

# A Student Guide to Fraud Prevention

**convera**

[students.convera.com/geo-buyer/swansea#!/](https://students.convera.com/geo-buyer/swansea#!/)



Swansea University  
Prifysgol Abertawe

# 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

to protect yourself from fraudsters



## 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.

# Disclaimers

© 2023 Convera Holdings, LLC. All rights reserved.

All other logos, trademarks, service marks and trade names referenced in this material are the property of their respective owners.

## APAC

### Australia

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Australia through Convera Australia Pty Ltd ("Convera") ABN 24 150 129 749 and AFSL 404092. A Product Disclosure Statement and Target Market Determination is available for each of the financial products that Convera issues (if any) and can be obtained by visiting <https://www.convera.com/en-au/compliance-legal/compliance>.

Before you decide to acquire a financial product from Convera you should read and consider the relevant product disclosure statement and target market determination. This communication has been prepared solely for informational purposes and does not in any way create any binding obligations on either party.

Relations between you and Convera shall be governed by the applicable terms and conditions provided to you before you trade. No representations, warranties or conditions of any kind, express or implied, are made in this communication. This communication is not directed to, or intended for distribution to or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would subject Convera and/or its affiliates to any registration or licensing requirement within such jurisdiction.

### Hong Kong

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Hong Kong through Convera Hong Kong Limited. This communication has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera shall be governed by the applicable terms and conditions. No representations, warranties, or conditions of any kind, express or implied, are made in this communication.

### Japan

Convera is a global leader in providing foreign exchange products and services and payment solutions and operates in Japan through Convera Japan KK ("Convera"). This communication has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this brochure.

### Singapore

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Singapore through Convera Singapore Pte Ltd ("Convera Singapore") and/or Convera Singapore Financial Pte Ltd ("Convera Singapore Financial") (Convera Singapore and Convera Singapore Financial are collectively referred to as "Convera"). Convera Singapore Financial is a capital markets services licence holder for dealing in capital markets products and an exempt financial adviser for advising others on over-the-counter derivatives contracts and spot foreign exchange contracts other than for the purposes of leveraged foreign exchange trading within the meaning of the Securities and Futures Act, Cap 289 ("SFA"). Convera Singapore is a Major Payment Institution. All payment services referred to in this communication are offered under Convera Singapore's Payment Services Licence issued by the Monetary Authority of Singapore ("MAS").

Nothing in this communication is intended or should be construed as an offer to provide services, solicitation, invitation to or inducement to engage in services provided by Convera, save where the provision of the services by Convera will not violate or give rise to any requirement under any relevant law, including the laws of Singapore. Convera has based the opinions expressed herein on information generally available to the public. Nothing in this communication is intended to amount to opinion, recommendation or any other advice on contracts or arrangements for the purpose of foreign exchange trading, whether on a leveraged basis or otherwise. Convera makes no warranty concerning the accuracy of this information and specifically disclaims any liability whatsoever for any loss arising from trading decisions based on the opinions expressed and information contained herein. Such information and opinions are for general information only and are not intended to present advice with respect to matters reviewed and commented upon. Relations between you and Convera will be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this communication.

This communication is not directed to, or intended for distribution to or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would subject Convera and/or its affiliates to any registration or licensing requirement within such jurisdiction. All material presented herein, unless specifically indicated otherwise, is under copyright to Convera Holdings, LLC.

\*[This advertisement has not been approved by the Monetary Authority of Singapore] \*only include if the marketing material refers to forward contracts and/or option contracts.

### New Zealand

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in New Zealand through Convera Australia Pty Ltd, NZ branch (company number 3527631 and FSP 168204) ("Convera") and is the issuer of the financial products (if any) referred to in this communication. A Product Disclosure Statement is available for each of the financial products that Convera issues and can be obtained by visiting <https://www.convera.com/en-nz/compliance-legal/compliance>.

This communication has been prepared solely for informational purposes and

does not in any way create any binding obligations on either party. Relations between you and Convera will be governed by the applicable terms and conditions provided to you before you trade. No representations, warranties or conditions of any kind, express or implied, are made in this communication. This communication is not directed to, or intended for distribution to or use by, any person or entity who is a citizen or resident of or located in any locality, state, country or other jurisdiction where such distribution, publication, availability or use would be contrary to law or regulation or which would subject Convera and/or its affiliates to any registration or licensing requirement within such jurisdiction.

