

EASY TRANSFER

Introduction to EASYTRANSFER



EasyTransfer at a Glance

£ 0

Processing Fees
for Students

£ 3 billion +

Annual
Transaction Volume

280,000 +

International
Students Served

18 Banks

and Consumer
Finance Clients

1000 +

Recruiting Agent and
Programme Partners

3 Minutes

to Make a Payment

Investors and Partners

- Backed by the largest institutions in the education, finance and technology industry.
- Dedicated international payment services partner for 1,000+ education agencies, university programmes, online student accomodation marketplaces and PBSA properties.
- Chinese Service Centre for Scholarly Exchange - Scottish Qualifications Authority Programme payment services partner (in progress).
- Member of the China Overseas Study Service Alliance.

PBSA Property Partnerships

Homes for Students

FUTURE GENERATION STEEL CITY

NEW ERA
NEW ERA DEVELOPMENT (UK) LTD

UNION APARTMENT

LANSHA LTD

TRIPALINK

uninn

LONDON CAPITAL HOMES

LDM PROPERTIES

Across 54 cities, EasyTransfer campus ambassadors reach **70,000+** incoming new students each year through WeChat groups, Weibo, RED, Zhihu, Baidu, online forums, education agents and university programmes.

At Sheffield, **2,500+** students were reached and **500+** students were referred to accommodation options.

Online Platform Partnerships

EASY TRANSFER

hooli

STUDENT.COM®

番茄留学公寓 Funliving.com

STROOM

OVERSEAS STUDENT SERVICE 美窝房产 USWOO

YouziHouse

CitySpade

Through our fast, secure and reliable payment services, we have accumulated an exclusive set of loyal international student customers who trust EasyTransfer to make accommodation recommendations.

EasyTransfer directs **1,000+** incoming new students to partner student accommodation marketplace online platforms annually.

EasyTransfer services **3,000+** student payments booked through partner student accommodation marketplaces annually.

International Payment Challenges



UK WeChat and Alipay QR codes are not to be used by payers who are physically in China according to compliance regulations.*



Not all students can pay by international credit card:
- single transaction limits
- merchant type restrictions
- high international fees
- failed recurring payments



Bank transfers are very slow to arrive (2-3 business days) and complex to navigate for the payer from their banks.



Front office staff need to chase after students to make payments and recurring instalment payments on time.

*Companies and accounts may be blacklisted for illegally accepting money using such pathways from China.

The EasyTransfer Solution

EASY TRANSFER

Student Card Payments

Standard UK cards means no additional API or system integrations required to onboard EasyTransfer.

Receive Payments Instantly

Receive international payments instantly and expedite booking confirmations.

Students Pay With Ease

International students can pay from home with bank transfer, cards, QR code, etc.

EasyTransfer Virtual Card Payments

Reduce Repetitive Queries

1-on-1 customer support hand-holds tenant through payment process, reducing repetetive queries and calls.

Full KYC and Compliance

Eliminate bank transfers and avoid risk of money laundering through non-compliant ways to pay.

Payment Collection Simplified

Our support team will chase students and parents for payment, giving you peace of mind.

Benefits of EasyTransfer

PBSA Finance Team

01 Payments arrive instantly in full

02 No additional charges

03 Fully regulated and compliant payments

04 Increase on-time payment collection

05 Easy to implement - no integration required

International Students and Families

01 Virtual local card technology

02 Live market exchange rates

03 No additional fees

04 Seamless experience from agent to accommodation

05 Support from native speaker payment professionals in the local time zone

06 Safe and secure

Compliant, Safe and Secure

Licensed and Regulated Around the World

- Electronic Money Institution(EMI) - Financial Conduct Authority (FCA)
- Payment Safeguarding (UK, HK)
- Money Services Business (MSB) - Financial Crime Enforcement Network (FinCEN), United States Department of Treasury.
- Money Service Operator and Stored Value Facility (HK)
- Australia, Canada, Malaysia, New Zealand, Singapore, The Netherlands, and more...

