



THE LONDON SCHOOL  
OF ECONOMICS AND  
POLITICAL SCIENCE ■

# MY LSE FINANCE



# Contents

|   |          |
|---|----------|
| <b>INTRODUCTION</b>                       | <b>1</b> |
| <b>HOW AND WHEN TO PAY YOUR FEES</b>      | <b>2</b> |
| <b>PAYMENT OPTIONS</b>                    | <b>4</b> |
| <b>ACCESSING MY FINANCIAL INFORMATION</b> | <b>6</b> |
| <b>CONTACT US</b>                         | <b>8</b> |
| <b>APPENDICES</b>                         | <b>9</b> |

# Introduction:

This document sets out the current payment options open to applicants and students at the School.

In addition, this document sets out how students can access financial records including tuition fees, accommodation fees, payments, loans and scholarships.

## Principles:

The School is committed to offering a simplified payment experience, which is both secure and safe.

All customers and students should expect the payment journey to be flexible, seamless and result in a positive experience.

We are committed to offering a world class payment experience and a variety of payment options.

LSE partner with Secure Trading ([securetrading.com/about-us/](https://securetrading.com/about-us/)) and Western Union Business Solutions ([student.globalpay.wu.com/#!/faqs](https://student.globalpay.wu.com/#!/faqs)) to administer online payment transactions.

The School reserves the right to change, amend or alter payment options during the academic year if considered appropriate and necessary to do so. We will endeavour to advise the student community where payment options are removed.

# How and when to Pay your fees:

All fees including tuition fees, accommodation fees and short course and Summer School fees should be paid via the School's payment portal<sup>1</sup> ([lseportal.force.com/payments/s/fees](https://lseportal.force.com/payments/s/fees)).

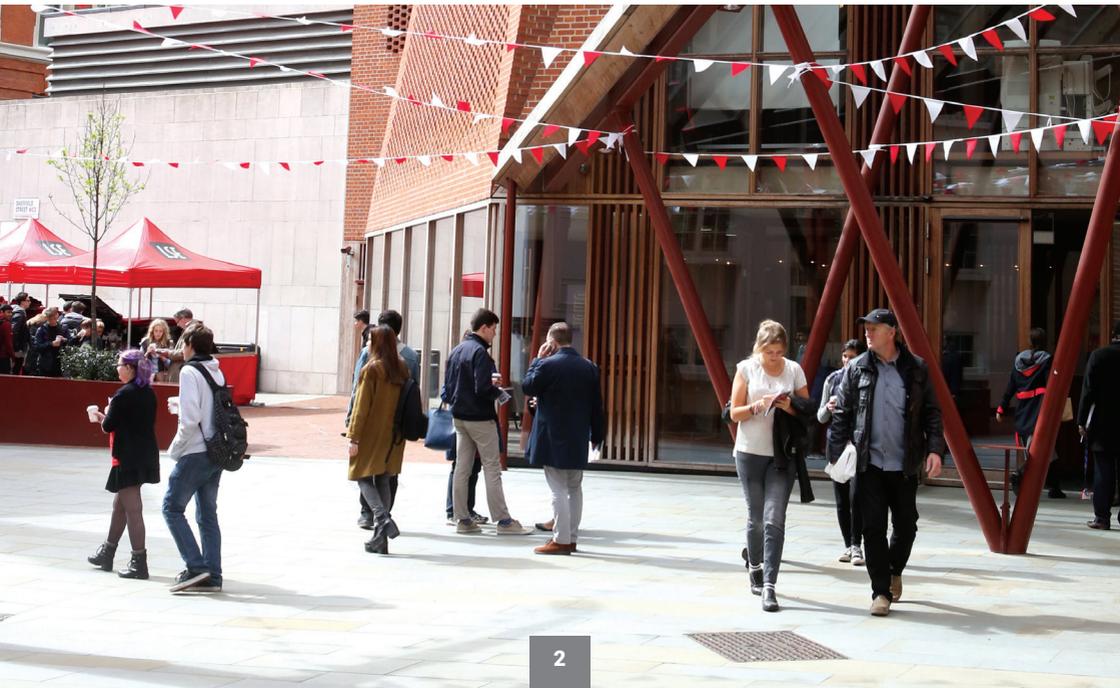
For security reasons you will be required to log in and authenticate prior to making a payment, access to the payment portal is possible by both public account (example: @gmail.com) or LSE network account (@lse.ac.uk). You **do not** have to be registered to access the portal. If you use your public account this should be the same email you used in your application to the School.

