

Document verification guide


Presented by:




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and Training)

Qualifications - credibility

- Has the customer provided a copy of their previous educational documents (such as school results, degree certificate and transcript), and are the documents of sufficient quality?
 - If there is a large gap in their studies, why are they returning to education now?
 - Does their proposed course follow on from their previous studies? Are they in the same field?
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Tips for uploading evidence

- Make sure you have a clear copy/scan
 - Should be in full colour
 - Sufficient quality to read QR codes/security features
 - Make sure full document is visible
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Repeated/duplicated info

Look for unique reference numbers on educational documents, for example:

- Student registration number
- Enrolment number
- Student ID
- Certificate reference

These numbers should be unique and not appear on multiple documents issued by the same organisation.

Visa agents or facilitators who produce false documentation are less likely to change these reference numbers, so it is advisable to keep a record of unique reference numbers.



Financial evidence

When reviewing a student's finances, the following points should be considered:

- Whether the student has a credible source of funds to meet course fees and living costs for themselves and any dependent(s).
- If the student is relying on third party funds, that they have provided proof of their relationship with, and written consent from, the parent or legal guardian providing those funds.

Quality of documents

- Clear scan
- Full document visible
- In colour if applicable
- Can clearly see all information – name, account number, dates, transactions, balances

Stanbic Bank

Branch name : ASOKWA BRANCH
 Branch address : GROUND FLOOR PLOT NO. 5
 ASOKWA INDUSTRIAL AREA
 KUMASI
 GHANA

Branch telephone number : +233 0 302687670-8
 Internet : Internet
 Date : 18 March 2021

Name of account : MR [REDACTED]
 [REDACTED]
 [REDACTED]
 ASHANTI
 GHANA

Registration No. : CS 659892015
 VAT Registration No. : C0002738007

Statement frequency : Yearly-SUPPRESS DESPATCH
 Statement from : 18-02-2021 to 18-03-2021
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BANK STATEMENT / TAX INVOICE

Account Type : PURE SAVE
 Account Currency: GHS

Account Number : [REDACTED]
 Previous Account Number :

Transaction Date		Transaction Details				
Transaction Date	Value Date	Transaction Description	Fee	Debits	Credits	Balance
		STATEMENT OPENING BALANCE				54,500.00
23-02-2021	23-02-2021	CASH DEPOSIT EVANS MANU DEPSL : 1			4,000.00	58,500.00
28-02-2021	28-02-2021	8040009038390:INT.PD:01-02-2021 TO 28-02-2021 INTEREST RUN			46.44	58,546.44
02-03-2021	02-03-2021	FEE- DEBIT CARD		10.00		58,536.44
14-03-2021	14-03-2021	CARD QUARTERLY FEE		15.00		58,521.44
18-03-2021	18-03-2021	ATM CASH WITHDRAWAL ASOKWA BRANCH1 10411041 031812400043 12H40 6297		20.00		58,501.44

Inconsistencies and mistakes

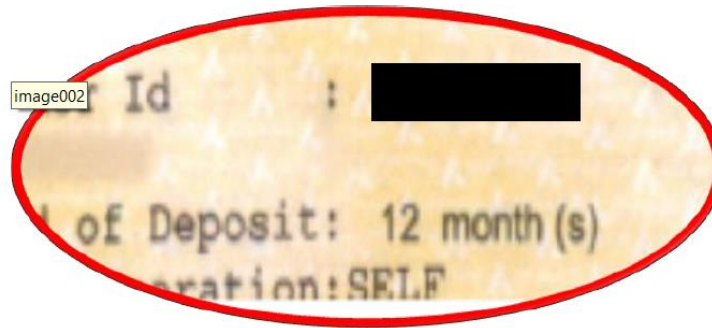
FIXDED DEPOSITE ACCOUNT				
ACCOUNT NUMBER	TYPE OF ACCOUNT	BLANCE INR	DATE OF OPENIN G	MATURATY DATE
[REDACTED]	Fixed Deposit	20,00,000/-	02-July-2019	29-Oct-2019

Genuine

ACCOUNT NO.	002 [REDACTED]
OPENING BALANCE	19,110,865.62
TOTAL WITHDRAWALS	4,837,948.34
TOTAL LODGEMENTS	434,570.00
CLOSING BALANCE	14,707,487.28
CLEARED BALANCE	14,707,487.28
UNCLEARED BALANCE	0 00



False

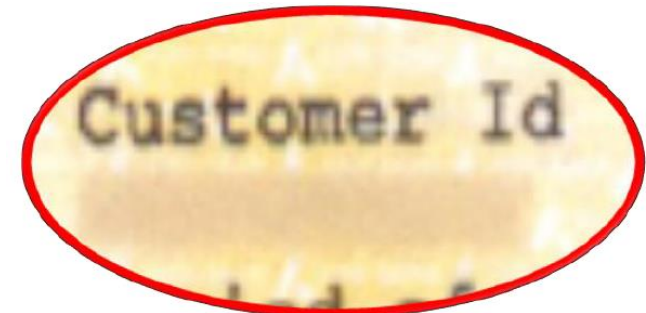


False

ACCOUNT NO.	07 [REDACTED]
OPENING BALANCE	22,957,114.77
TOTAL WITHDRAWALS	7,144,448.02
TOTAL LODGEMENTS	6,235,002.86
CLOSING BALANCE	22,047,669.61
CLEARED BALANCE	22,047,669.61
UNCLEARED BALANCE	0.00



Genuine



Source of funds

Things to look out for:

- Single, large deposits
- Long periods without transactions followed by sudden deposits
- Recycled funds – same deposits appearing on different statements

