

The logo for FundsV, featuring the word "Funds" in a dark blue sans-serif font and "V" in a stylized font with a blue vertical bar and a yellow diagonal bar. The background of the slide features diagonal yellow and blue stripes in the corners.

FundsV

The logo for TRIVA, where each letter is a different color: T (yellow), R (pink), I (green), V (yellow), and A (green). The letters are set against a dark blue banner with various starburst and lightning bolt icons.

TRIVA

Fun Facts and Foresight around Funds Verification!

Version 202603: Washington International Education Conference

cheryl@FundsV.com

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Q0a: What percentage of bank notes around the world feature women?

- A. 2.5%**
- B. 5.0%**
- C. 7.5%**
- D. 10.0%**
- E. 12.5%**
- F. 15.0%**



Q0b: What are the top three countries closest to gender parity in their currency portraits?

- A. Peru**
- B. Sierra Leone**
- C. United Kingdom**
- D. Australia**
- E. Sweden**
- F. Denmark**



Q0b: What are the top three countries closest to gender parity in their currency portraits?

- A. Peru**
- B. Sierra Leone**
- C. United Kingdom**
- D. Australia**
- E. Sweden**
- F. Denmark**



Q0c: Who appeared on more currencies than any other living figure in the history of bank notes?

- A. Eva Perón (Argentina)**
- B. Frida Kahlo (Mexico)**
- C. Dame Nellie Melba (Australia)**
- D. Queen Elizabeth II (UK)**
- E. Greta Garbo (Sweden)**
- F. Karen Blixen (Denmark)**



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WHO
CARES?

Cheryl Darrup-Boychuck, your host

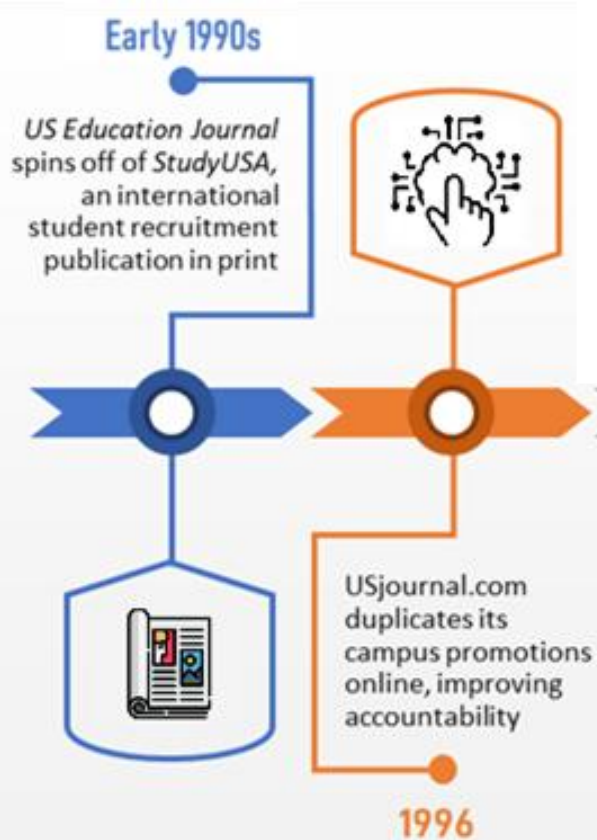


Early 1990s

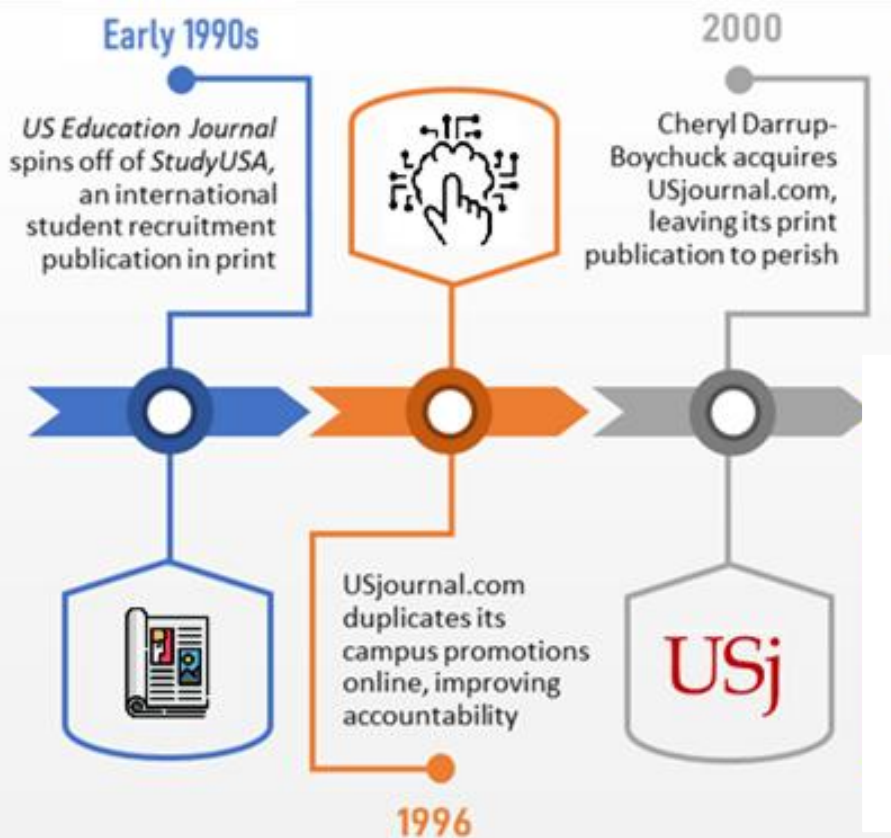
US Education Journal
spins off of *StudyUSA*,
an international
student recruitment
publication in print