The Payment Portal will present a summary of your tuition fees, accommodation fees and short courses including Summer School if applicable.

The portal will itemise your invoices and include the following key information:

- Invoice number
- Invoice date
- Due date
- Original invoiced amount
- Outstanding amount.

<sup>1</sup> Excludes: Language Centre course fees, TRIUM EMBA Programme fees and accommodation fees for students on short programmes residing in LSE Halls of Residences.



There are 2 payment options available in the portal:

- 1 Payment in Advance:** If you wish to make a payment in advance of Registration you can make a payment by selecting the Advance Payment option. Please ensure you select the correct invoice stream, as standard there will be three advance payment streams available in the portal; Tuition fees, short courses including Summer School and Accommodation fees.
- 2 Payment when invoiced:** You have the option of paying each invoice in full or in part, if you choose to pay the invoice(s) in full you should select the Pay Whole Amount button. As you enter values to pay your basket total will automatically update so you can keep a track of the total fees you are going to pay.

The Payment portal functionality allows you to:

- 1** View multiple invoices across each stream, the invoices will reflect your payment plan or payment schedule if applicable.

- 2** Once you make payments against your invoices the outstanding amount will reduce until you have fully paid the invoice. Fully paid invoices will no longer display in the payment portal. Please note the payment portal will not update immediately once you have made payment, please see processing times for guidelines on payment settlement times.
- 3** If you wish to pay part of the invoice you should enter the value in the box under "To pay now".
- 4** Once you have selected what invoices you would like to pay you are required to choose which payment option, there are two choices; Pay by Card or Pay by Wire. If you select Pay by card as an option our partner Secure Trading will process the transaction. If you select Pay by Wire our partner Western Union Business Solutions will process the transaction.

# Payment options:

Wire transfers and Alternative Payment Methods (APMS) are the cheapest method of payment, there are no hidden bank charges and you will be guaranteed an exact GBP settlement is received by the LSE and is posted to your fees account.

Card Payments may be quicker and convenient, but may be more expensive, it is recommended that you read the terms of and conditions of your card agreement prior to making a payment.

## Credit/Debit Cards

LSE partners with Secure Trading ([securetrading.com/about-us/](https://securetrading.com/about-us/)) to provide debit and credit card payment options.

We accept all credit/debit cards with the exception of American Express, to pay by card you will need to access the School's payment portal ([lseportal.force.com/payments/s/fees](https://lseportal.force.com/payments/s/fees)).

All fees are published by the School and are payable in pounds (GBP, £) sterling, unless otherwise stated, however if you select to pay your fees by credit or debit card you can choose to pay in GBP or a local currency through dynamic currency conversion (DCC).

For a full list of supported currencies please see **appendix 1**.

If you select to pay in DCC, the value in your chosen currency and the settlement in GBP is fully transparent at the point of payment. You will be advised of the rate before the payment is processed.

Once your payment has been fully processed our partner Secure Trading will send you a payment confirmation receipt.

## Wire Transfers and alternative payment methods

LSE Partners with Western Union Business Solutions ([student.globalpay.wu.com/#/!faqs](https://student.globalpay.wu.com/#/!faqs)) to administer wire transfers and APMS (Alternative Payment methods). You can access the LSE international payments platform: WU® GlobalPay for Students by logging onto the Schools payment platform ([lseportal.force.com/payments/s/fees](https://lseportal.force.com/payments/s/fees)).



The fast and reliable service will allow you to make a wire transfer or use a wide range of local online payment options including Alipay, UnionPay, India NetBanking, Poli and more without incurring any transaction charges.

For a full list of supported currencies please see **appendix 2**.

For a full list of APMS please see **appendix 3**.

All non-credit or debit card payments should be settled by using the Pay by Wire option in the Payment portal, this includes GBP to GBP settlements.