Posting Date	Value Date	BRANCH	DESCRIPTION	REF/CHK NO.	WITH DRAWALS	DEPOSITS	BALANCE
01/01/2020	01/01/2020	0	E/F ...		0.00	1,001.00	1001.00
10/01/2020	10/01/2020	6617	CASH DEPOSIT		0.00	350,000.00	351001.00
10/01/2020	10/01/2020	6617	FUNDS TRANSFER TO [REDACTED]		350,000.00	0.00	1001.00
10/01/2020	10/01/2020	6617	CASH HANDLING CH SD		413.00	0.00	588.00
16/01/2020	16/01/2020	1879	RTGSIW [REDACTED] [REDACTED]-SIBLR52020011 600355229		0.00	421,000.00	421588.00
16/01/2020	16/01/2020	1879	RTGSIW: [REDACTED] [REDACTED]-SIBLR5202001 1600373694		0.00	500,000.00	921588.00
17/01/2020	17/01/2020	1879	RTGSIW: [REDACTED] [REDACTED]-SIBLR5202001 1700417264		0.00	500,000.00	1421588.00
17/01/2020	17/01/2020	1879	RTGSIW: [REDACTED] [REDACTED]-SIBLR5202001 1700417335		0.00	400,000.00	1821588.00
31/01/2020	31/01/2020	6617	SBINT FOR THE PERIOD FROM 01-NOV-19 TO 31-JAN-20		0.00	2,522.00	1824110.00
18/02/2020	18/02/2020	6617	CASH DEPOSIT		0.00	500.00	1824610.00

Source of funds

Ask yourself:

- Where did this money come from?
- Is the balance realistic based on salary?
- Can you see evidence of payments from employment/business?
- Do you recognise any names on transactions?
- Do you need to see more statements?

Dakha Dakshin Branch

01-12-2020	OPENING BALANCE			25,00,488.50
27-12-2020	TRFBNK V	311012	17-12-2020	100.00
23-12-2020	CHRG S	101	23-12-2020	10.00
23-12-2020	SMS SERVICE CHARGE			25,00,378.50
23-12-2020	VAT SV	101	23-12-2020	1.50
	VAT ON SMS			25,00,377.00
24-12-2020	INT	1		4,167.00
	INTT. ON SB			25,04,544.00
24-12-2020	STAX	2		625.00
	S.TAX A			25,03,919.00
27-12-2020	TRFBNK V	1	27-12-2020	300.00
	ACCOUNT MAINTENANCE FEE			25,03,619.00
27-12-2020	VAT VAT	2	27-12-2020	45.00
	VAT ON AMF			25,03,574.00
28-12-2020	CHRG CL	1	28-12-2020	200.00
	ONLINE SERVICE CHARGE			25,03,374.00
28-12-2020	VAT VAT	2	28-12-2020	30.00
	VAT ON SERVICE CHARGE			25,03,344.00
29-12-2020	ENDDY END	1	29-12-2020	3,000.00
	ENDDY ENDDY			25,00,344.00
28-01-2021	CHRG S	1	28-01-2021	10.00
	SMS SERVICE CHARGE			25,00,334.00
28-01-2021	VAT SV	2	28-01-2021	1.50
	VAT ON SMS			25,00,332.50

Beani Bazar Branch

31-12-2020	OPENING BALANCE			25,00,488.50
31-12-2020	TRFBNK V	39076	03-12-2020	100.00
				25,00,388.50
19-12-2020	CHRG S	101	23-12-2020	10.00
	SMS SERVICE CHARGE			25,00,378.50
19-12-2020	VAT SV	101	23-12-2020	1.50
	VAT ON SMS			25,00,377.00
14-12-2020	INT	1		4,167.00
	INTT. ON SB			25,04,544.00
14-12-2020	STAX	2		625.00
	S.TAX A			25,03,919.00
17-12-2020	TRFBNK V	1	27-12-2020	300.00
	ACCOUNT MAINTENANCE FEE			25,03,619.00
17-12-2020	VAT VAT	2	27-12-2020	45.00
	VAT ON AMF			25,03,574.00
18-12-2020	CHRG CL	1	28-12-2020	200.00
	ONLINE SERVICE CHARGE			25,03,374.00
18-12-2020	VAT VAT	2	28-12-2020	30.00
	VAT ON SERVICE CHARGE			25,03,344.00
19-12-2020	ENDDY END	1	29-12-2020	3,000.00
	ENDDY ENDDY			25,00,344.00

Tengra Bazar Branch

12-12-2020	OPENING BALANCE			25,00,548.50
23-12-2020	CHRG S	101	23-12-2020	10.00
	SMS SERVICE CHARGE			25,00,538.50
23-12-2020	VAT SV	101	23-12-2020	1.50
	VAT ON SMS			25,00,537.00
24-12-2020	INT	1		4,262.00
	INTT. ON SB			25,04,799.00
24-12-2020	STAX	2		631.00
	S.TAX A			25,04,168.00
27-12-2020	TRFBNK V	1	27-12-2020	300.00
	ACCOUNT MAINTENANCE FEE			25,03,868.00
27-12-2020	VAT VAT	2	27-12-2020	45.00
	VAT ON AMF			25,03,823.00
28-12-2020	CHRG CL	1	28-12-2020	200.00
	ONLINE SERVICE CHARGE			25,03,623.00
28-12-2020	VAT VAT	2	28-12-2020	30.00
	VAT ON SERVICE CHARGE			25,03,593.00
29-12-2020	ENDDY END	1	29-12-2020	3,000.00
	ENDDY ENDDY			25,00,593.00