

## Opening an Online Bank Account with Wise for Humanitarian Scholars

To open a UK bank account with Wise you will need to make an initial deposit of 20 GBP. The quickest way to do this is with a debit/credit card.

However, we are aware that for some countries this is not an option and you will need to arrange for a bank transfer (additional fees may apply). It would be much easier if you could ask a friend or relative to make this payment on your behalf as some of our current scholars have managed to do.

- 1. Register online with <u>Wise</u>. Once your Wise account is open you need to verify your identity and make a deposit to receive your UK bank account details.
  - Navigate to 'Account details' in the Wise app or on the website and choose 'British pound' under 'Available account details'.
  - On the 'Get your GBP account details' page select 'Deposit 20 GBP'. You must select one of
    the currency options available to pay with, you may need to select USD as your local
    currency may not be available. If this is the case your bank will convert the currencies at
    their rate to your chosen currency.
  - Proceed to 'How would you like to pay?'.

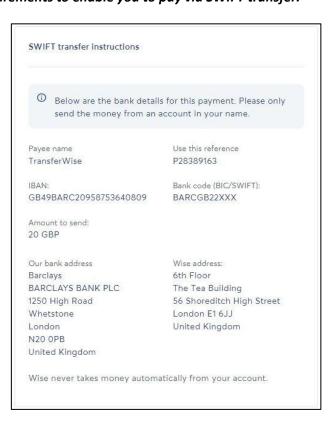
Please ensure your debit/credit card is activated for online payments. Some banks don't activate debit/credit cards by default, you must request this.

2. If you cannot pay by debit/credit card you will need to request a payment for the 20 GBP via "SWIFT transfer".

In some countries, for example Ethiopia, this can be an arduous task, as you will first need to open a Dashen bank account - it is the only bank in Ethiopia willing to accept this type of request. **We advise you to check locally for specific requirements to enable you to pay via SWIFT transfer.** 

Continue to payment and select "Bank branch". You will end up with a screen looking something like this:

- Take a printout of the transfer instruction to your local bank branch and ask to make a money transfer.
- Please note that Wise use Barclays
  Bank to receive the swift payment, so
  if requested, you need to provide the
  Barclays address under "Our bank
  address" not the "Wise address".
- You should also take your passport for identification purposes.



Below is an example of the process for Ethiopians and may apply in your case if your bank is unwilling to accept a payment request for a SWIFT transfer. As previously advised, please check locally for specific requirements:

- Ask for foreign currency transfer permission from your Dashen Bank branch manager and district representatives.
- Advise them that it is an academic-related payment; you will be required to present the Scholarship Award letter from the University of Manchester along with the printed SWIFT transfer instructions.
- After the district representatives accept the request and validate the transfer, they will
  forward the case to Dashen Bank Alamoudi Branch in Addis (adjacent to the head office)
  for the student payment case department to action.
- Once the transfer is completed, you need to receive a bank slip evidencing the transfer and send it to Wise together with a selfie of your face holding your passport information page.
- 3. Once the transfer is made to your Wise account you should receive your UK bank account details (Sort Code and Account Number) and a digital card for online payments.

Below is an example of the experience Zimbabweans and Malawians; this may or may not apply to your situation and is provided for information only:

- You may need to provide a UK address for it to be possible to receive digital bank card details from Wise, so that you can make online payments for your visa application.
- If you have a relative or friend who resides in the UK, you could ask them if you could use their UK address. You will be able to change the address once you have confirmed your accommodation in Manchester. It will then be possible to order your physical Wise card to be delivered once you are in the UK.
- 4. When you have your new online bank account details you need to do two things;
  - Upload a pdf copy of your bank statement or a letter from Wise to our secure <u>Dropbox</u>
    folder showing your new account details as soon as possible (see examples of <u>statement</u> /
    <u>letter</u>). We can then make a payment directly to this account to cover the costs associated with a visa application.
  - Enter your new bank details on the student system (you must have completed student registration first). If you don't input the details on the system then we can't pay you your stipend!

## Follow these steps!!

- a. Log in to MyManchester
- b. Select 'Tools' followed by 'Student Systems' on the left-hand side of the page (this should open a new screen in Campus Solutions)
- c. Once in Campus Solutions, click on the compass pointer in the top right-hand corner and select 'Menu' in the toolbars followed by 'Self Service' and then 'Campus Finances'
- d. Then select 'View Financial Aid' (this page shows your awards for the current academic vear)
- e. Click the 'Bank Details' button and enter and save your UK bank details. If you have already entered and saved your bank details, then the button will not be visible.

It is essential that your **UK or online** bank account details are entered into the system correctly so we can process your award.

Take care not to enter Wise company bank details instead of your own, this has happened before and takes time to recover the funds.

If you need to change the bank details you have entered for any reason please complete our <u>online</u> <u>enquiry form</u> requesting for this to be done.