Benefits:

- Pay fees in your local currency
- Avoid fees and international foreign exchange charges from your bank
- Easy to use on smartphones and other mobile devices
- Pay online or by wire transfer
- Rest assured knowing your payments are received in full by LSE
- Track your payment status by text and email
- Get price and payment options upfront with a price comparison tool.

All fees are published by the School and are payable in pounds (GBP, £) sterling, unless otherwise stated, however if you select to pay your fees by wire or APM you can select the country you are paying from and local currency options will be available. For a full list of supported currencies please see **appendix 2**.

### Cheque and draft

The LSE accept GBP cheques and drafts, please note drafts and cheques:

- must be from a UK bank and made out in **Pounds Sterling**
- They must be made payable to: **London School of Economics**
- The date format must be: day-month-year (*example: 01 May 2017*)
- Must include your full name and your LSE Student ID number on the reverse of the cheque/draft
- Send cheques to **Cash Management Team**, Finance Division, London School of Economics, Houghton Street, London WC2A 2AE

Please note: Post-dated cheques **will not** be accepted.

### Processing times:

| Payment Option       | Processing time (Time to appear on student account) |
|----------------------|---|
| Credit/Debit Card    | 2-3 working days                                    |
| Wire Transfer        | 3-5 working days                                    |
| Online Payment (APM) | 3-5 working days                                    |
| Cheque/Draft         | 5-7 working days                                    |

# Accessing my financial information

The Finance Hub displays a number of tiles, by clicking on each tile you can navigate through the Hub and view transactions or generate receipts and statements.

You can access your financial information in the Finance Hub, to access the Finance hub please visit: <https://info.lse.ac.uk/staff/divisions/Finance-Division/Fees-Income-and-Credit-Control/Finance-Hub>

Key features of the Hub include:

- Single sign on via your LSE network account (@lse.ac.uk)
- View/download fee invoices
- View your payment plans for tuition and accommodation fees
- View/download receipts of payment
- View Fee and Maintenance Scholarships
- Submit/view bank details for Maintenance Scholarships (Coming soon)
- View U.S. Federal Loans (if applicable)
- Submit refund request for overpayments
- Submit a question
- Make a payment
- Raise queries
- Summary of financials
- View your account 24/7.

Students are automatically granted access to the Hub, you can access the Finance Hub as soon as you have been issued an LSE network account. Note: There are a small number of student groups which are not able to access the Hub, this includes Language Centre, Online programmes and TRIUM EMBA.<sup>2</sup>

## My Details:

This tile will display a summary of your personal details including contact address, email, phone number and current programme. The tile will also display if you have provided third party consent and if there are any restrictions on your account for non-payment of tuition fees.

## My Finance

You can access your tuition and accommodation invoices and payment plans through the My Finance tile. You can select an invoice to view and or download, you can access the document in My reports tile.

You can also view and download receipts, access a statement of your account and see a summary of your Scholarships.

Students in receipt of Title IV Federal Student Loans can access a summary of loans disbursed to date in USD and GBP, in addition institutional charges retained for tuition and accommodation is available via the statements tile. Student can also access how much loan has been disbursed to them for the purposes of maintenance.

<sup>2</sup> This list was correct at the time of issue, there may be instances where there will be no access the Finance Hub. Please contact Fees, Income and Credit Control if you have any questions.

If you have a sponsor who is paying full or part of your fees, you can access the amount billed and received to date via the Tuition invoice tile.