Industry Leading Payment Safety Technology

- In-house anti-fraud and verification team
- China State Administration of Foreign Exchange (SAFE) supervised proprietary intelligent AML platform
- Standard international payment services platform procured by most commercial banks and consumer finance platforms in China

Bank Grade Security and Protection Practices

- China Ministry of Public Security certified Level III National Information System Safety and Protection Standard
- PCI DSS and GDPR compliant
- Monitoring and screening against OFAC and other global sanction and control lists
- Member of the Payment and Clearing Association of China

International Student Payments

EASY TRANSFER

01

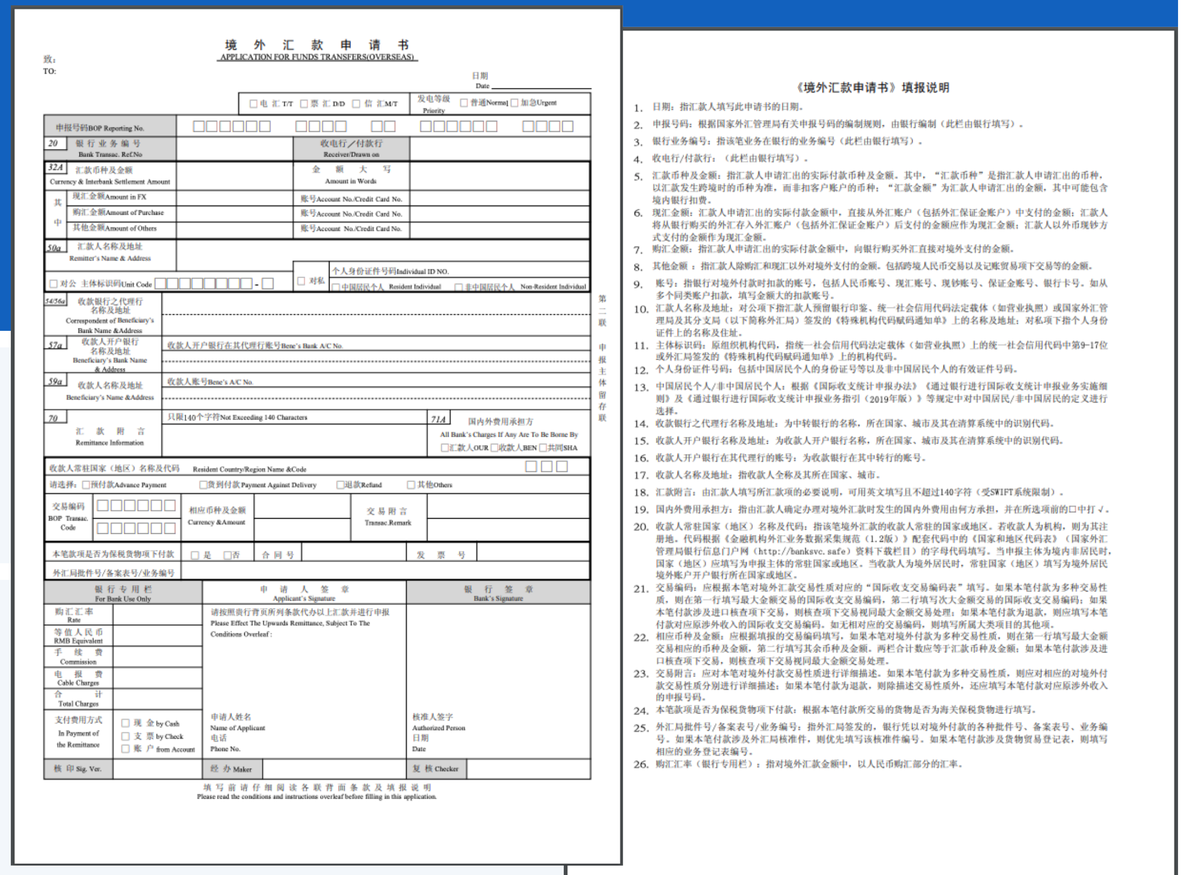
EasyTransfer was developed in 2013 in conjunction with commercial banks in China to simplify the payment and compliance process in a unique language and regulatory environment.

