



VIRCLE

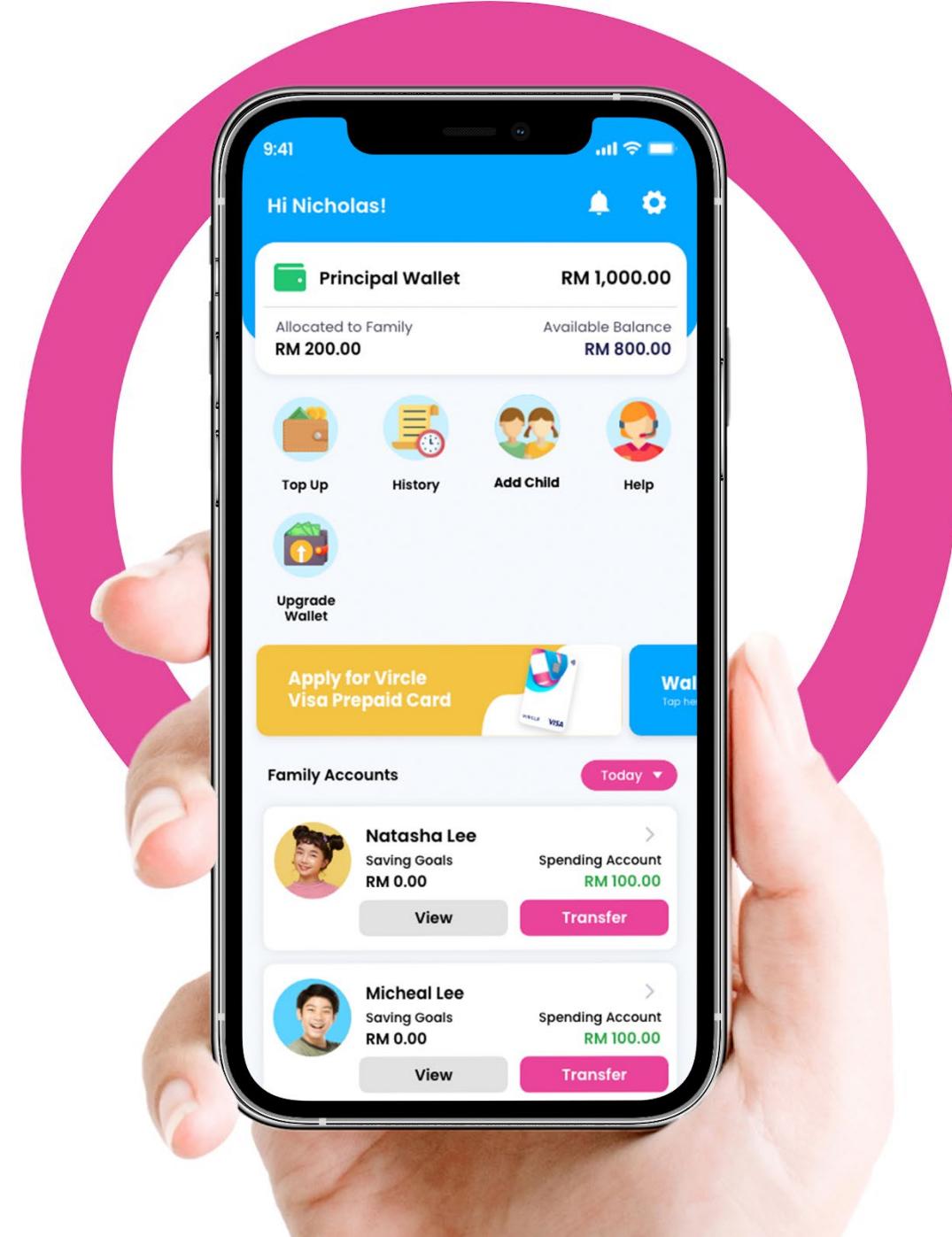
Introduction of VIRCLE CASHLESS SOLUTION

Malaysia's leading school cashless &
family finance application





The idea behind Vircle



Parental Oversight Payments



Teach Children to Save Regularly



Earn through Missions & Chores



Digitizing School Commerce

South East Asia's 1st central bank regulated Parental control payments & nurturing platform for children