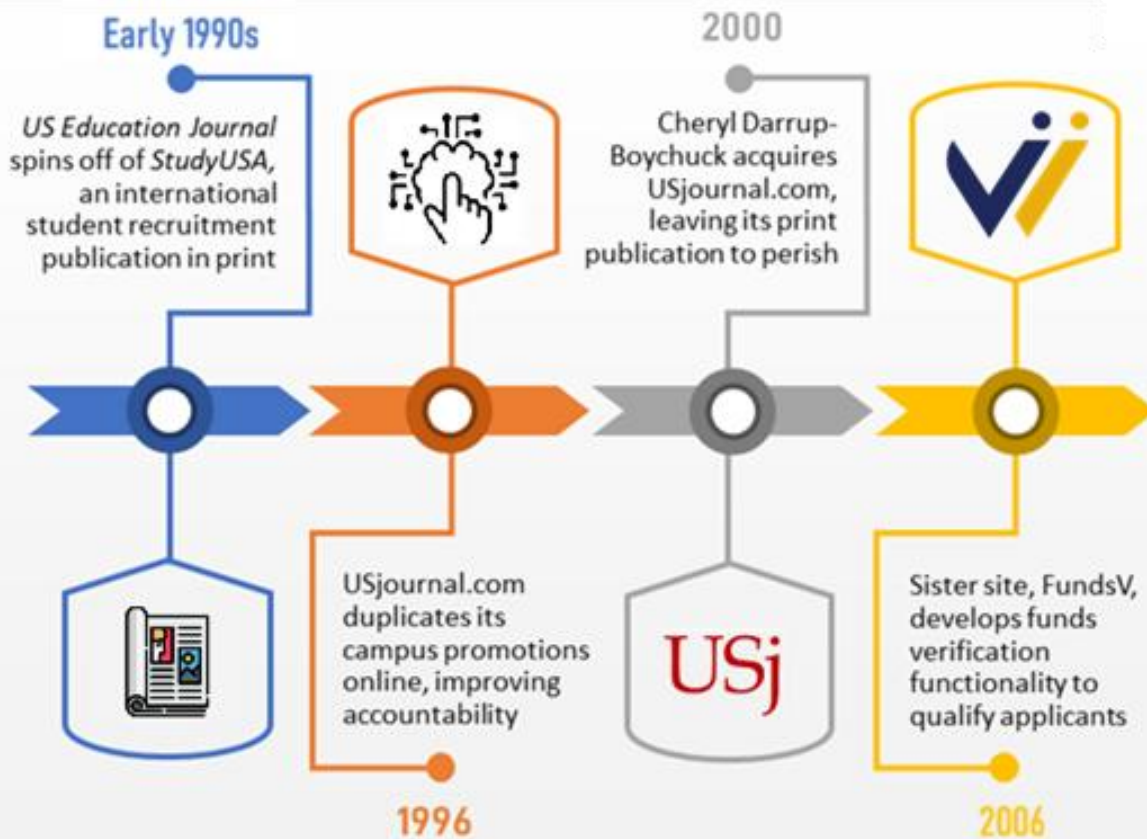
Cheryl Darrup-Boychuck, your host



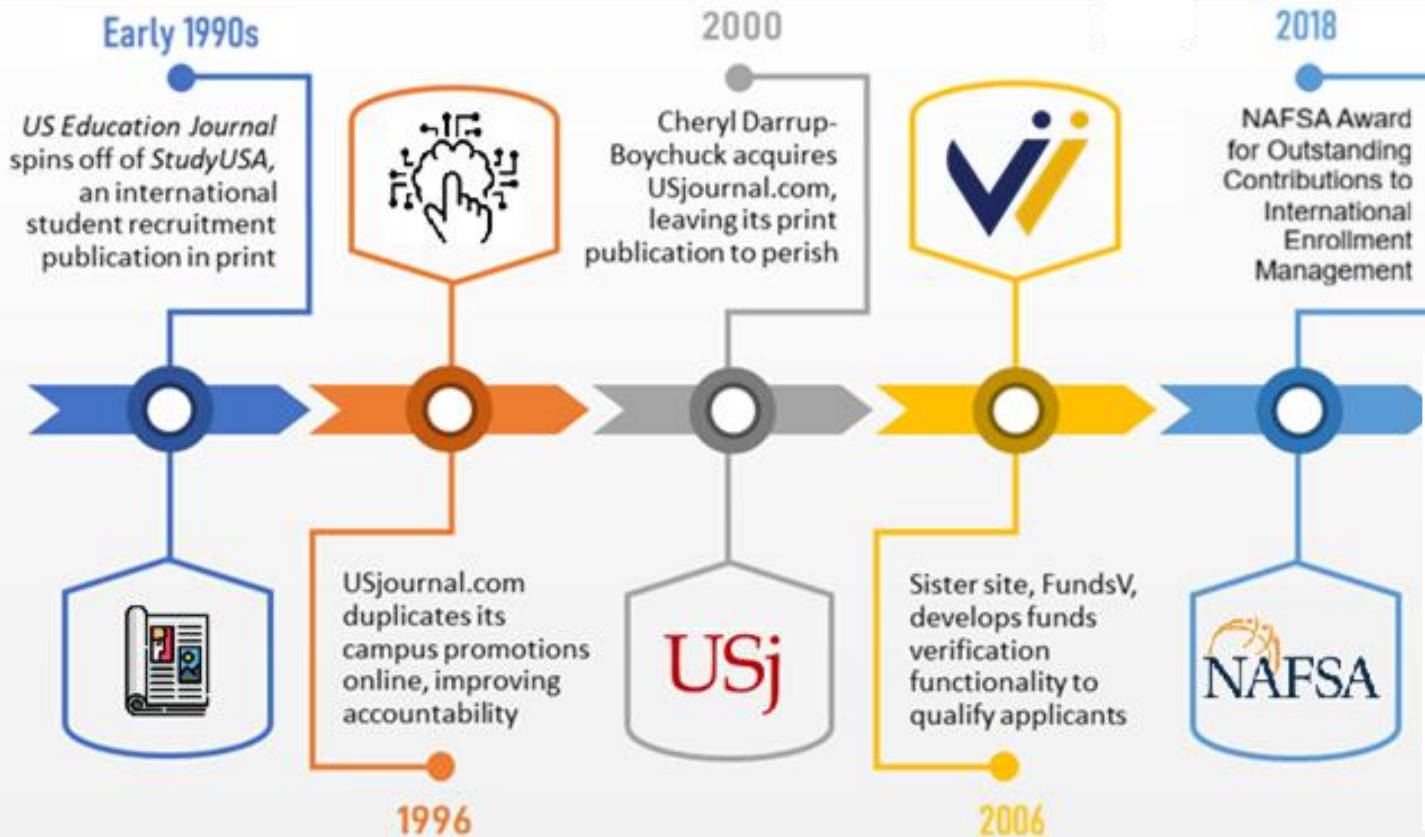
