

# A Student Guide to Fraud Prevention

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University of  
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# How to protect yourself from payment scams

Students have been targeted in recent years by criminals offering assistance to transfer or exchange money internationally. These criminals usually claim they can provide a no-cost money transfer service or provide substantial discounts, gifts or commissions. The claims are wide and varied and can include pre-loaded debit cards, gift cards, iTunes cards, concessions, memberships or even discounts and reductions of your tuition fees.

Criminals may encourage a student to send money to an illegitimate bank account or collect the numbers on the back of the victim's cards. They can reach out to you through a variety of channels including by phone, post, email, or social media. Fraudsters can impersonate anyone — an official from your university or college, or a legitimate organisation such as the UK Home Office, an education agent, or a national advisory body such as UKCISA. They could even pretend to be a senior student from the same university.

In most cases, the fraudsters deduct charges or devalue your payment before passing it on to your university, if they pass anything on at all. The student may be offered to accept a payment and then be asked to pass that on to somebody else. In fact, the person contacting them may be part of a much wider serious-crime organisation involved with money laundering. This is a very serious offence that can lead to severe consequences for the student as well as the institution.

**In this guide, we will share some of the common types of frauds and scams targeted at students and some dos and don'ts that will help protect you from fraud, phishing, and card payment scams.**





## Tuition fee fraud

One of the most common scams targeting students is tuition fee fraud. This involves either an individual or agent offering to pay a student's higher education fees on their behalf, in return for an upfront payment, or as soon as "proof" is provided of payment to the education institution. The payment is in lieu of the individual or agent paying all the fees using whatever payment method they employ.

This almost invariably involves the individual or agent utilising stolen debit or credit card details, then logging in on behalf of the student and making a payment.

This is illegal and is an example of money laundering. Any student knowing or believing that they are involved in such activity could be aiding and abetting money laundering and may be subject to arrest by law enforcement subject to the regional laws, and punitive action by their respective educational institution.

Below are two examples of how a student could be caught up in such criminality.

## Scenario 1

### “Let me help you pay your tuition fees”

You (the student) can be approached by an agent, individual and/or another student either in person or via social media. They will offer to provide help to pay forthcoming tuition fees and may give you contact details of someone who can assist. The person assisting will promise to pay your student fees in return for an upfront payment of 10% for administrative purposes. Once agreed they will either ask for the login details to wherever you normally pay your fees, or utilise their own email address to set up an account.

The individual will then attempt to pay your fees using stolen bank account, or debit/credit details and is highly unlikely to be successful. However, as they have already received your payment of 10% of the fees, they will disappear before you can challenge them for non-payment of your student fees.

## Scenario 2

### “I have paid your fees in full”

You can be approached by an agent, individual and/or another student either in person or via social media. They will offer to help pay forthcoming tuition fees and may give you contact details for someone who can assist. The person assisting will promise to pay your student fees, and you will agree to a payment in return for the individual proving they have paid your student fees. Once a payment amount is agreed, the individual will utilise your login details and make a successful \$1 payment using a stolen debit/credit card. An invoice for that \$1 payment is obtained and altered to make it appear they have paid all of your outstanding student fees.

On receipt of the invoice, you pay the previously agreed amount, and this individual then disappears. Subsequently, you find out that you still owe the education institution all your outstanding fees minus the \$1 payment.

## Consequences of the above scenarios

Both of the above are examples of criminality and in particular money laundering, which is a very serious offense. This could result in the following:

- You could be formally arrested and end up with a criminal record
- Your whole career could be adversely affected by having a criminal record
- Your reputation could be damaged
- The education institution may exclude you

# Other types of scams

There are three primary forms of card payment fraud, which you should be aware of:



## Phishing Scam

A term used to describe sending communications (emails, texts, instant messages) with a link that takes you to a fake website designed to steal personal and identifier information. The primary delivery mediums are email or SMS. It's relatively easy to spot a phishing scam as it will often contain strange-looking senders disguised to look legitimate on the surface. It will not be personalised. It will say "Dear Customer" or "Dear" and then your email address. You should investigate beyond just looking at the title or body of an email and ensure the email address and domain are what you expect.



## Card Payment Scams

This involves the unauthorised use of your credit or debit card data (card number, billing address, security code, and expiry date) to purchase products and services in a non-face-to-face setting, such as e-commerce websites or over the telephone. Such attacks will commonly use compromised card details, perhaps obtained through a phishing scam.



## Impersonation Scams

These are often referred to as authorised push payment or bank transfer scams. This happens when the victim is tricked into making bank transfers to an account posing as a legitimate payee. Another level of impersonation fraud occurs when victim details are used by fraudsters to apply for financed goods, services or financial products. Such details can be obtained from phishing attacks or social engineering.

# Dos and don'ts

to protect yourself from fraudsters



## Learn about scams and security

Learn more about tuition fee and refund scams, money laundering, secure websites, phishing, and credit payment scams.



## Use telephone preference services and two-factor authentication

Ask for a number to contact the person. Usually, a fraudster will never give out their details. Do not share anything over a phone call.



## Reach out to the university fees, income and credit control division

When in doubt, always contact the university finance division. Never be pressured by any deadline, threats of retaliation or threats to revoke your student visa if payment is not made.



## Save proof of every conversation, interaction or transfer

Save any conversation, email interaction, or chat with your agent, senior student, or person from the university — anyone can be a fraudster.

# Dos and don'ts

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## Never share bank details with anyone

Do not share your bank account number, credit or debit card details, or PIN with anyone. Your bank will never ask for full details, such as your PIN, over the phone.



## Avoid too-good-to-be-true deals

Be cautious of unsolicited offers of easy money or discounts. If it sounds too good to be true, it probably is. There are no discounts on tuition fees offered via our social media channels.



## Never share personal information via phone, email, post or social media

Avoid sharing any details about your college/institution or university login credentials with anyone, especially on social media.



## Do not confirm information

Do not share or confirm any personal information like name, PIN, address, phone number, or date of birth. Fraudsters often have incomplete information about you and reach out to fill in the gaps to conduct a scam. Always be suspicious and alert.



## Resist the urge to act immediately and never transfer funds to someone you don't know

Look for words like warning, urgent, important, deportation, threats, and deadline. Fraudsters often employ this tactic to scare their victims and make them transfer funds immediately. Stay calm, be alert for such scams and act accordingly.



## Report anything suspicious as soon as you can

Report every incident you experience, or if you think someone else is a victim of fraud. Reach out to your university's finance team, your bank or even the police.

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