02

At least 26 pieces of information had to be filled in perfectly, just to make an international wire.

03

Non-compliance with Chinese foreign exchange regulations may lead to the China banking system blacklisting your entity, which will prevent students from making international fund transfers to your accounts.



境 外 汇 款 申 请 书

APPLICATION FOR FUNDS TRANSFERS(OVERSEAS)

致:
TO:

日期
Date

□电 汇 T/T □票 汇 D/D □信 汇 M/T

发电等级 Priority □普通Normal □加急Urgent

申报号码BOP Reporting No.	
20 银行业务编号 Bank Transac. Ref.No.	收电行/付款行 Receiver/Drawn on
32A 汇款币种及金额 Currency & Interbank Settlement Amount	金 额 大 写 Amount in Words
其中 现汇金额Amount in FX	账号Account No./Credit Card No.
其中 购汇金额Amount of Purchase	账号Account No./Credit Card No.
其中 其他金额Amount of Others	账号Account No./Credit Card No.
50a 汇款人名称及地址 Remitter's Name & Address	
□对公 主体标识码Unit Code	□对私 个人身份证件号码Individual ID NO. □中国居民个人 Resident Individual □非中国居民个人 Non-Resident Individual
56a 收款银行之代理行名称及地址 Correspondent of Beneficiary's Bank Name &Address	
57a 收款人开户银行名称及地址 Beneficiary's Bank Name & Address	收款人开户银行在其代理行账号Bene's Bank A/C No.
59a 收款人名称及地址 Beneficiary's Name &Address	收款人账号Bene's A/C No.
70 汇 款 附 言 Remittance Information	只限140个字符Not Exceeding 140 Characters
71A	国内外费用承担方 All Bank's Charges If Any Are To Be Borne By □汇款人OUR □收款人BEN □共同SHA
收款人常驻国家（地区）名称及代码	Resident Country/Region Name &Code
请选择: □预付款Advance Payment	□货到付款 Payment Against Delivery □退款Refund □其他Others
交易编码 BOP Transac. Code	相应币种及金额 Currency &Amount / 交易附言 Transac Remark
本笔款项是否为保税货物项下付款	□是 □否 合同号 发 票 号
外汇局批件号/备案表号/业务编号	

银行专用栏 For Bank Use Only		申 请 人 签 章 Applicant's Signature	银 行 签 章 Bank's Signature
购汇汇率 Rate		请按照贵行背页所列条款代办以上汇款并进行申报 Please Effect The Upwards Remittance, Subject To The Conditions Overleaf:	
等值人民币 RMB Equivalent			
手 续 费 Commission			
电 报 费 Cable Charges			
合 计 Total Charges			
支付费用方式 In Payment of the Remittance	□现 金 by Cash □支 票 by Check □账 户 from Account	申请人姓名 Name of Applicant 电话 Phone No.	核准人签字 Authorized Person 日期 Date
核 印 Sig. Ver.		经 办 Maker	复 核 Checker

填 写 前 请 仔 细 阅 读 各 联 背 面 条 款 及 填 报 说 明
Please read the conditions and instructions overleaf before filling in this application.