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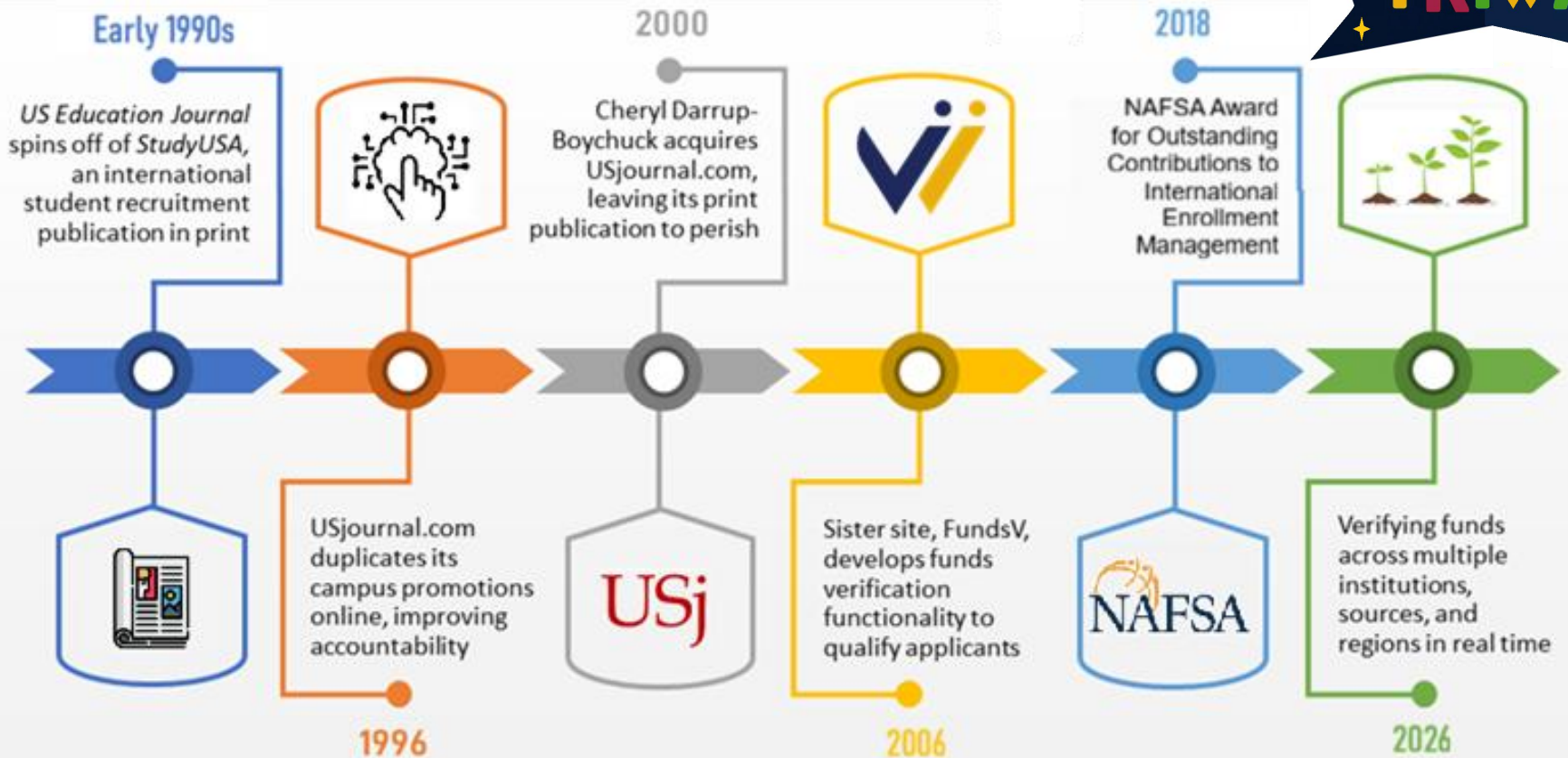
Cheryl Darrup-Boychuck, your host