## Payment Link

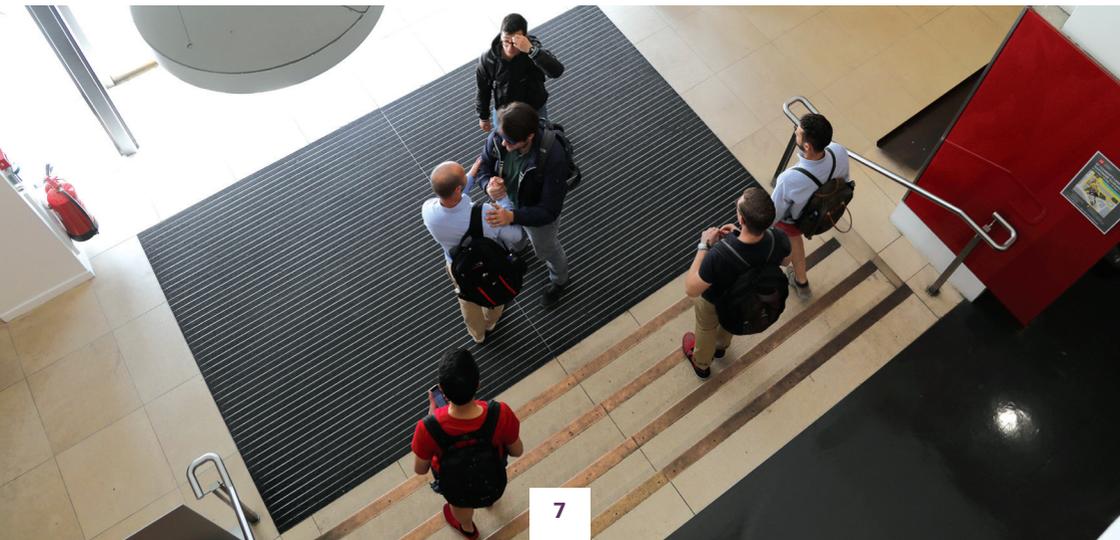
You can navigate to the Schools payment portal from the Finance Hub, however please be advised that you are not required to log in to the Finance Hub to access the payment portal, you can navigate to the payment portal directly: <https://lseportal.force.com/payments/s/fees>

## Refunds

If you have made an overpayment you should request a refund via the Refund request tile in the Finance Hub, your request will be processed in accordance with the terms and conditions of the School's Fees Policy. Please see section 10 of the School's Fees Policy for further information.

## Bank details

This tile is used for students in receipt of Scholarships, a secure form will be available for students to submit their bank details for settlement of termly scholarships. **Note:** This functionality will not be available until 2020. For further information please visit the Financial Support Office website: [https://info.lse.ac.uk/current-students/financial-support?from\\_serp=1](https://info.lse.ac.uk/current-students/financial-support?from_serp=1)



# Contact us

## Current students

You can submit an enquiry to the support team by navigating to the Contact Us tile in the Finance Hub, if you are having issues accessing the Finance Hub please use the Finance Division enquiry form (<https://lseapps.secure.force.com/form?formid=217915>).

For face to face support, you can visit the Student Services Centre for a Finance Drop-in Session at the following times:

During term-time:

Monday, Tuesday, Thursday and Friday | 2-3pm  
Wednesday | 11am – 12 noon

Outside term-time:

Monday and Friday | 2-3pm  
Wednesday | 11am – 12 noon

## Prospective students

If you are a prospective student, please visit the Fees Income and Credit Control contact us pages for details (<https://info.lse.ac.uk/staff/divisions/Finance-Division/Fees-Income-and-Credit-Control/Secure/Contact-us>) on how to submit queries.



# Appendices

## Appendix 1 DCC Currencies offered

| Currency Code | Currency Name                           |
|---------------|---|
| AED           | UAE Dirham                              |
| AFN           | Afghanistan Afghani                     |
| ALL           | Albanian Lek                            |
| AMD           | Armenian Dram                           |
| ANG           | Netherlands Antillean Guilder           |
| AOA           | Angolan Kwanza                          |
| ARS           | Argentine Peso                          |
| AUD           | Australian Dollar                       |
| AWG           | Aruban Florin                           |
| AZN           | Azerbaijan Manat                        |
| BAM           | Bosnia and Herzegovina convertible Mark |
| BBD           | Barbados Dollar                         |
| BDT           | Taka                                    |
| BGN           | Bulgarian Lev                           |
| BHD           | Bahraini Dinar                          |
| BIF           | Burundi Franc                           |
| BMD           | Bermudian Dollar                        |
| BND           | Brunei Dollar                           |
| BOB           | Boliviano                               |
| BRL           | Real                                    |
| BSD           | Bahamian Dollar                         |
| BTN           | Ngultrum                                |
| BWP           | Pula                                    |
| BYN           | New Belarusian ruble                    |
| BZD           | Belize Dollar                           |
| CAD           | Canadian Dollar                         |
| CDF           | Congolese franc                         |
| CHF           | Swiss Franc                             |

