

COHORT



**The Better Way.**

Trusted. Smarter. Easier.

# Empowering the international education community to achieve.

At Cohort, we want to empower life-changing experiences by connecting the international education community. Recognised for growth and innovation, our platform makes it easier for everyone to access an international education, reducing costs and increasing choice.

**We're on a mission to create smarter ways to connect our international education community.**

# Paving the way.

## As with many good startup stories, Cohort first began with a visionary and a brilliant idea.

Moving up the corporate ladder, Mark Fletcher was well on his way to a successful banking career when he had an idea. After 15 years of banking in London, New York and Australia, responsible for various foreign exchange portfolios, he saw an opportunity to help international students save thousands on their tuition payments. Using his experience and networks, Mark began working on his idea to enable students to pay for their international education using their local currency, saving on fees and transfer rates.

Soon after setting up shop at River City Labs, a co-working space dedicated to startups in Brisbane, Australia, Mark met Paul Jones, a technical mastermind with a passion for innovation, and it didn't take long before they joined forces.

Building his first commercial software application at 15, Paul has over 20 years of commercial software development experience. He specialises in simplifying the over-complicated.

Over the years, as the networks formed and business grew, so too did the idea, expanding to include a health insurance comparison service, and business management and workflow solution for the wider international education community.

Today, more than 50,000 students from over 180 countries trust Cohort with their international payments and health insurance. And our focus doesn't stop there.

**We're always working with education agents and institutions to continually seek better ways to connect providers with agents, agents with students and students with their dreams.**



**We're about creating ways for people to worry less and experience more.**

# Cohort Go is the solution.

## We never stand still.

What started as a company providing payment solutions has grown into a portfolio of products and services for the international education community.

From students, to agents and education providers, our online platform offers a tailored experience with capabilities to reduce costs, increase choice and improve productivity.

**Our services are all about supporting the international education community to GO further.**



## Go Providers.

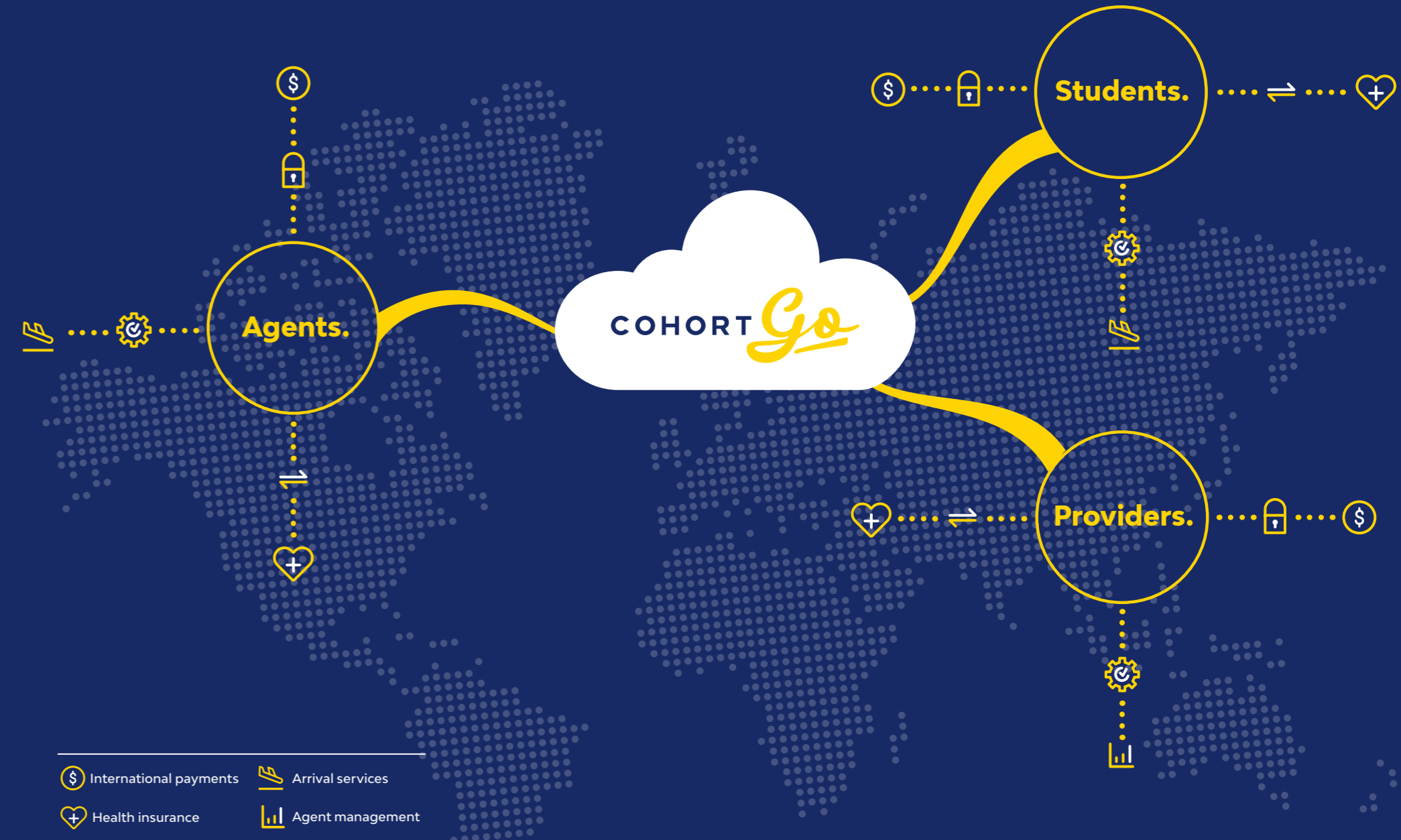
Go further with your international education services.

