



**Safeguarding Student Dreams:
Linking Secure Payments to Student
and Visa Success in 2026**

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Setting the Scene: Why This Matters



Today's Host

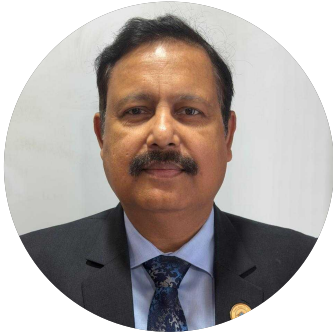


Simon Tracy

Director Agent Partnerships, India

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Today's Panelists



Mr. Ravi Kumar Verma
General Manager
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Senior Director Payments, UK
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Student Fees & Visa Compliance
Curtin University

What we mean by "fraud" today

Any deception that causes a student or their family to **lose money**, **lose a visa**, or **lose their place** during the journey from application to enrolment.



Money

Unauthorised payment channels, "discount" traps, stolen-card reversals, impersonation demands.



Visas

Non-compliant routing, reversed tuition payments, or missed deadlines can cost a student their offer or their visa.



Reputations

For the agent who recommended the path, and the institution that enrolled the student. Trust, once lost, is expensive to rebuild.

The Common Fraud Examples

- **The "Discount" Trap:** unauthorised payment agents offering cheaper tuition routing
- **The Stolen Card Risk:** fraudsters paying tuition with stolen cards, then collecting reimbursement
- **Impersonation Scare Tactics:** fake embassy, visa office, or bank calls demanding urgent payment
- **Social Media & Messaging Lures:** "helpful" WhatsApp/Telegram contacts offering to process payments



The Numbers That Matter

Global Scale, Emerging-Market Risk

\$91B → \$433B

**International student spend today
→ by 2030**

High share of Indian market
Mastercard, 2025

5M → 9M

**Students studying abroad today →
by 2030**

*Payment pain sharpest in emerging
markets*
Navitas

1 in 4

**Indian study-abroad applicants
report being contacted by a
suspicious agent.**

Redseer, 2023

~US\$2.65 B

**Lost by Indians to cyber fraud in
2025**

*75%+ from investment & payment
scams*
MHA / I4C, Feb 2026

India: The Biggest Single Market

High growth meets
high fraud risk.

CAD \$125k+

**Lost by 23 international
students**

**Fraudsters posed as UQAC with a
fake website.**

University Affairs, Canada

\$3,250

Lost in single \$50K wire

**Intermediary bank & remittance
fees consumed the difference.**

World Bank, 2024

95

Unauthorised FX platforms

**On RBI Alert List; users face 3x
penalties under FEMA.**

RBI Press Release, 2025

\$29.56B

Outbound remittances, FY25

**India's volume remains high while
fake-agent fraud climbs.**

RBI LRS, 2025

The Changing Landscape

The Core Issue - Trust, Security, & Visa Success

Collaboration & The Future

Test Your Fraud Knowledge

Scan to participate

Stay Smart, Stay Secure: Tuition Payment Safety Quiz

Step 1: Scan QR.

Step 2: Pass the 1-Minute
Quiz.



Q&A