| Currency Code | Currency Name          |
|---------------|------------------------|
| CLP           | Chilean Peso           |
| CNY           | Yuan Renminbi          |
| COP           | Colombian Peso         |
| CRC           | Costa Rican Colon      |
| CUP           | Cuban peso             |
| CVE           | Cape Verdean Escudo    |
| CZK           | Czech Koruna           |
| DJF           | Djibouti franc         |
| DKK           | Danish Krone           |
| DOP           | Dominican Peso         |
| DZD           | Algerian Dinar         |
| EGP           | Egyptian Pound         |
| ERN           | Eritrean nakfa         |
| ETB           | Ethiopian Birr         |
| EUR           | Euro                   |
| FJD           | Fiji Dollar            |
| FKP           | Falkland Islands pound |
| GBP           | Pound Sterling         |
| GEL           | Georgian Lari          |
| GHS           | Ghana cedi             |
| GIP           | Gibraltar Pound        |
| GMD           | Dalasi                 |
| GNF           | Guinean Franc          |
| GTQ           | Quetzal                |
| GYD           | Guyana Dollar          |
| HKD           | Hong Kong Dollar       |
| HNL           | Lempira                |
| HRK           | Croatian Kuna          |
| HTG           | Haiti gourde           |
| HUF           | Forint                 |

## Appendix 1 DCC Currencies offered (continued)

| Currency Code | Currency Name         |
|---------------|-----------------------|
| IDR           | Rupiah                |
| ILS           | Shekel                |
| INR           | Indian Rupee          |
| IQD           | Iraqi Dinar           |
| IRR           | Iranian Rial          |
| ISK           | Iceland Krona         |
| JMD           | Jamaican Dollar       |
| JOD           | Jordanian Dinar       |
| JPY           | Yen                   |
| KES           | Kenyan Shilling       |
| KGS           | Kyrgyzstani som       |
| KHR           | Cambodian Riel        |
| KMF           | Comorian franc        |
| KPW           | North Korean won      |
| KRW           | Won                   |
| KWD           | Kuwaiti Dinar         |
| KYD           | Cayman Islands Dollar |
| KZT           | Tenge                 |
| LAK           | Lao Kip               |
| LBP           | Lebanese Pound        |
| LKR           | Sri Lanka Rupee       |
| LRD           | Liberian Dollar       |
| LSL           | Lesotho loti          |
| LYD           | Libyan Dinar          |
| MAD           | Moroccan Dirham       |
| MDL           | Moldovan leu          |
| MGA           | Malagasy Ariary       |
| MKD           | Macedonian Denar      |
| MMK           | Burmese kyat          |
| MNT           | Mongolian Tughrik     |

| Currency Code | Currency Name          |
|---------------|------------------------|
| MOP           | Macau Pataca           |
| MRU           | Mauritanian Ouguiya    |
| MUR           | Mauritius Rupee        |
| MVR           | Maldivian rufiyaa      |
| MWK           | Kwacha                 |
| MXN           | Mexican Peso           |
| MYR           | Malaysian Ringgit      |
| MZN           | Mozambique Metical     |
| NAD           | Namibia dollar         |
| NGN           | Naira                  |
| NIO           | Cordoba Oro            |
| NOK           | Norwegian Krone        |
| NPR           | Nepalese Rupee         |
| NZD           | New Zealand Dollar     |
| OMR           | Rial Omani             |
| PAB           | Balboa                 |
| PEN           | Nuevo Sol              |
| PGK           | Papua New Guinean Kina |
| PHP           | Philippine Peso        |
| PKR           | Pakistan Rupee         |
| PLN           | New Zloty              |
| PYG           | Guarani                |
| QAR           | Qatari Rial            |
| RON           | Romanian Leu           |
| RSD           | Serbian Dinar          |
| RUB           | Russian Rouble         |
| RWF           | Rwanda Franc           |
| SAR           | Saudi Riyal            |
| SBD           | Solomon Islands dollar |
| SCR           | Seychelles Rupee       |