第二联 申报主体留存联

《境外汇款申请书》填报说明

1. 日期：指汇款人填写此申请书的日期。
2. 申报号码：根据国家外汇管理局有关申报号码的编制规则，由银行编制（此栏由银行填写）。
3. 银行业务编号：指该笔业务在银行的业务编号（此栏由银行填写）。
4. 收电行/付款行：（此栏由银行填写）。
5. 汇款币种及金额：指汇款人申请汇出的实际付款币种及金额。其中，“汇款币种”是指汇款人申请汇出的币种，以汇款发生跨境时的币种为准，而非扣客户账户的币种；“汇款金额”为汇款人申请汇出的金额，其中可能包含境内银行扣费。
6. 现汇金额：汇款人申请汇出的实际付款金额中，直接从外汇账户（包括外汇保证金账户）中支付的金额；汇款人将从银行购买的外汇存入外汇账户（包括外汇保证金账户）后支付的金额应作为现汇金额；汇款人以外币现钞方式支付的金额作为现汇金额。
7. 购汇金额：指汇款人申请汇出的实际付款金额中，向银行购买外汇直接对境外支付的金额。
8. 其他金额 ：指汇款人除购汇和现汇以外对境外支付的金额。包括跨境人民币交易以及记账贸易项下交易等的金额。
9. 账号：指银行对境外付款时扣款的账号，包括人民币账号、现汇账号、现钞账号、保证金账号、银行卡号。如从多个同类账户扣款，填写金额大的扣款账号。
10. 汇款人名称及地址：对公项下指汇款人预留银行印鉴、统一社会信用代码法定载体（如营业执照）或国家外汇管理局及其分支局（以下简称外汇局）签发的《特殊机构代码赋码通知单》上的名称及地址；对私项下指个人身份证件上的名称及住址。
11. 主体标识码：指组织机构代码，指统一社会信用代码法定载体（如营业执照）上的统一社会信用代码中第9-17位或外汇局签发的《特殊机构代码赋码通知单》上的机构代码。
12. 个人身份证件号码：包括中国居民个人的身份证号等以及非中国居民个人的有效证件号码。
13. 中国居民个人/非中国居民个人：根据《国际收支统计申报办法》《通过银行进行国际收支统计申报业务实施细则》及《通过银行进行国际收支统计申报业务指引（2019年版）》等规定中对中国居民/非中国居民的定义进行选择。
14. 收款银行之代理行名称及地址：为中转银行的名称，所在国家、城市及其在清算系统中的识别代码。
15. 收款人开户银行名称及地址：为收款人开户银行名称，所在国家、城市及其在清算系统中的识别代码。
16. 收款人开户银行在其代理行的账号：为收款银行在其中转行的账号。
17. 收款人名称及地址：指收款人全称及其所在国家、城市。
18. 汇款附言：由汇款人填写所汇款项的必要说明，可用英文填写且不超过140字符（受SWIFT系统限制）。
19. 国内外费用承担方：指由汇款人确定办理对境外汇款时发生的国内外费用由何方承担，并在所选项前的□中打√。
20. 收款人常驻国家（地区）名称及代码：指该笔境外汇款的收款人常驻的国家或地区。若收款人为机构，则为其注册地。代码根据《金融机构外汇业务数据采集规范（1.2版）》配套代码中的《国家和地区代码表》（国家外汇管理局银行信息门户网（http://banksvc.safe）资料下载栏目）的字母代码填写。当中报主体为境内非居民时，国家（地区）应填写为中报主体的常驻国家或地区。当收款人为境外居民时，常驻国家（地区）填写为境外居民境外账户开户银行所在国家或地区。
21. 交易编码：应根据本笔对境外汇款交易性质对应的“国际收支交易编码表”填写。如果本笔付款为多种交易性质，则在第一行填写最大金额交易的国际收支交易编码，第二行填写次大金额交易的国际收支交易编码；如果本笔付款涉及进口核查项下交易、则核查项下交易视同最大金额交易处理。如果本笔付款为退款，则应填写本笔付款对应原涉外收入的国际收支交易编码，如无相对应的交易编码，则填写所属大类项目的其他项。
22. 相应币种及金额：应根据填报的交易编码填写，如果本笔对境外付款为多种交易性质，则在第一行填写最大金额交易相应的币种及金额，第二行填写其余币种及金额。两栏合计数应等于汇款币种及金额；如果本笔付款涉及进口核查项下交易，则核查项下交易视同最大金额交易处理。
23. 交易附言：应对本笔对境外付款交易性质进行详细描述。如果本笔付款为多种交易性质，则应对相应的对境外付款交易性质分别进行详细描述；如果本笔付款为退款，则除描述交易性质外，还应填写本笔付款对应原涉外收入的申报号码。
24. 本笔款项是否为保税货物项下付款：根据本笔付款所交易的货物是否为海关保税货物进行填写。
25. 外汇局批件号/备案表号/业务编号：指外汇局签发的，银行凭以对境外付款的各种批件号、备案表号、业务编号。如果本笔付款涉及外汇局核准件，则优先填写该核准件编号。如果本笔付款涉及货物贸易登记表，则填写相应的业务登记表编号。
26. 购汇汇率（银行专用栏）：指对境外汇款金额中，以人民币购汇部分的汇率。

