

# Payer Guide

The international patient's guide  
to making payments with Flywire

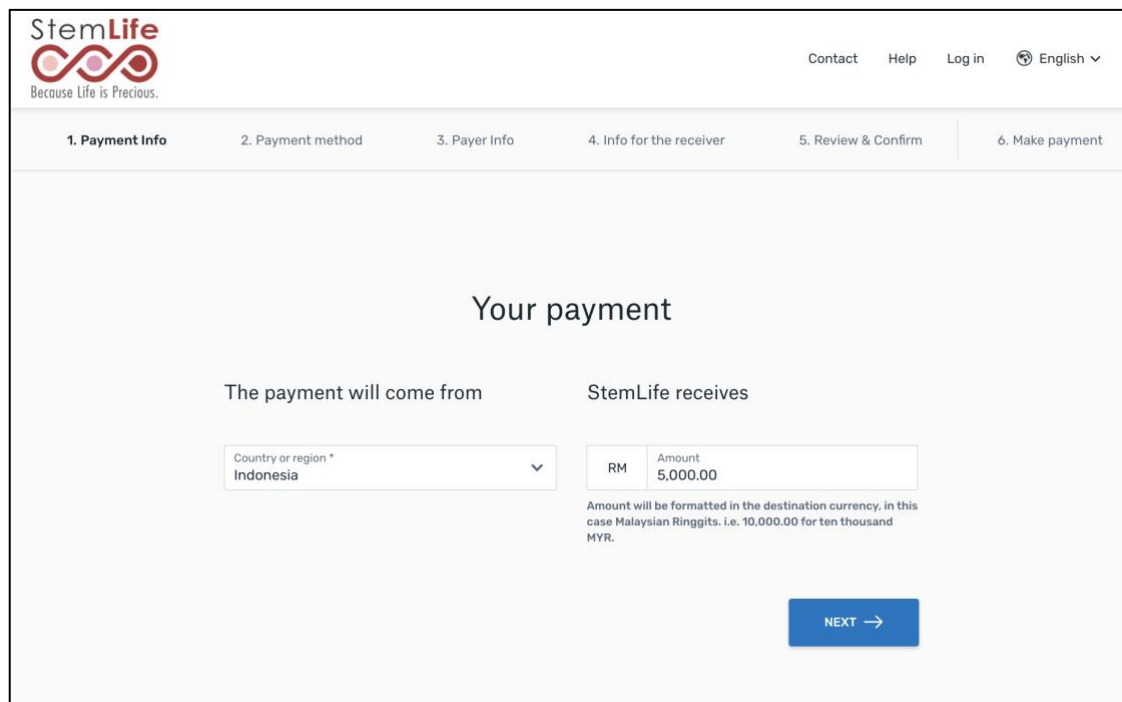


## Step 1: Get Started

- Visit <https://stemlife.flywire.com/>

## Step 2: Enter your country and payment amount

- Choose your home country from the drop-down menu and enter the payment amount in Malaysian Ringgit.
- Click Next to continue.



The screenshot shows the StemLife website's payment interface. At the top left is the StemLife logo with the tagline "Because Life is Precious." and navigation links for Contact, Help, Log in, and English. A progress bar at the top indicates the current step is "1. Payment Info", with other steps being "2. Payment method", "3. Payer Info", "4. Info for the receiver", "5. Review & Confirm", and "6. Make payment".

The main content area is titled "Your payment" and is divided into two columns:

- The payment will come from:** A dropdown menu showing "Indonesia".
- StemLife receives:** A table with two columns: "RM" and "Amount". The "Amount" field contains "5,000.00".



Below the table, a note states: "Amount will be formatted in the destination currency, in this case Malaysian Ringgits. i.e. 10,000.00 for ten thousand MYR." A blue "NEXT →" button is located at the bottom right of the form.


## Step 3: Select your payment method



Based on your country selection, Flywire will automatically display your local currency rate with the appropriate payment options.