| Currency Code | Currency Name              |
|---------------|----------------------------|
| SDG           | Sudanese Pound             |
| SEK           | Swedish Krona              |
| SGD           | Singapore Dollar           |
| SHP           | Saint Helena pound         |
| SLL           | Leone                      |
| SOS           | Somali shilling            |
| SRD           | Surinam dollar             |
| SSP           | South Sudanese Pound       |
| STN           | Sao Tomean Dobra           |
| SYR           | Syrian Pound               |
| SZL           | Swazi lilangeni            |
| THB           | Baht                       |
| TJS           | Tajikistani somoni         |
| TMT           | Turkmenistan New Manat     |
| TND           | Tunisian Dinar             |
| TOP           | Tongan Pa'anga             |
| TRY           | New Turkish Lira           |
| TTD           | Trinidad and Tobago Dollar |
| TWD           | New Taiwan Dollar          |

| Currency Code | Currency Name               |
|---------------|-----------------------------|
| TZS           | Tanzanian Shilling          |
| UAH           | Ukrainian Hryvnia           |
| UGX           | Uganda shilling             |
| USD           | US Dollar                   |
| UYU           | Peso Uruguayo               |
| UZS           | Uzbekistani Som             |
| VES           | Venezuelan Bolivar Soberano |
| VND           | Viet Nam Dong               |
| VUV           | Vanuatu vatu                |
| WST           | Samoan tala                 |
| XAF           | CFA Franc BEAC              |
| XCD           | East Caribbean Dollar       |
| XOF           | CFA Franc BCEAO             |
| XPF           | CFP Franc                   |
| YER           | Yemeni Rial                 |
| ZAR           | Rand                        |
| ZMK           | Zambian Kwacha              |
| ZWL           | Zimbabwe Dollar             |



## Appendix 2

WUBS offer local currency bank transfer in 41 currencies and 59 countries.

| Country           | Supported Currency | Alternative payment method | Local currency bank transfer | Credit & Debit Card | WU Agent |
|-------------------|--------------------|----------------------------|------------------------------|---------------------|----------|
| Afghanistan       | AFN                |                            |                              | Yes                 |          |
| Albania           | ALL                |                            |                              | Yes                 |          |
| Algeria           | DZD                |                            |                              | Yes                 |          |
| Anguilla          | XCD                |                            |                              | Yes                 |          |
| Antigua & Barbuda | XCD                |                            |                              | Yes                 |          |
| Argentina         | ARS                |                            |                              | Yes                 |          |
| Armenia           | AMD                |                            |                              | Yes                 |          |
| Australia         | AUD                | Poli                       | Yes                          | Yes                 |          |
| Azerbaijan        | AZN                |                            |                              | Yes                 |          |
| Austria           | EUR                | Sofort                     | Yes                          | Yes                 |          |
| Bahamas           | BSD                |                            |                              | Yes                 |          |
| Bahrain           | BHD                |                            | Yes                          | Yes                 |          |
| Bangladesh        | BHD                |                            | Yes                          | Yes                 |          |
| Barbados          | BBD                |                            |                              | Yes                 |          |
| Belgium           | EUR                | Sofort                     | Yes                          | Yes                 |          |
| Belize            | BZD                |                            |                              | Yes                 |          |
| Bermuda           | BMD                |                            |                              | Yes                 |          |