## EMEA

### Austria

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Austria through Convera Europe S.A., Austria Branch, with business address at [□], registered with the Austrian companies register under FN [□], the Austrian branch office of Convera Europe S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B262832, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg) which is authorised and supervised as payment institution by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) and Convera Europe Financial S.A., Austria Branch, with business address at [□], registered with the Austrian companies register under FN [□], is the Austrian branch office of Convera Europe Financial S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number: B264303, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg) which is authorised and supervised as investment firm by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF).

This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera Europe S.A., Austria Branch/ Convera Europe Financial S.A., Austria Branch shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

### Czech Republic

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in the Czech Republic through Convera Europe S.A., a company incorporated and existing under the laws of the Grand Duchy of Luxembourg, with its registered office at OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg, registered with the Luxembourg Registre de Commerce et des Sociétés under B262832, which is authorised and supervised by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) as a payment institution, and which is acting in the Czech Republic through its branch office Convera Europe S.A., odštěpný závod, identification number 17614546, with its registered office at Václavské náměstí 2132/47, Praha 1, 11000, Czech Republic and Convera Europe Financial S.A., a company incorporated and existing under the laws of the Grand Duchy of Luxembourg, with its registered office at OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg, registered with the Luxembourg Registre de Commerce et des Sociétés under B264303, which is authorised and supervised by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) as an investment firm, and which is acting in the Czech Republic through its branch office Convera Europe Financial S.A., odštěpný závod, identification number 17655722, with its registered office at Václavské náměstí 2132/47, Praha 1, 11000, Czech Republic.

This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera Europe S.A., odštěpný závod / Convera Europe Financial S.A., odštěpný závod shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

### France

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in France through Convera Europe S.A., France Branch, registered under number 920 020 070 R.C.S. Paris, which has a place of business at Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France and is a branch of Convera Europe S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B262832, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) and Convera Europe Financial S.A., France Branch, registered under number 920 024 478 R.C.S. Paris, which has a place of business at Tour Manhattan, 5-6 place de l'Iris, 92095 Paris La Défense Cedex, France and is a branch of Convera Europe Financial S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number: B264303, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF).

This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera Europe S.A., France Branch/ Convera Europe Financial S.A., France Branch, shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.



## Germany

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Germany through Convera Europe S.A., Germany Branch, with a registered place of business in Frankfurt am Main and a registered business address c/o Citco Deutschland GmbH, Mainzer Landstraße 41, 60329 Frankfurt am Main, a branch of Convera Europe S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B262832, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) and Convera Europe Financial S.A., Germany Branch with a registered place of business in Frankfurt am Main and a registered business address c/o Citco Deutschland GmbH, Mainzer Landstraße 41, 60329 Frankfurt am Main, a branch of Convera Europe Financial S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number: B264303, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF). This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Western Union Business Solutions shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

## Italy

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Italy through Convera Europe S.A., Italy Branch, which has a registered place of business at c/o Signature San Silvisestro, Palazzo Marignoli, Piazza di S.Silvestro,8, 00187 Rome, Italy, is registered in the Milano-Monza Brianza-Lodi Enterprises' Register no. 12573060964, tax code and VAT no. 12573060964 and is a branch of Convera Europe S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B262832, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg, Corporate Capital: EUR 150,000; Sole Shareholder (and therefore subject to the direction and coordination activity of): Convera International Holdings Limited), which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) and Convera Europe Financial S.A., Italy Branch, which has a registered place of business at c/o Signature San Silvestro, Palazzo Marignoli, Piazza di S.Silvestro,8, 00187 Rome, Italy, is registered in the Milano-Monza Brianza-Lodi Enterprises' Register no. 12573070963, tax code and VAT no. 12573070963 and is a branch of Convera Europe Financial S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B264303, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226, Luxembourg, Corporate Capital: EUR 800,000; Sole Shareholder (and therefore subject to the direction and coordination activity of): Convera International Holdings Limited) which is authorized and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF). This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera Europe S.A., Italy Branch and Convera Europe Financial S.A., Italy Branch shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

## Malta

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Malta through Convera Malta Financial Limited ("Convera") a limited company registered in Malta (Company Number C22339) with its registered office at W Business Centre, Level 5, Triq Dun Karm, Birkirkara By-Pass, Birkirkara, BKR 9033, Malta and which is licensed and regulated by the Malta Financial Services Authority to undertake the business of a financial services in terms of the Financial Institutions Act). This brochure has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this brochure.