Cheryl Darrup-Boychuck, your host



Cheryl Darrup-Boychuck, your host



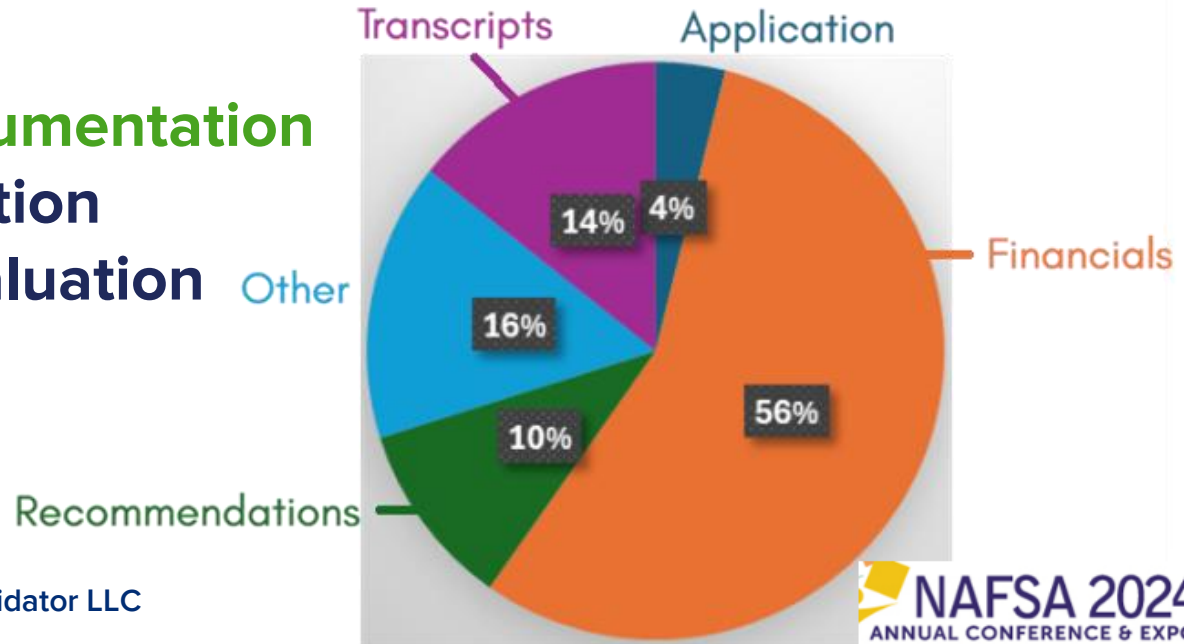
Q1: What types of fraud are most commonly discovered in US-based international admissions offices?

- A. Application**
- B. Financial Documentation**
- C. Recommendation**
- D. Transcript Evaluation**
- E. Other (i.e., English proficiency scores)**



Q1: What types of fraud are most commonly discovered in US-based international admissions offices?

- A. Application**
- B. Financial Documentation**
- C. Recommendation**
- D. Transcript Evaluation**
- E. Other**



Q2: Name one difference between detecting financial fraud and academic credential evaluation fraud.

- A. Long-standing global standards**
- B. Digital versions are most secure**
- C. Photocopies are least secure**
- D. Staff training to detect forgeries**
- E. May be easily purchased online**
- F. Fake seals / stamps are also available**
- G. May contain forensic security features**



Q2: Name one difference between detecting financial fraud and academic credential evaluation fraud.

- A. Long-standing global standards**
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- C. Photocopies are least secure**
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- E. May be easily purchased online**
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- G. May contain forensic features**



Global financial services adhere to Know Your Customer (KYC) Laws and Anti-Money Laundering (AML) Guidelines

Q3: How do forensic security features in authentic transcripts and bank statements ensure document integrity?



