

## Payment Methods

We have several methods for receiving payments for classes. These are listed below in order of preference followed by information about each:

1. **Uni-Pay (local bank transfer or Credit Card)**
2. **Cash**
3. **Paypal**

1. **Uni-Pay** (<http://www.unipayltd.com>) is an international system of payments especially tailored to students who will be studying abroad. There are two ways to pay using Uni-Pay:
  - a. You can pay by **bank transfer** from your own local branch. As Uni-Pay has links with banks in many countries, this can be done as a local transfer for a cost of approximately US \$10.00. In addition Uni-Pay do not charge currency exchange fees. Thus it is the easiest, cheapest and safest method of paying for your classes. If you have full internet banking capabilities with your own bank you can even make the transfer from here in Ecuador.
    - i. To use this method you can follow the link on the prices page of our website to the Uni-Pay secure website and make a payment either partial or complete for your studies.
  - b. You can also pay on the Uni-Pay secure website using your **credit card** (either Visa or Mastercard).
    - i. To use this method just follow the link on the Prices page of our website to the Uni-Pay secure website and make either a full or partial payment. You can also do this while you are in Ecuador.
2. **Cash:** Ecuador's currency is the **US dollar**. There are many ATM machines here in Quito and it is easy to withdraw cash up to your daily limit on a debit or credit card. Thus you can pay us by the week, or all at once, as you prefer when using cash.
3. **Paypal** (<http://www.paypal.com>) is a secure online payment system. Our account for making payments is [payments@yanapuma.org](mailto:payments@yanapuma.org). If you have an account already set up this is an option, but if not it does take a couple of weeks to get an account set up and linked to your bank account to fund payments. The exchange rate is not as good through Paypal, and they charge 3.9% to us, a cost which we split with you by adding 2% for using this payment method. Students have also had problems when they have made a payment using Paypal from their home country and then they try to make another payment here in Ecuador. Paypal automatically logs this as a fraudulent payment and rejects it.

**NOTE: Travelers Checks** we can only accept in **US dollars** as banks in Ecuador do not accept them in any other currency. In general it is hard to use Traveler's checks in Ecuador to make payments and we prefer **not** to accept them due to the inconveniences this causes at times for us.

Please email us at [payments@yanapuma.org](mailto:payments@yanapuma.org) if you have any questions about payments.