORN invoice in mid-July (for Fall-Winter session) or mid-April (for Summer session) and pay outstanding fees during the registration period for automatic registration in the session.
- If no outstanding fees, then contact the college registrar’s office (undergraduate or TST) or SGS Student Services during the registration period to request manual registration to ensure that your registration status has changed from ‘Invited to Register’ to ‘Registered’.