International Student Payments

EASY TRANSFER

Virtual Card Payments	1-on-1 Payment Guidance	Application and Rent Fees	Payment Reminders	Credit Card Auto Debit	Installment Payments

Accounts Receivable Services

Native Language, Local Time Zone, Full Compliance,
Professional Customer Service to Students and Parents

200+ International Student Associations

Fraud prevention education
Pre-departure communication

1,000+ Recruitment Agencies

Seamless student service
Easy international student integration experience

250,000+ New Student Coverage

Direct access to incoming students through WeChat groups, Weibo, Red, Zhihu, Baidu, etc.



Integrated within major commercial bank and consumer finance mobile apps in China



Leader in machine learning and big data application for compliance verifications, AML and fraud prevention

Business Model and Pricing

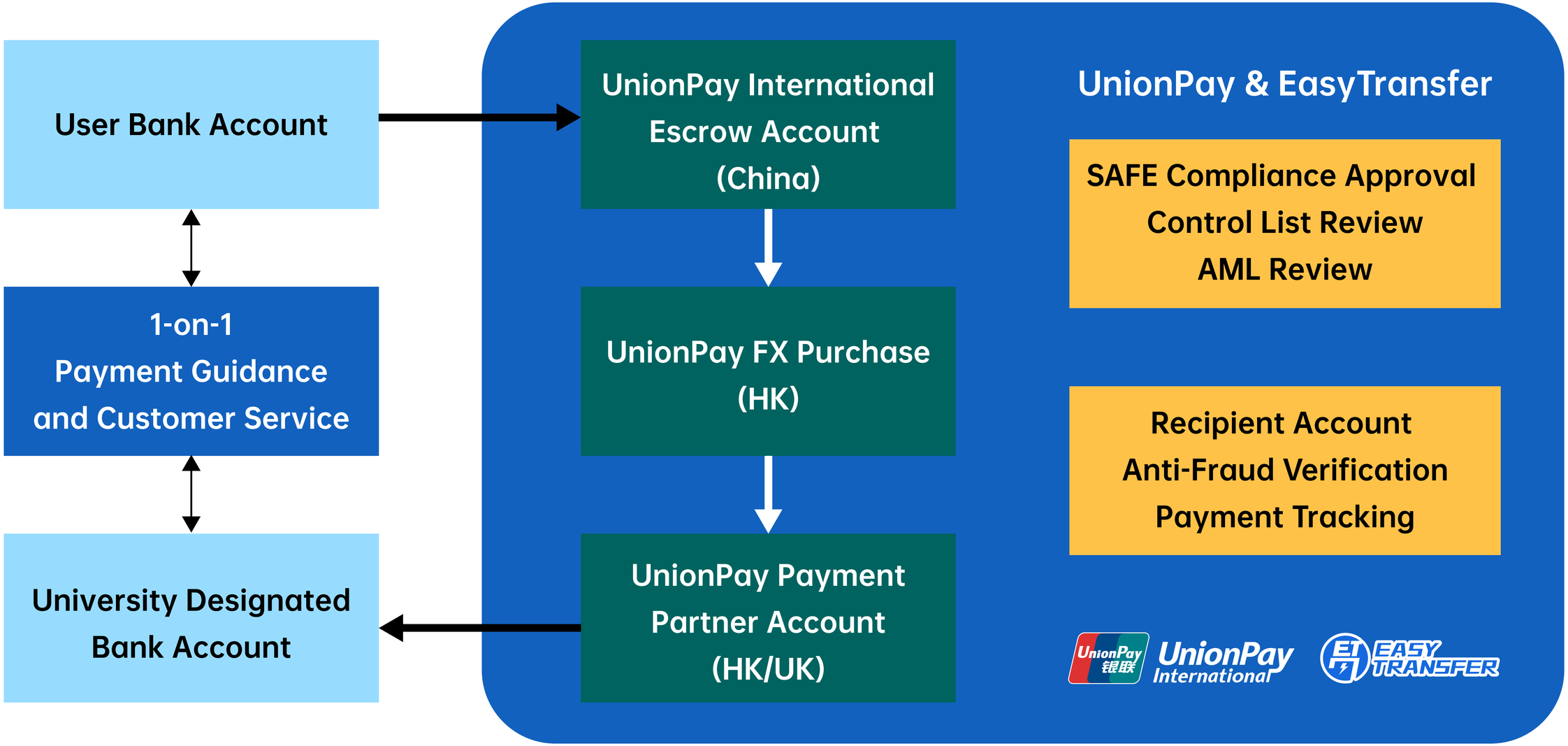
UnionPay is China's banking industry association, operating under the People's Bank of China (the central bank of China), and the only interbank network in China, with **7 billion+** cards issued globally.