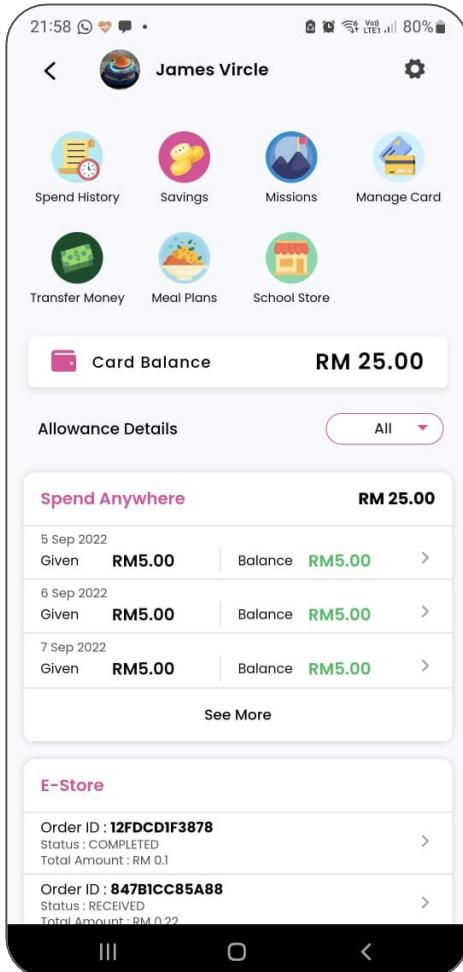
Safety & Security – What you need to know



- 1st Parental control platform in Malaysia to operate under the Financial Services Act 2013, E-MONEY regulations.
- NO money resides on your card, card links to Parent eWallet!
- All eWallet balances sit in a “trustee account”.
- Wallet REFUNDS anytime one wants to close an account
- Same BANK Grade security processes as mainstream wallets
- Strong parental controls eg. freeze Child’s card, stop allowances and manage child from parent account from the app.

A unified way to manage school payments & pocket money

A tried & tested cashless experience in schools



- **Cash Allowance - Tap & Pay - BNM Regulated**
 - Parents transfer allowance with specific spending rules & limits
 - Kids tap card to spend allowance & Parents receive instant notification.
- **Prepaid Meal Plans**
 - Daily, Weekly, Monthly & Term Based Meal Plans
 - Order, Pay and Make Daily Selection from within the App
 - Get notified when plans are live
- **School Market place & payments**
 - Purchase direct from school e-Stores or pay school fee use Vircle School Pay
 - Cards, lanyards, card stickers etc
 - Book CCA/ECA, School trips, fees etc
- **Not just at your child's school (optional)**
 - Use School card to spend at any Vircle School
 - Optionally issue child with Malaysia's 1st child safe Visa Prepaid card for outside school & online spend management.

Getting onboard !



- You should have received email with school connect code / QR for each child
- If you do not find in your inbox, please check the Junk mail or Spam mail
- If you still can't find the email, please reach out to Viricle via WhatsApp to +6011-11176000
- You may visit the website www.Viricle.com/vircleschool to guide you how to On-board your child.