| Country            | Supported Currency | Alternative payment method            | Local currency bank transfer | Credit and Debit Card | WU Agent |
|--------------------|--------------------|---------------------------------------|------------------------------|-----------------------|----------|
| Bolivia            | BOB                |                                       |                              | Yes                   |          |
| Brazil             | BRL                |                                       | Yes                          | Yes                   |          |
| Brunei             | BND                |                                       |                              | Yes                   |          |
| Bulgaria           | BGN                | Trustly                               | Yes                          | Yes                   |          |
| Canada             | CAD                |                                       | Yes                          | Yes                   |          |
| Chile              | CLP                |                                       | Yes                          | Yes                   |          |
| China              | RMB                | Alipay, Union-Pay, ChinaPay, Geoswift | Yes                          | Yes                   |          |
| Colombia           | COP                |                                       |                              | Yes                   |          |
| Costa Rica         | CRC                |                                       |                              | Yes                   |          |
| Croatia            | HRK                |                                       |                              | Yes                   |          |
| Cyprus             | EUR                |                                       | Yes                          | Yes                   |          |
| Czech Republic     | CZK                | Trustly                               | Yes                          | Yes                   |          |
| Denmark            | DKK                |                                       | Yes                          | Yes                   |          |
| Dominica           | XCD                |                                       |                              | Yes                   |          |
| Dominican Republic | DOP                |                                       |                              | Yes                   |          |
| Egypt              | EGP                |                                       |                              | Yes                   |          |
| Estonia            | EUR                | Trustly                               | Yes                          | Yes                   |          |
| Finland            | EUR                | Trustly                               | Yes                          | Yes                   |          |
| France             | EUR                |                                       | Yes                          | Yes                   |          |
| Germany            | EUR                | Sofort                                | Yes                          | Yes                   |          |
| Guatemala          | GTQ                |                                       |                              | Yes                   |          |
| Greece             | EUR                |                                       | Yes                          | Yes                   |          |
| Grenada            | XCD                |                                       |                              | Yes                   |          |
| Honduras           | HNL                |                                       |                              | Yes                   |          |
| Hong Kong          | HKD                | UnionPay                              | Yes                          | Yes                   |          |
| Hungary            | HUF                | Trustly                               | Yes                          | Yes                   |          |

## Appendix 2 (continued)

WUBS offer local currency bank transfer in 41 currencies and 59 countries.

| Country     | Supported Currency | Alternative payment method | Local currency bank transfer | Credit and Debit Card | WU Agent |
|-------------|--------------------|----------------------------|------------------------------|-----------------------|----------|
| India       | INR                | India Net Banking          | Yes                          | Yes                   | Yes      |
|             |                    | WU Agent                   |                              |                       |          |
| Indonesia   | IDR                |                            |                              | Yes                   |          |
| Ireland     | EUR                |                            | Yes                          | Yes                   |          |
| Israel      | ILS                |                            | Yes                          | Yes                   |          |
| Italy       | EUR                |                            | Yes                          | Yes                   |          |
| Jamaica     | JMD                | Sofort                     |                              | Yes                   |          |
| Japan       | JPY                | UnionPay                   | Yes                          | Yes                   |          |
| Jordan      | JOD                |                            |                              | Yes                   |          |
| Kazakhstan  | KZT                |                            |                              | Yes                   |          |
| Kenya       | KES                |                            | Yes                          | Yes                   |          |
| South Korea | KRW                |                            | Yes                          | Yes                   |          |
| Kuwait      | KWD                |                            | Yes                          | Yes                   |          |
| Lebanon     | LBP                |                            |                              | Yes                   |          |
| Latvia      | EUR                |                            | Yes                          | Yes                   |          |
| Liberia     | LRD                | Trustly                    |                              | Yes                   |          |
| Lithuania   | EUR                |                            | Yes                          | Yes                   |          |
| Luxembourg  | EUR                |                            | Yes                          | Yes                   |          |
| Macau       | MOP                | Trustly                    |                              | Yes                   |          |
| Malaysia    | MYR                |                            |                              | Yes                   |          |
| Malta       | EUR                |                            | Yes                          | Yes                   |          |
| Mauritius   | MUR                | Trustly                    |                              | Yes                   |          |
| Mexico      | MXN                |                            | Yes                          | Yes                   |          |
| Monteserat  | XCD                |                            |                              | Yes                   |          |
| Morocco     | MAD                |                            | Yes                          | Yes                   |          |
| Namibia     | NAD                |                            | Yes                          | Yes                   |          |
| New Zealand | NZD                |                            | Yes                          | Yes                   |          |