Tencent is one of China's largest internet technology companies and the owner of WeChat, the world's largest social media and instant messaging platform with **1.26 billion+** monthly active users.

EasyTransfer is the largest partner of UnionPay International (by volume), and the exclusive partner of Tencent Financial Technology. EasyTransfer has access to the most discounted FX rates, allowing us to offer the best standard bank market exchange rates to our students whilst maintaining a reasonable FX margin.

Payment & banking tech company based out of Bangalore, India. Invested by **State Bank of India** and incubated by PayPal, **Cashfree Payments** works with all leading banks such as ICICI Bank, HDFC Bank and Kotak Mahindra Bank.

Fund Transfer Chain of Custody



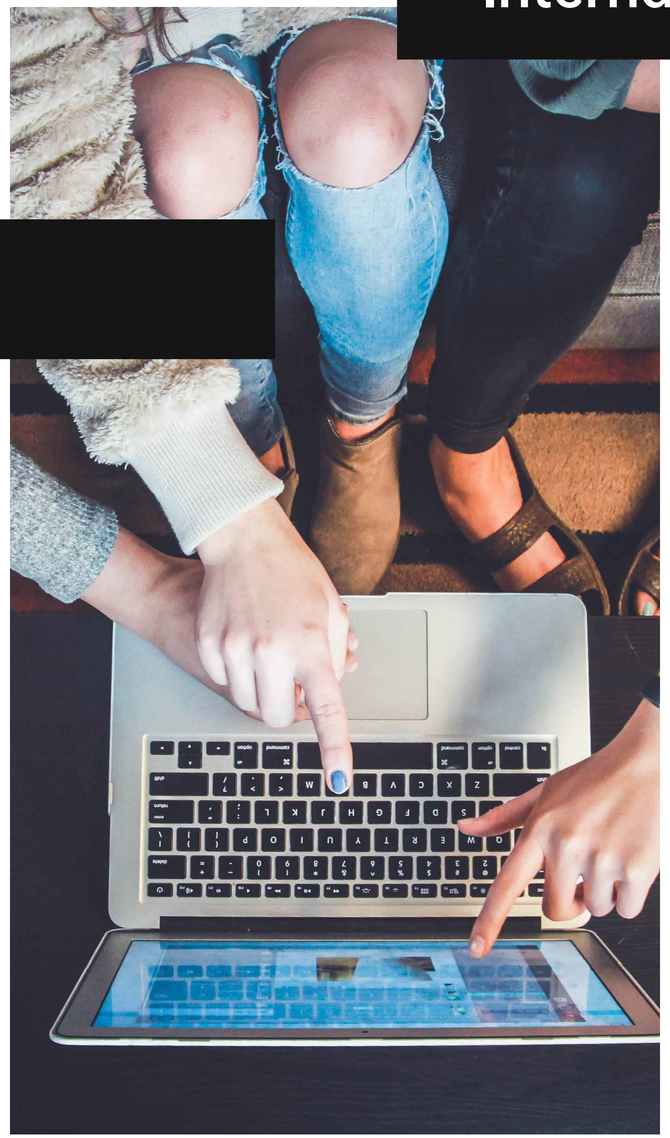
User Payment Experience Demo



Benefits of EasyTransfer

PBSA Finance Team

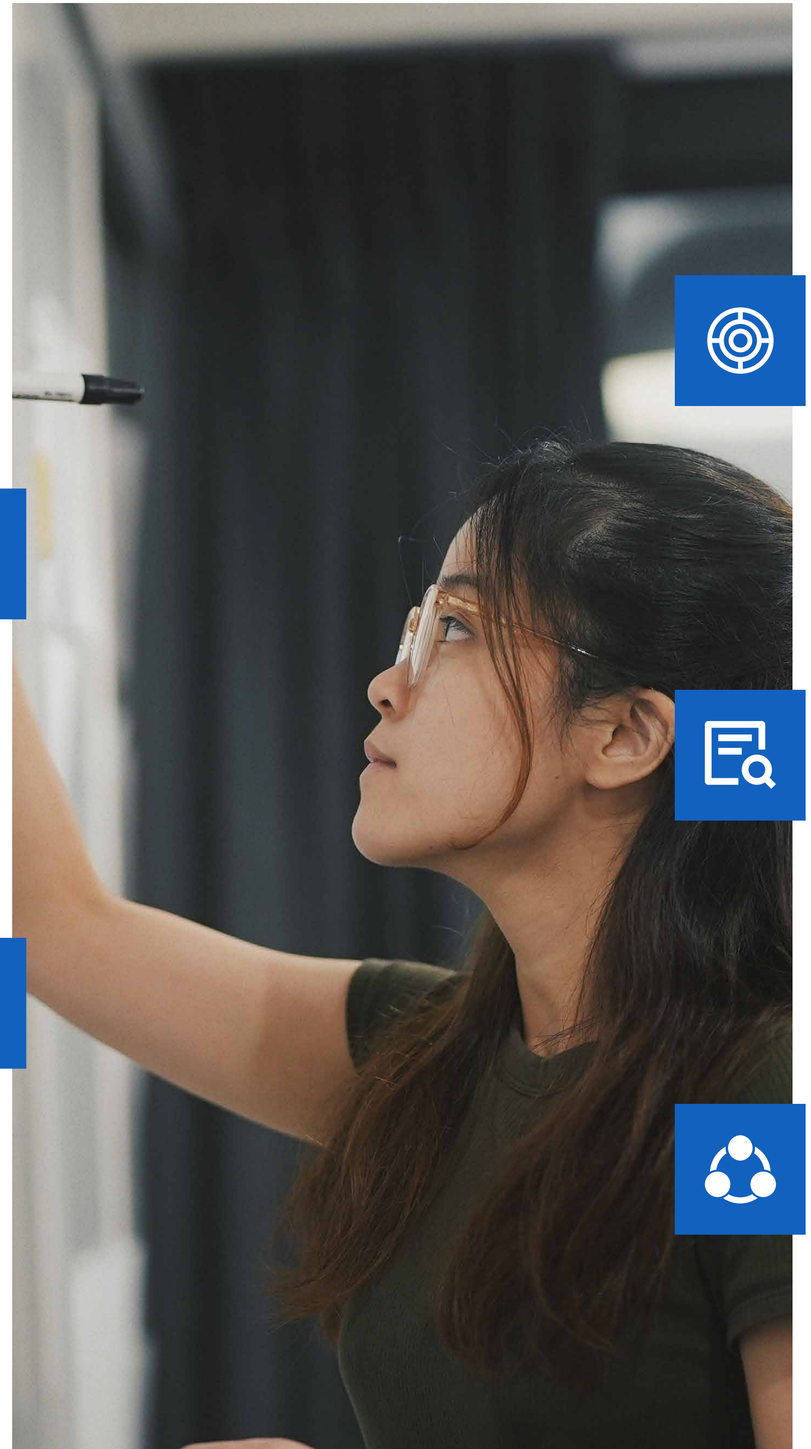
- Payments arrive instantly in full
- No additional charges
- Fully regulated and compliant payments
- Increase on-time payment collection
- Easy to implement - no integration required