Unique QR code

OR

School Connect invite code

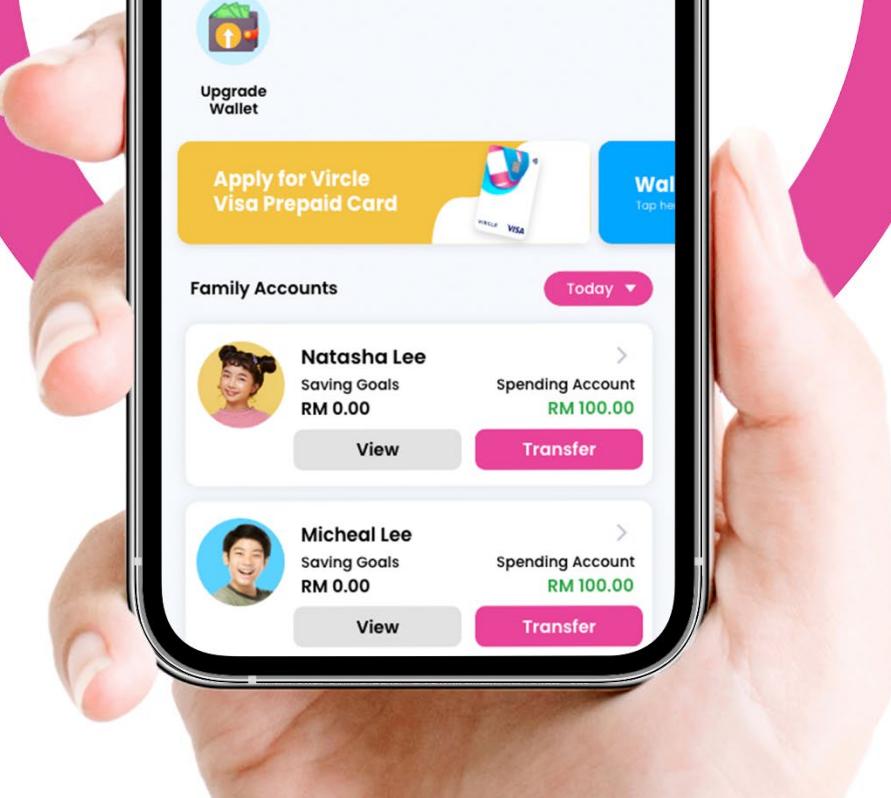
16 digits e-Invite code
example:
1002-0322-0063-9500

Important:

Please read and find the child name in the email, please do not mix up the QR code.
This is because the student card has been set with the assigned QR.



Simple onboard process



- 1. Download App & Register for a Parent Account**
- 2. Add child to register child & connect to school**
- 3. Top Up Parent eWallet**
- 4. Transfer money to child account (give allowances)**
- 5. Track spending & continue to give allowances**
- 6. Make in app payments and purchase for children**