- Domestic bank transfer is the most cost-effective method. Please note that to complete the payment you will need to send your funds from your bank to Flywire (online, in person or over the phone) in your chosen currency. Bank transfer instruction will be provided at the end. Flywire will then convert your currency and pay your Cord Blood Bank.
- 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. Flywire will then convert your currency and pay your hospital.

### Select your preferred payment method

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

 Domestic Bank Transfer in Indonesian Rupiah (IDR)  
**Rp17.320.000,00** [SELECT](#)

 Debit/Credit Card in IDR  
**Rp17.800.000,00** [SELECT](#)  
[More info](#) 

[← PREVIOUS](#)

## Step 4: Enter the payer's information

- Enter the payer's details and contact information. (If you would like to receive SMS notification on your payment status, check the box below the phone number. This is a free-of-charge service)
- Agree to Flywire's terms and conditions by checking the box at the bottom of the form.
- Click Next to continue.

### Payer information

(\*) required field

Email * James.tanojo@gmail.com	First name * James
Middle name	Family name * Tanojo
Address 1 * Jalan Kelapa Duri Blok 10	Address 2
City * Jakarta	State / Province / Region
Zip code / Postal Code	+ 62 ▾ Phone number * 818818234

Receive text notifications on your payment status

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

[← PREVIOUS](#) [NEXT →](#)


## Step 5: Enter the payment information

- Enter the information required by Stemlife.
- Click Next to continue.

### Information for StemLife

(\*) required field

#### Patient Information

Mother's Full Name * Siti Tanojo	Mother's Passport No. / I.C. * B837642
Mother's Date of Birth * 12/11/1973 	Invoice Number
Contract Number	Remarks

[← PREVIOUS](#) [NEXT →](#)

## Step 6: Review and confirm your information

- Review the payment 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	StemLife will receive
	<b>Rp17.320.000,00</b>	<b>RM5,000.00</b>
	Country or region	
	<b>Indonesia</b>	
<hr/>		
Payment method	You selected	
	<b>Domestic Bank Transfer in Indonesian Rupiah (IDR)</b>	
<hr/>		
Payer information	First name	Middle name
	<b>James</b>	-
	Family name	Address 1
	<b>Tanojo</b>	<b>Jalan Kelapa Duri Blok 10</b>
	Address 2	City
	-	<b>Jakarta</b>
	State / Province / Region	Zip code / Postal Code
	-	-
Country	Phone number	
<b>Indonesia</b>	<b>+62 818818234</b>	
Email		
<b>James.tanojo@gmail.com</b>		
<hr/>		
Patient Information	Mother's Full Name	Mother's Passport No. / I.C.
	<b>Siti Tanojo</b>	<b>B837642</b>
	Mother's Date of Birth	Invoice Number
	<b>12/11/1973</b>	-
Contract Number	Remarks	
-	-	

[← PREVIOUS](#)[PAY →](#)

# Step 7A: For bank transfer payments

- Review and follow the instructions provided on your screen.

Contact Help Hi, Salvador English

Follow the steps below to pay before March 29, 2018 or your payment will be cancelled automatically.

\$5,000.00  
to your institution




Status  
● Payment pending

Payment ID  
PTU490985358

● You ● Flywire ● Destination

### 1 Decide how you'd like to complete your bank transfer







Send your funds to Flywire so we can deliver your payment to the recipient. Most banks allow you to transfer funds via

-  **Online banking**  
Log in to your online account to transfer the funds.
-  **Telephone**  
Call your bank to make your transfer.
-  **In-person visit**  
Go to your bank to request the transfer.