International Students and Families

- Virtual local card technology
- Live market exchange rates
- Seamless experience from agent to accommodation
- Support from native speaker payment professionals in the local time zone
- Safe and secure

Next Steps



01

Student recommendation vendor set-up

02

Payment partnership agreement review and execution

03

Customised payment page set-up, review and approval

04

Payment support:
UK Office, China Office, accommodation platforms, important invoice dates and payment deadlines

05

See a high user adoption rate and enhanced student experience!

Partnership Examples

EASY TRANSFER

如何缴纳公寓费用

STEEL CITY FUTURE GENERATION

1. 您将在登记的电邮中定期收到账单
2. 请根据账单于缴费日期前将对应的款项支付到以下账户

Bank Name	National Westminster Bank
Account Name	Home for students
Account Number	58318208
Sort Code	53-50-21
Branch Name	Harrogate
Bank Address	3 Cambridge Crescent, Harrogate HG1 1PE
IBAN	GB86NWBK53502158318208
BIC/SWIFT code	NWBKGB2LXXX
REF	SETXXXXX and your name

3. 付款方式

人民币快付通道 www.et.cn （推荐）	1. 扫描左侧二维码 2. 根据步骤引导在线完成付款 * 该方式由我们合作的易思汇提供 您可以享受到中文微信和电话服务
英镑付款	请使用【步骤2】中提供的收款帐号，到银行临柜完成转账。

* 任何未详尽事宜，可发送邮件到 Steelcity@prestigestudentliving.com 垂询；
付款问题可扫码咨询易思汇客服。

PAYMENTS

BEE CAPITAL

1. 预订房间相关费用

Reservation fee: £100
Deposit (held on TDS system): £350
需要支付100英镑的预订费（Reservation fee）才能订到一个房间，在您支付第一期租赁费用时，预订费会用来抵扣租金。另需支付350英镑的押金（Deposit），租金将在租赁结束时退还，如房间或物品有损失会做相应扣除。

2. 租金和账单

您将在预订房间时看到相应的租金。
您将在登记的电邮中定期收到账单，请注意账单时间，避免逾期。

3. 定金/尾款付款方式

人民币付款通道 www.et.cn （推荐）	1. 扫描左侧二维码 2. 根据步骤引导在线完成付款 * 该方式由我们合作的易思汇提供 您可以享受到中文微信和电话服务
英镑付款	请使用附件中提供的收款帐号，到银行临柜完成转账。

* 任何未详尽事宜，可发送邮件到 info@beecapitaluk.com 垂询；
付款问题可扫码咨询易思汇客服。

公寓付款方式

THE VINTAGE FUTURE GENERATION

1. 您将在登记的电邮中定期收到账单
2. 请根据账单于缴费日期前将对应的款项支付到以下账户

Bank Name	National Westminster Bank
Account Name	Home for students
Account Number	58360255
Sort Code	53-50-21
Branch Name	Harrogate
Bank Address	3 Cambridge Crescent, Harrogate HG1 1PE
IBAN	GB08NWBK53502158360255
BIC/SWIFT code	NWBKGB2L
REF	VANXXXXX and your name

3. 付款方式

人民币付款通道 www.et.cn （推荐）	1. 扫描左侧二维码 2. 根据步骤引导在线完成付款 * 该方式由我们合作的易思汇提供 您可以享受到中文微信和电话服务
英镑付款	请使用【步骤2】中提供的收款帐号，到银行临柜完成转账。

* 任何未详尽事宜，可发送邮件到 thevantage@prestigestudentliving.com 垂询；
付款问题可扫码咨询易思汇客服。

EASY TRANSFER

THANK YOU

partner@et.cn