- A. Public Key Infrastructure (PKI) creates a digital fingerprint**
- B. Audit trails can validate if the document was modified since creation**
- C. Investigators detect what software was used to manipulate the document**
- D. All of the above**

Q3: How do forensic security features in authentic transcripts and bank statements ensure document integrity?

- A. Public Key Infrastructure (PKI)**
creates a digital fingerprint
- B. Audit trails can validate** if the document was modified since creation
- C. Investigators detect what software** was used to manipulate the document
- D. All of the above**



Also, AI / Machine Learning models can quickly detect anomalies in fonts, calculations and / or file structures.

Q4: What counts as “corrupting” bank-generated digital statements, likely prompting a  result in FundsV?

- A. Printing them**
- B. Stamping them**
- C. Signing them**
- D. Scanning them**
- E. Using a PDF conversion tool (iLovePDF, Adobe, SmallPDF...)**
- F. All of the above**



Q4: What counts as “corrupting” bank-generated digital statements, likely prompting a  result in FundsV?

- A. Printing them**
- B. Stamping them**
- C. Signing them**
- D. Scanning them**
- E. Using a PDF conversion tool (iLovePDF, Adobe, SmallPDF...)**
- F. All of the above**



Once integrity is compromised, authenticating the statement is infinitely more complicated.

Q5: Which of these top host countries require students to prove financial capacity during their visa process?

- A. Australia**
- B. Canada**
- C. Germany**
- D. New Zealand**
- E. United Kingdom**
- F. All of the above**
- G. None of the above**



Q5: Which of these top host countries require students to prove financial capacity during their visa process?

- A. Australia**
- B. Canada**
- C. Germany**
- D. New Zealand**
- E. United Kingdom**
- F. All of the above**
- G. None of the above**



The requirement is equally vague across top destinations, with a similar goal to avoid “burdening domestic resources.”

Q6: Which host country requires a “Blocked Account,” i.e. monetary deposits / escrow in advance?

- A. Australia**
- B. Canada**
- C. Germany**
- D. New Zealand**
- E. United Kingdom**
- F. United States**



Q6: Which host country requires a “Blocked Account,” i.e. monetary deposits / escrow in advance?

- A. Australia**
- B. Canada**
- C. Germany**
- D. New Zealand**
- E. United Kingdom**
- F. United States**



Sperrkonto for non-EU/EEA student visa applicants must deposit €11,904; monthly withdrawals are limited to €992.

Q7: According to *Open Doors '25*, what percentage of students cited personal / family funds as their primary source?

- A. 41.5%**
- B. 51.5%**
- C. 61.5%**
- D. 71.5%**
- E. 81.5%**



Q7: According to *Open Doors '25*, what percentage of students cited personal / family funds as their primary source?



- A. 41.5%**
- B. 51.5%**
- C. 61.5%**
- D. 71.5%**
- E. 81.5%**

opendoors[®] 2025 Fast Facts

INTERNATIONAL STUDENTS IN THE UNITED STATES

PRIMARY SOURCE OF FUNDING	2024/25	% of total
Personal and family	606,781	51.5
Current employment	296,643	25.2
U.S. college or university	227,633	19.3
Foreign government or university	19,633	1.7
Foreign private sponsor	5,123	0.4
U.S. private sponsor	2,835	0.2
U.S. government	1,415	0.1
International organization	608	0.1
Other sources of funding	17,095	1.5





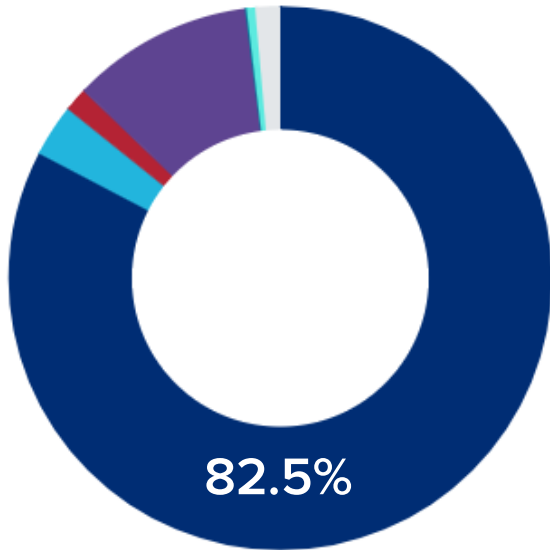
How does that compare with 2023 figures?

OPEN DOORS INTERNATIONAL STUDENTS DATA

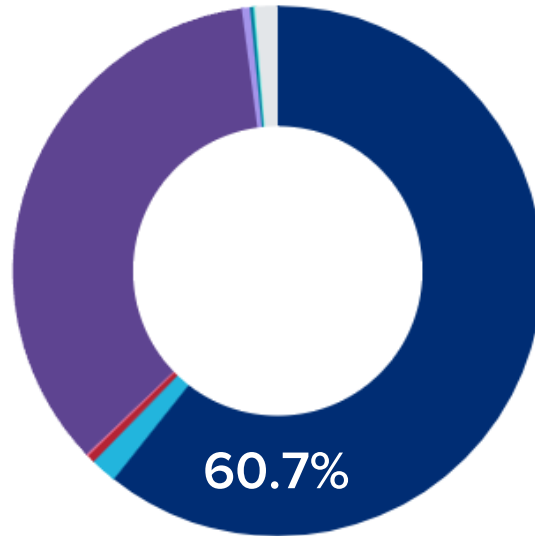
Primary Source of Funding

FROM THE 2023 OPEN DOORS® REPORT

opendoors®



Personal and Family
(Undergraduates)



Personal and Family
(Graduates)

In academic year 2022-23, **82.5%** of the 347,602 international Undergraduate students in the US rely on personal and family funds to pay for their studies.