## Poland

Convera is a global leader in providing foreign exchange products and services and payment solutions. In Poland, Convera does business through Convera Europe S.A. Spółka Akcyjna Oddział w Polsce (Poland Branch), which has a registered place of business at Ethos building, Plac Trzech Krzyży 10/14, 00-499 Warsaw and is a branch of Convera Europe S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B262832, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF) and Convera Europe Financial S.A. Spółka Akcyjna Oddział w Polsce (Poland Branch), which has a registered place of business at Ethos building, Plac Trzech Krzyży 10/14, 00-499 Warsaw and is a branch of Convera Europe Financial S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number: B264303, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier (CSSF).

This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera Europe S.A., Poland Branch and Convera Europe Financial S.A., Poland Branch shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

## Spain

Convera provides foreign exchange products and services and payment solutions and does business in Spain through Convera Europe S.A., Sucursal en España (registered in the Mercantile Registry of Madrid in volume 44.501, book 0, folio 104, section 8, sheet 784083, registration 1, with NIF W0255059H

and registered office at Calle José Abascal 41, 28003 Madrid, Spain), which is the Spanish branch of Convera Europe S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number B262832, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226 Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier and Convera Europe Financial S.A., Sucursal en España (registered in the Mercantile Registry of Madrid in volume 44.501, book 0, folio 112, section 8, sheet 784083, registration 1, with NIF W0255072A and registered office at Calle José Abascal 41, 28003 Madrid, Spain), which is the Spanish branch of Convera Europe Financial S.A. (registered with the Luxembourg Registre de Commerce et des Sociétés, Company Number: B264303, Registered Office Address: OBH Building, 6B rue du Fort Niedergrunewald, L-2226 Luxembourg) which is authorised and regulated by the Luxembourg Commission de Surveillance du Secteur Financier.

This [document] [brochure] [presentation]\*\* has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera Europe S.A./ Convera Europe Financial S.A., Sucursal en España shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

## Switzerland

The information contained within this document does not constitute financial advice or a financial recommendation, is general in nature and has been prepared without taking into account your objectives, financial situation or needs.

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in Switzerland through Convera Switzerland, LLC (Zurich Branch) ("Convera"). Convera has a registered place of business at Werderstrasse 2, P.O. Box 2063, 8021 Zurich, Switzerland.

Convera is organised in the United States. Therefore, it is subject to United States rules and regulations with respect to certain transactions with its clients. However, Convera is not registered with the U.S. Commodity Futures Trading Commission as a Commodity Trading Advisor, as a Swap Dealer, or in any other capacity. Convera is not a member of the U.S. National Futures Association. Protections that would otherwise be available under the U.S. Commodity Exchange Act, the rules of the U.S. Commodity Futures Trading Commission, or the rules of the U.S. National Futures Association will not be available in connection with a client's relationship with, or transactions with, Convera.

This document has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera shall be governed by the applicable terms and conditions. No representations, warranties or conditions of any kind, express or implied, are made in this document.

## United Kingdom

Convera is a global leader in providing foreign exchange products and services and payment solutions and does business in the UK through Convera UK Limited (Convera).

Convera (registered in England, Company Number 13682869, Registered Office Address: Alphabet Building, 14-18 Finsbury Square, London EC2A 1AH) is: (i) authorised and regulated by the Financial Conduct Authority; and (ii) authorised by the Financial Conduct Authority under the Payment Services Regulations 2017 for the provision of payment services (Register Reference: 966305).

## NORTH AMERICA

### Canada

In Canada, services are provided by Convera Canada ULC ("Convera Canada"). This brochure has been prepared solely for informational purposes and does not in any way create any binding obligations on any party. Relations between you and Convera Canada shall be governed by applicable terms and conditions. No representations, warranties, or conditions of any kind, express or implied, are made in this brochure.

### United States

Money transfer and foreign exchange Services in the US are provided by Convera USA, LLC (NMLS ID: 907333) (referred to as "Convera"). For additional information about Convera including a list of state licenses held visit <https://convera.com/en-us/compliance-legal/compliance>.

This brochure has been prepared solely for informational purposes and does not in any way create any binding obligations on either party. Relations between you and Convera shall be governed by the applicable terms and conditions. No representations, warranties, or conditions of any kind, express or implied, are made in this brochure.



**Discover a secure way  
to pay your fees:**

---

 **convera.com**

**convera**  
SMART MONEY MOVES

118107923-2023-06