| Country                        | Supported Currency | Alternative payment method | Local currency bank transfer | Credit and Debit Card | WU Agent |
|--------------------------------|--------------------|----------------------------|------------------------------|-----------------------|----------|
| Norway                         | NOK                | Trustly                    | Yes                          | Yes                   |          |
| Oman                           | OMR                |                            | Yes                          | Yes                   |          |
| Pakistan                       | PKR                |                            |                              | Yes                   |          |
| Panama                         | PAB                |                            |                              | Yes                   |          |
| Peru                           | PEN                |                            |                              | Yes                   |          |
| Phillipines                    | PHP                |                            |                              | Yes                   |          |
| Poland                         | PLN                | Trustly                    | Yes                          | Yes                   |          |
| Portugal                       | EUR                | Trustly                    | Yes                          | Yes                   |          |
| Qatar                          | QAR                |                            | Yes                          | Yes                   |          |
| Romania                        | RON                | Trustly                    | Yes                          | Yes                   |          |
| Russia                         | RUB                |                            | Yes                          | Yes                   |          |
| Saint Kitts & Nevis            | XCD                |                            |                              | Yes                   |          |
| Saint Lucia                    | XCD                |                            |                              | Yes                   |          |
| Saint Vincent & The Grenadines | XCD                |                            |                              | Yes                   |          |



## Appendix 2 (continued)

WUBS offer local currency bank transfer in 41 currencies and 59 countries.

| Country              | Supported Currency | Alternative payment method | Local currency bank transfer | Credit and Debit Card | WU Agent |
|----------------------|--------------------|----------------------------|------------------------------|-----------------------|----------|
| Saudi Arabia         | SAR                |                            | Yes                          | Yes                   |          |
| Seychelles           | SCR                |                            |                              | Yes                   |          |
| Singapore            | SGD                |                            | Yes                          | Yes                   |          |
| Slovakia             | EUR                | Trustly                    | Yes                          | Yes                   |          |
| Slovenia             | EUR                | Trustly                    | Yes                          | Yes                   |          |
| South Africa         | ZAR                |                            | Yes                          | Yes                   |          |
| Spain                | EUR                | Sofort                     | Yes                          | Yes                   |          |
| Sri Lanka            | LKR                |                            |                              | Yes                   |          |
| Sweden               | SEK                | Trustly                    | Yes                          | Yes                   |          |
| Switzerland          | CHF                |                            | Yes                          | Yes                   |          |
| Tahiti               | TWD                |                            |                              | Yes                   |          |
| Thailand             | THB                |                            |                              | Yes                   |          |
| The Netherlands      | EUR                | Ideal                      | Yes                          | Yes                   |          |
| Trinidad & Tobago    | TTD                |                            |                              | Yes                   |          |
| Tunisia              | TND                |                            | Yes                          | Yes                   |          |
| Turkey               | TRY                |                            | Yes                          | Yes                   |          |
| Ukraine              | UAH                |                            |                              | Yes                   |          |
| United Arab Emirates | AED                |                            | Yes                          | Yes                   |          |
| United Kingdom       | GBP                |                            | Yes                          | Yes                   |          |
| United States        | USD                |                            | Yes                          | Yes                   |          |
| Vietnam              | VND                |                            |                              | Yes                   |          |
| Yemen                | YER                |                            |                              | Yes                   |          |

### Appendix 3 Alternative Payment Methods (APMS)

| Method              | Available for:  | Currency Supported | Payment Method  |
|---------------------|---|--------------------|---|
| Sofort              | UK, Germany, Italy, Spain, Belgium, Austria   | EUR, GBP           | Online  |
| Poli                | Australia, New Zealand  | AUD, NZD           | Online  |
| iDeal               | Netherlands   | EUR                | e-commerce  |
| Trustly             | Sweden, Denmark, Poland, Finland, Norway, Bulgaria, Greece, Portugal, Croatia, Czech Republic, Ireland, Romania, Slovakia, Slovenia, Lithuania, Latvia, Estonia, Hungary. | MULTIPLE           | cross-border payments to and from consumer bank accounts at over 3,000 banks in multiple European markets |
| India Net banking   | India   | INR                | Online  |
| China Pay E-banking | China   | RMB                | Bank transfer   |
| China Union Pay     | China   | RMB                | Online via UnionPay card  |
| AliPay              | China   | RMB                | e-Wallet  |



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