

## Overview:

INTCAS helps education institutions to attract, recruit, and manage international students from around the world in a safe, compliant and cost-efficient way. We build global communities across 32 industries, all connected through a single platform to create a secure global ecosystem. INTCAS offers an array of products and support centers to mitigate financial, immigration and compliance fraud. A critical product mitigating financial risk is the 'Escrow Cloud'.

### The Escrow Cloud addresses critical scenarios:

**Q What if you recruit a student, and he or she does not report for classes?**

**Q What if the student does enroll, but leaves in the middle of the course without paying?**

**Q How does a student from mid- to high-risk jurisdictions convince the embassies that he or she genuinely possesses sufficient funds?**

Such scenarios present significant financial risks for the institution.

### INTCAS Fee Protection Policy:

All monetary deposits are insured by INTCAS' fee protection policy. INTCAS assures all relevant stakeholders (institutions, students, families, and sponsors) that deposits and fund transfers made on their behalf are underwritten by an insurance policy. This mitigates institutions' uncertainty and vulnerability to financial risk. For example, in the event that the student withdraws from the program pre-maturely, all monies due are held securely, and will be paid to the institution per the relevant terms of admission.



### How does the Escrow Cloud help?

The Escrow Cloud plugs into a global banking infrastructure, coordinating with the world's top financial institutions. INTCAS' goal is to establish an escrow account for each student residing in a mid- to-high risk jurisdiction. The Escrow Cloud streamlines the visa decision-making process, while also mitigating visa denials for financial reasons.

### How does it work?

1. INTCAS creates an escrow account for each student.
2. Students and sponsors transfer funds to that escrow account.
3. INTCAS updates the appropriate host educational institution, triggering the release of appropriate paperwork.
4. INTCAS issues a bank statement, which can be used by the student to support their visa application.
5. Once the student physically enrolls at the institution, INTCAS disburses funds to the institution.
6. Living expenses are also disbursed to the student, according to a pre-defined timeline.