Add this payment to your Flywire account

ADD PAYMENT

Manage your payment

-  Edit payment details
-  SMS notifications
-  Confirm funds were sent
-  Change payment method
-  Cancel this payment
-  Download payment receipt  
Available once your payment is delivered to the institution

### 2 Make the bank transfer to Flywire

Use the payment instructions below to send the money to us. Keep in mind that it would take 2-3 business days to arrive to us

Amount to pay:	CNY31,883.00
Reference / Payment ID:	PTU490985358 <small>You must include this reference</small>
IBAN:	ES01 2000 0150 0001 0001 0001 0001
Beneficiary Bank:	Banco Santander
Beneficiary Bank Address:	Jardines de la Reina s/n, 28014 Madrid, Spain
Beneficiary:	FLYWIRE
Beneficiary Address:	C/Granada s/n, 28014 Madrid, Spain

Notes:  
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Maecenas mollis sagittis orci sit amet malesuada. Praesent nibh dui, lobortis id suscipit eget, vulputate pretium nisl. Curabitur eleifend libero, sed tempus nulla porta blandit.

DOWNLOAD INSTRUCTIONS FOR THE BANK TRANSFER

Share your payment

SHARE

### 3 Only when the bank transfer is made, let us know you have made the bank transfer by clicking on I've sent the funds.

You will get an email and you will be able to track your transfer status.

I'VE SENT THE FUNDS

## Step 7B: For credit card payments


- Enter your card number, name, expiration date, and security code.
- Enter your information within 15 minutes to avoid your session timing out.
- Click Make Payment to continue.

**Payment details**  
\* Indicates a required field

**Card number \***

**Cardholder's name \***

**Expiry date \***  
Month  Year

**Security code**   Last 3 digits on the back of card

**Contact details** ✓  
+34 432 543 123, zli@gmail.com

## Track your payment

Payment tracking is available through the link that has been emailed to you, email notifications and/or SMS text message alerts.

## Need help?

### Customer Support Phone Numbers:

Australia +61 (2) 8311 4772  
China +86 400 006 7175  
Indonesia +62 21 29223064  
Japan +81 (34) 588 8293  
Malaysia +60 392126772  
New Zealand +64 (4) 9747625  
Singapore +65 (3) 163 4100  
South Korea +82 070 4732 6769  
Thailand +66 (60) 0035979

For other countries, go to <https://www.flywire.com/contact/>



# Frequently Asked Questions

## How can I track my payment?

Flywire gives you the option of tracking your payment via an emailed tracking link, your Flywire account, or email and SMS notifications.

We will send you an email with the tracking link when you create your payment request. From that email, you can access your payment or track your payment for up to 90 days. You can also use the link to view your payment instructions or any additional documentation, and to see the [status of your funds](#).

If you have a Flywire account, you can log in, select “My Payments,” and access and track your payment. You will also receive payment status updates by email and, if you have opted for it, SMS.

## When will my institution receive my payment?

The time it takes for your payment to reach your institution can vary depending on the payment method.

For bank transfers, starting from the day your bank releases your funds to us, it takes two to three business days for us to receive them. Once Flywire receives the funds, it then takes an additional two to three business days for the funds to be converted and processed to your institution.

If you have chosen to pay by card or other online payment methods, your payment is automatically guaranteed to your institution. Typically, funds are delivered within two to three business days for processing. If you provide your institution with your payment ID, they can look up your account and see that your funds will be delivered shortly.

Regardless of payment method, you will receive two confirmation emails: one when Flywire receives your funds and another once your funds are delivered to your institution. You can check your payment status at any time through your Flywire account or tracking link.

We encourage you to send your payment to Flywire at least three to five business days before your institution’s payment deadline.

## Where can I find my payment receipt?

Once Flywire has delivered your payment to your institution, you will receive a confirmation email with a tracking link. Your payment receipt will be available for download via the tracking link for up to 90 days or through your Flywire account. If you are viewing your payment receipt through your account, select “My Payments” after logging in, and then the relevant Payment ID.

For other questions, please visit

<https://help.flywire.com/hc/en-us/categories/360001187173-Payments-and-refunds>