The rate is **60.7%** of the 467,027 international Graduate students. (Non-degree and OPT categories are not included in these figures.)

FundsV is focused on bank-generated data



INTERNATIONAL STUDENT FINANCIAL STATEMENT The State University

EXAMPLE

PART II. Complete all that apply. Enter amount of assured support for the first year in U.S. Dollars. These funds, plus expected increases, are expected to be available for each year of study in the U.S. by the student's funding source/sponsor.

SOURCE OF FUNDS	YEAR 1	REQUIRED VERIFICATION
PERSONAL SAVINGS: Name of Bank: _____ Account Holder: _____	\$ _____	<ol style="list-style-type: none">1. Bank Statement/Letter from Bank on official bank letterhead.2. Complete (A) and (C).
FAMILY/RELATIVE/SPONSOR: Name: _____	\$ _____	<ol style="list-style-type: none">1. Bank Statement/Letter from Bank on official bank letterhead with sponsor's full name and address.2. Complete (A), (B), and (C).

Powered by
FundsV

Designed as a
utility, like Intel



Q8. Which option is more popular?

Verify financial data via FundsV

User Identifier: OO2-TestUnd3rRev!ew

You may choose to share a one-time snapshot of your recent data in one of two ways:

A. Upload an original, digital PDF statement

OR

B. Retrieve data from the bank source now

Questions? Contact your counselor or view our [FAQ](#).

By using Funds Validator you agree to our [Privacy Policy](#) and [Terms and Conditions](#).



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At the moment, students and sponsors prefer to upload data that they've previously retrieved – and not logging in.

Funds Verification	Images or Scanned Documents	Upload an original, digital PDF statement	Retrieve data from the bank source
			
Data Origin Authentication			
Level of Confidence			

Initial cursory review of uploaded statements



User Identifier: TestReject10nLOg!c



Document uploaded

- ✘ Name
- ✘ Address
- ✔ Account number
- ✘ Period: 2025/06/01-2025/06/30

Please continue to upload Fri, Aug 1, 2025 to Wed, Jan 28, 2026 statements.

Try another

Submit



Initial cursory review of uploaded statements



User Identifier: TestReject10nLOg!c



Document uploaded



- ✘ Name
- ✘ Address
- ✔ Account number
- ✘ Period: 2025/06/01-2025/06/30

Please continue to upload Fri, Aug 1, 2025 to Wed, Jan 28, 2026 statements.

Try another

Submit



Initial cursory review of uploaded statements



User Identifier: TestReject10nL0g!c












Document uploaded

- ✘ Name
- ✘ Address
- ✔ Account number
- ✘ Period: 2025/06/01-2025/06/30

Please continue to upload Fri, Aug 1, 2025 to Wed, Jan 28, 2026 statements.

Try another

Submit

Funds Verification	Images or Scanned Documents	Upload an original, digital PDF statement	Retrieve data from the bank source
			
Data Origin Authentication			
Level of Confidence			

Show ZO2602o3!

[Edit ZO2602o3!](#)[Destroy](#)

IDENTIFIER ZO2602o3!

CREATED BY cheryl@fundsvalidator.com

WIDGET URL <https://demo.fundsvalidator.com?identifier=95cf1e03-b6bb-4bf5-b5d8-86ac57f12455>

SUMMARY URL <https://demo.fundsvalidator.com/summary/95cf1e03-b6bb-4bf5-b5d8-86ac57f12455>

UPLOADED FILE URLS

Key: Period / Bank / Account Type / Account Name / Retrieval Timestamp

[20250801-20250831 / corningcu / BUSINESS CHECKING-760 / USJOURNAL.COM LLC / 2...](#)

[20250801-20250831 / corningcu / BUSINESS SAVINGS-760 / USJOURNAL.COM LLC / 20...](#)

[20250801-20250831 / corningcu / BUSINESS CHECKING-350 / 6365MARKET.COM LLC / ...](#)

[20250801-20250831 / corningcu / BUSINESS SAVINGS-350 / 6365MARKET.COM LLC / 2...](#)

PROFILE CREATED AT 20260203 02:55 EST

PROFILE UPDATED AT 20260205 06:27 EST

INCLUDE IN
"TOTAL FUNDS"
ON THE SUMMARY PAGE

USD 3,771.55

+  USD 4,366.15

COUNSELOR NOTES
*YOUR MOST RECENT NOTE WILL
DISPLAY ON THE SUMMARY PAGE

No notes yet.

Add Note

Save Note

Identifier: Z02602o3!

