[[ NX / PR ]] NEXPORA • INSTITUTIONAL BRIEFING FOR SCHOOLS, UNIVERSITIES & EDTECH

# Safeguarded Education Escrow & Smart Collect™

Guaranteed Revenue for Schools & Online Diploma Providers • Peace of Mind for Students & Agencies

## 1. Guaranteed Tuition Commitments Before Visa Issuance

Eliminate late-dropout receivables and cross-border wire friction across Universities, High Schools & Boarding, Language Institutes, Vocational Academies, and Accredited Online Diploma Programs:

- **100% Upfront Funded Certainty:** Verify that full course fees are cleared and locked in statutory safeguarding before issuing I-20, CAS, or admission letters.
- **0.0% – 0.75% Subsidized Institutional Rates:** Institutional treasury rewards on the safeguarded float subsidize platform fees toward 0%, replacing 2.9%+ card fees.
- **Smart Collect™ Local Invoicing:** Invoice in your school's base currency while families pay in 38+ local currencies—saving families 2%–5% vs. local retail bank FX rates.
- **100% Flexible Release Conditions:** Use ready-made templates (Visa Approval, Campus Check-In, Scheduled Study Installments) or define any custom milestone trigger via API/portal.

## 2. Multi-Currency Balance Management, Price-List Hedging & Boost Accounts

Designed for School Bursars, Group CFOs, and Enrolment/SIS Software Platforms (e.g., Blackbaud, Ellucian, OpenApply):

- **12-Month Forward FX Price-List Protection:** Lock guaranteed exchange rates up to 12 months ahead to protect published international brochure & semester tuition price lists.
- **NEXPORA Boost Accounts:** Put seasonal tuition balances and reserve pools to work earning institutional balance rewards that strengthen campus cash flow.
- **Automated Agency Commission Splits:** Automatically disburse partner agency commissions upon verified student check-in—zero manual commission invoicing.

| Capability | Legacy Tuition Pipes (Flywire / Convera) | NEXPORA Safeguarded Education Escrow |
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| **Payment Protection** | Direct pipe to school account; zero escrow or milestone staging. | Ring-fenced Tier-1 safeguarding; conditional milestone releases. |
| **Visa Refusal Refunds** | 60–120 day manual wire backlogs and correspondent bank deductions. | Automated 48-hour local-rail refund upon verified refusal letter. |
| **Agency Commissions** | Manual invoicing & delayed international wires weeks after arrival. | Instant programmatic commission split upon student check-in. |
| **Price-List FX & Yield** | High retail FX spread; zero float reward pass-through. | 0%–0.75% subsidized rates + 12-mo Forward FX + Boost Accounts. |

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