- Offer students competitive foreign exchange rates and no fees on international payments.
- Eliminate payment reconciliation challenges, short payments and merchant fees.
- Streamline outgoing international payments from commissions to refunds and invoices; make a single domestic payment and we'll complete the rest.
- Harness the power of automation to manage agent communications, training, business development and reporting in one place.

## Go Agents.

Go the extra mile by offering more value with less leg work.

- Save students thousands on their international payments with lower foreign exchange rates and no fees.
- Track the status of payments in real-time to expedite visa applications.
- Assist students to purchase the right overseas health cover by comparing all of their options in one place.
- Provide maximum value with short-term accommodation, stress-free airport transfers and convenient local SIM cards.
- Streamline your student management and application tracking with easy-to-use cloud-based technology.



# Strength in numbers.

**50,000** We've helped over 50,000 students achieve their study dreams.

**180** Students from over 180 countries have used our services.

**1,000** Over 1,000 education providers and agents trust us.

**100** We're global, servicing over 100 currencies with local specialists in over 10 countries.

**And we plan to expand further.**

# Don't just take our word for it.

With partnerships and networks across the globe, it's our positive connections and acclamations that tell a story of success.



**We're known for our quality service and are widely recognised by government and industry.**

- For two consecutive years in 2014 and 2015, Cohort was recognised by the Australian Government for Innovation and Entrepreneurship.
- We also gained our place in the Business Review Weekly Top 100 Fast Starters List in 2015 as one of the youngest and fastest growing companies in Australia.
- In the following year, we made the Deloitte Technology Fast 50 List, again recognised for our rapid growth through our sheer dedication, strategy, innovation and insight.

We also regularly attract similar acclamations from the media and notably, The Sydney Morning Herald as a company 'to watch in 2016'.

**// Thanks team, you saved me over \$600 on my first payment. The payment process was simple yet professional.**

Peter, Canadian student

**// Thank you. You guys are amazing and make life easy with money transfer and exchange!**

Syeda, University student

Recognised for innovation and entrepreneurship



**Australian Government**  
Department of Industry and Science

# We are trusted.

Being secure enables people to explore, learn and GO further, knowing personal and financial details are safe.

We call it peace of mind.

Our cloud-based solutions are trusted, secure, and tailored for students, agents and educators.

## Data security.

At Cohort, we use the best security technology available to protect personal and financial details. We apply bank standard security measures including Secure Socket Layer (SSL) encryption.

## Networks.

Our network and systems are robust, using the market leading Amazon Web Services (AWS)'s data centres, which are built on state-of-the-art, innovative architectural and engineering approaches to storage and security.



## Financial Security.

Cohort has been granted an Australian Financial Services Licence from the Australian Securities and Investments Commission, and are compliant with all financial services regulations in each of our markets.

We guarantee settlement of all funds that have been transferred to us, so you know you can rely on Cohort.



ASIC  
Australian Securities & Investments Commission



# Our team.

Represented in over 10 countries, our global workforce is made up of dedicated specialists who are passionate about providing tailored and exceptional service.



**“ I feel very fortunate to work with a friendly team that enhances my ability to grow.**

Ronak Dharia



**“ I love working in the operations team and feel that I really belong in the Cohort family.**

Ying Ying Lee

# We live our culture.

As a global workplace, it's our core values that bind us together and shape our behaviour, with the strength to span countries and cultures.

At Cohort, we live and experience our values, always striving to:



**Build & value trust**



**Celebrate diversity**



**Collaborate & participate**



**Exceed expectations**



**Be passionate, persistent & proactive**



**“**  
**It is great to finally see someone help alleviate the stresses on international students.**

David Buisson, Emeritus Professor





## The way forward.

Find out how Cohort Go can help you.  
Visit our website for more information and  
contact details of your local Cohort Go specialist.

✉ [hello@cohortgo.com](mailto:hello@cohortgo.com)

🌐 [cohortgo.com](http://cohortgo.com)



*Recognised for innovation and entrepreneurship*



**Australian Government**  
Department of Industry and Science