PDF

Currency ▾

Most Recent Accounts as of 20260204 08:04 EST

Key: Ending Balance / Period / Bank / Account Type / Account Name / Retrieval Timestamp

1. ⚠ USD 5.00 / 20250801-20250831 / corningcu / BUSINESS SAVINGS-760 / USJOURNAL.COM LLC / 20260203 03:08 EST
2. ⚠ USD 589.60 / 20250801-20250831 / corningcu / BUSINESS CHECKING-760 / USJOURNAL.COM LLC / 20260203 03:08 EST
3. ✅ USD 9.71 / 20250801-20250831 / corningcu / BUSINESS SAVINGS-350 / 6365MARKET.COM LLC / 20260203 11:19 EST
4. ✅ USD 3,761.84 / 20250801-20250831 / corningcu / BUSINESS CHECKING-350 / 6365MARKET.COM LLC / 20260203 11:19 EST

COUNSELOR NOTES

Sum of Ending Balances

*See [FundsV.com](#) for Icon Explanation

✅ High Confidence	USD 3,771.55
⚠ Anomalies Detected	USD 594.60
❌ Low Confidence	USD 0.00

Included in Total Funds

✅ + ⚠ USD 4,366.15



Q9. Which yields higher confidence?

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Retrieving data while in the iFrame is like taking a test in the presence of an in-person proctor, improving security and integrity.

Retrieve data from the bank source now



Select your bank

Search

 GT Bank
gtbank.com

 Zenith Bank
zenithbank.com

 Access Bank
accessbankplc.com

 United Bank for Africa UBA
ubagroup.com

The account holder chooses their country, then their bank to retrieve recent data in real time

Q10: What are the advantages of embedding the FundsV tool into trusted, existing CRMs?



- A. Empower qualified students to elevate their applications**
- B. Minimize duplicate data entry, for student and counselor**
- C. Less risk, with minimal exposure to personal details**
- D. No need for the campus to integrate another tech vendor**
- E. Campus may add FundsV to their current suite of services**
- F. Vastly improve efficiency and integrity of the process**
- G. All of the above**

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Q11: According to the U.S. Patent and Trademark Office, what year was “FundsV” first used in commerce?

- A. 1996**
- B. 2006**
- C. 2016**
- D. 2026**



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United States of America
United States Patent and Trademark Office

FundsV

Reg. No. 7,654,048
Registered Jan. 14, 2025
Int. Cl.: 36
Service Mark
Principal Register



Funds Validator LLC (California LIMITED LIABILITY COMPANY)

CLASS 36: Funds verification services

FIRST USE 6-2-2006; IN COMMERCE 12-15-2009

THE MARK CONSISTS OF STANDARD CHARACTERS WITHOUT CLAIM TO ANY PARTICULAR FONT STYLE, SIZE OR COLOR

Q12: So FundsV has been researching Funds Verification for 20 years. What's on tap for the next 20 years?

- A. Expand into other visa categories, beyond students**
- B. Integrate other sources of funding, such as loans, gov't sponsorships...**
- C. Accommodate more than bank data, based on host gov't recognition**
- D. Secure a license to become a globally-recognized payment processor**



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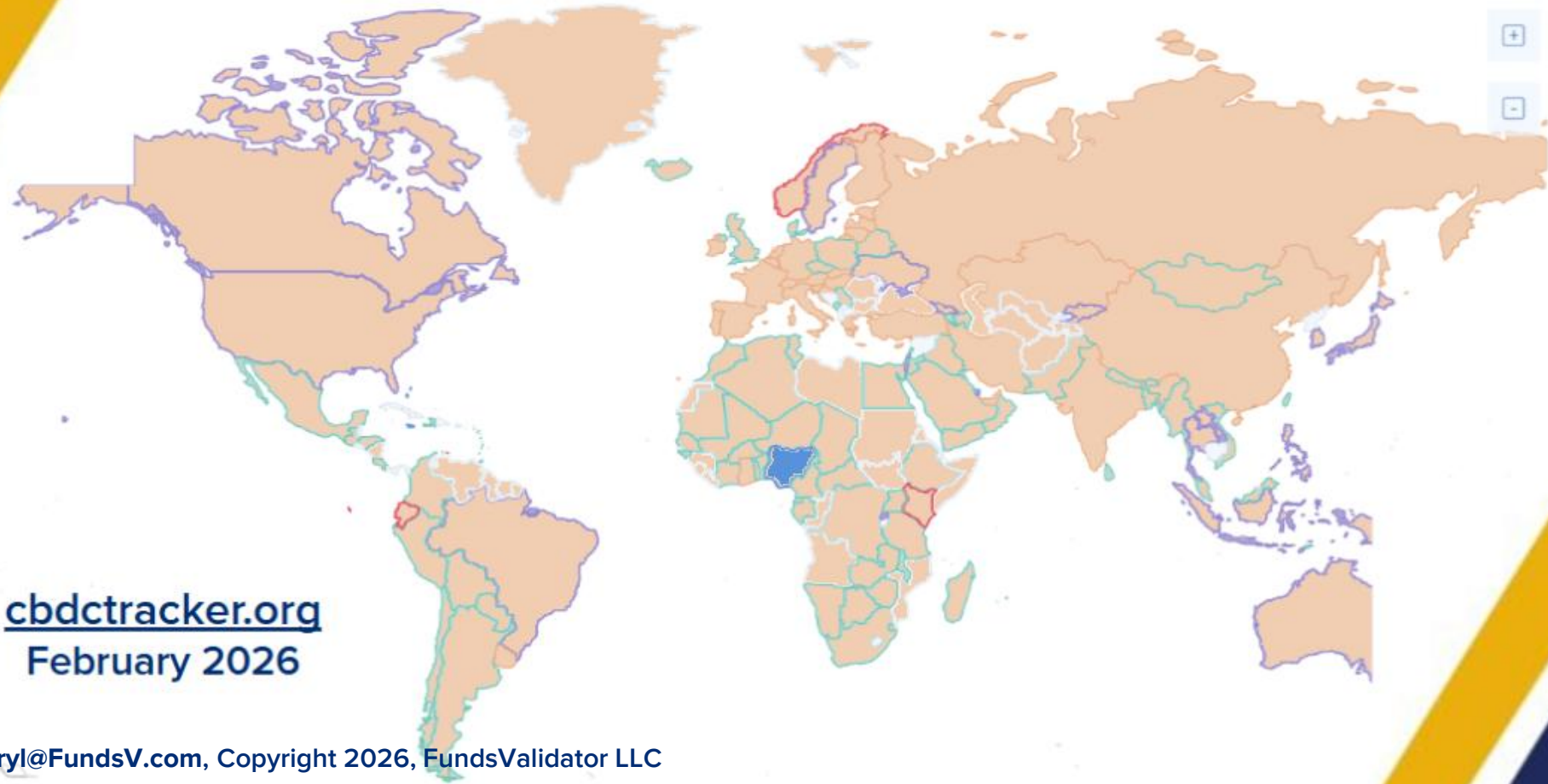
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We're prepared to pivot, as the FundsV platform has been built modularly for easy integration with other APIs.

Bank Digital Currencies Status

Cancelled Research Proof of concept Pilot Launched Show all



cbdctracker.org
February 2026

Q16: Which particular paper currency is most-counterfeited around the world?

- A. Chinese Yuan**
- B. Mexican Peso**
- C. Euro**
- D. US Dollar**
- E. British Pound**
- F. Indian Rupee**



Q16: Which particular paper currency is most-counterfeited around the world?

- A. Chinese Yuan**
- B. Mexican Peso**
- C. Euro**
- D. US Dollar**
- E. British Pound**
- F. Indian Rupee**



The US\$100 note is most popular outside the United States, while the US\$20 bill is most-counterfeited within the country.

Q17: Which US bill(s) was / were discontinued and phased out of circulation in 1969?

- A. US\$2**
- B. US\$100**
- C. US\$500**
- D. US\$1,000**
- E. US\$5,000**
- F. US\$10,000**



Q17: Which US bill(s) was / were discontinued and phased out of circulation in 1969?

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- C. US\$500**
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- F. US\$10,000**



High-denomination notes are still legal tender, but have not been printed in the United States since 1945.

Q18: The €500 note earned what nickname due to its high value and implications of criminal misuse?

- A. Gold Bar**
- B. Funny Money**
- C. Big Euro**
- D. King Cash**
- E. Bin Laden**
- F. Super Dollar**



Q18: The €500 note earned what nickname due to its high value and implications of criminal misuse?

- A. Gold Bar**
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- C. Big Euro**
- D. King Cash**
- E. Bin Laden**
- F. Super Dollar**



The note was rumored to exist, but rarely seen by the general public. The European Central Bank stopped issuing €500 notes in 2019.

Q19: Which US denomination features Alexander Hamilton's portrait on the front?

- A. US\$1**
- B. US\$5**
- C. US\$10**
- D. US\$20**
- E. US\$50**
- F. US\$100**



Q19: Which US denomination features Alexander Hamilton's portrait on the front?

- A. US\$1**
- B. US\$5**
- C. US\$10**
- D. US\$20**
- E. US\$50**
- F. US\$100**



The portrait, based on a John Trumbull painting displayed in New York City Hall, has been on the bill since 1929.

Q20: Which organization leads international efforts to combat money laundering and terrorist financing?

- A. United Nations Security Council**
- B. International Monetary Fund (IMF)**
- C. World Bank**
- D. Society for Worldwide Interbank Financial Telecommunications (SWIFT)**
- E. Financial Action Task Force (FATF)**



Q20: Which organization leads international efforts to combat money laundering and terrorist financing?

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- C. World Bank**
- D. Society for Worldwide Interbank Financial Telecommunications (SWIFT)**
- E. Financial Action Task Force (FATF)**



200+ jurisdictions have committed to recommendations from FATF; see fatf-gafi.org for more information.

The logo for FundsV, featuring the word "Funds" in a dark blue sans-serif font, followed by a stylized "V" in dark blue with a yellow dot above it, and a yellow diagonal bar to the right.

FundsV

The word "TRIVIA" in a colorful, playful font. The letters are: T (yellow), R (pink), I (green), V (yellow), I (yellow), A (green). The logo is set against a dark blue banner with various starburst and lightning bolt icons.

TRIVIA

**Fun Facts and Foresight
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Version 202602

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