VIRCLE

Step 1: Download App &
Register for an App user Account

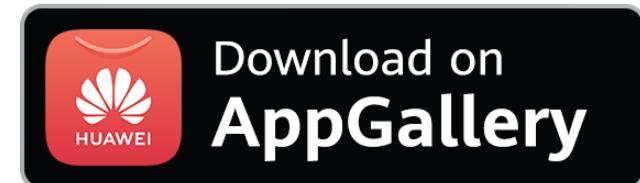
Get Started



Iphone 8 Plus & Above



Android 10 & Above



Did you mean: **circle**



Vircle

Debit Circles Sdn Bhd

Open

4.0★

31 reviews



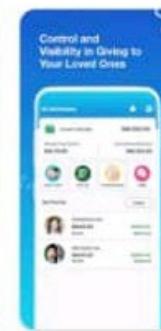
3.0 MB

3+

Rated for 3+ ⓘ

500+

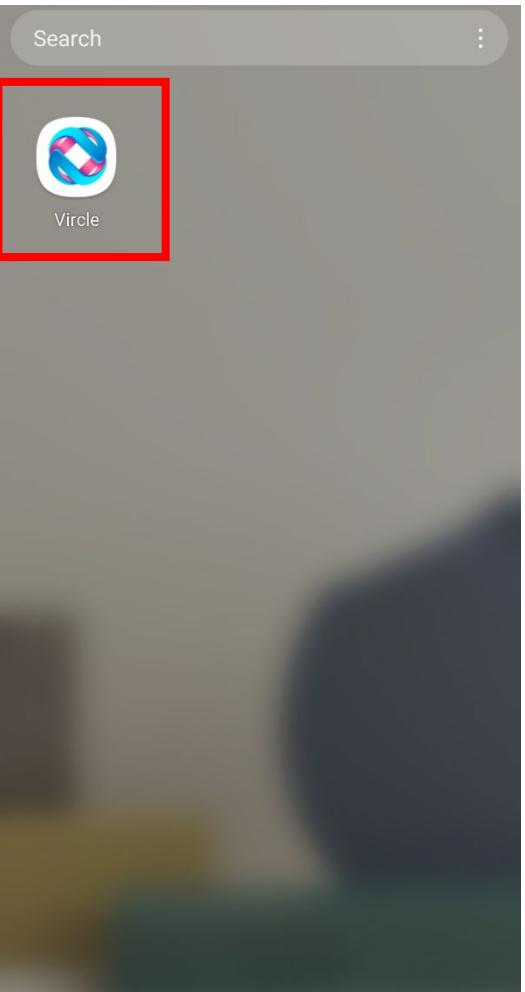
Downloads



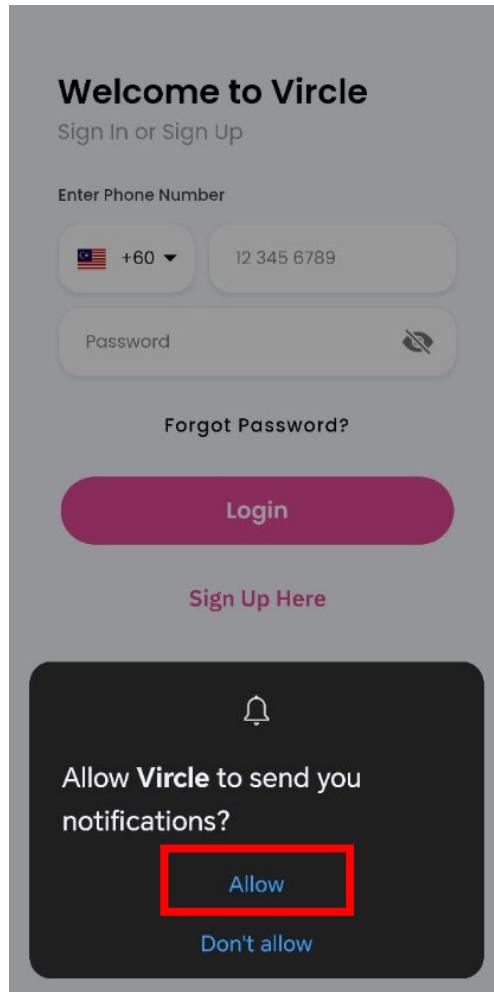
Vircle helps parents nurture smart, healthy and financially responsible children

Step 1: Decide which Parent will Manage the App. Download the Vircle Application from Apple App Store or Google Play Store or Huawei App Gallery.

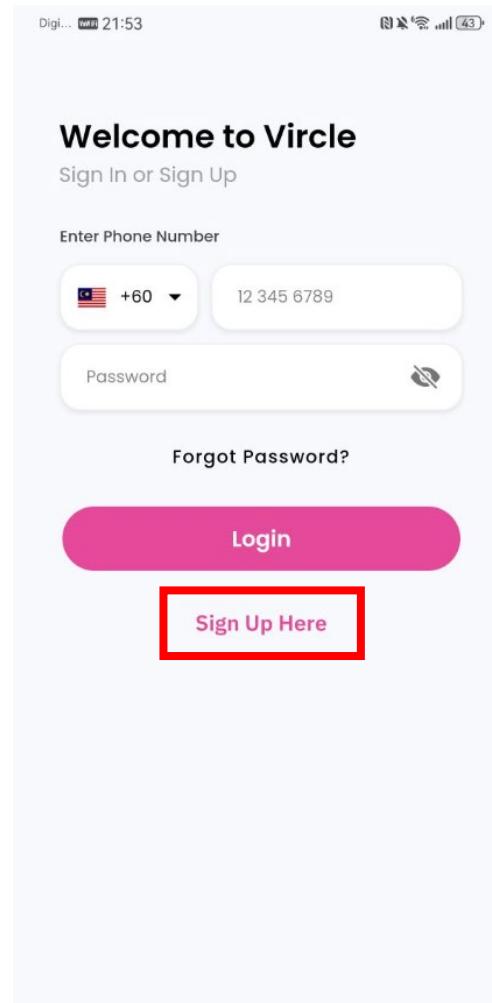
Powering up your app for the 1st time



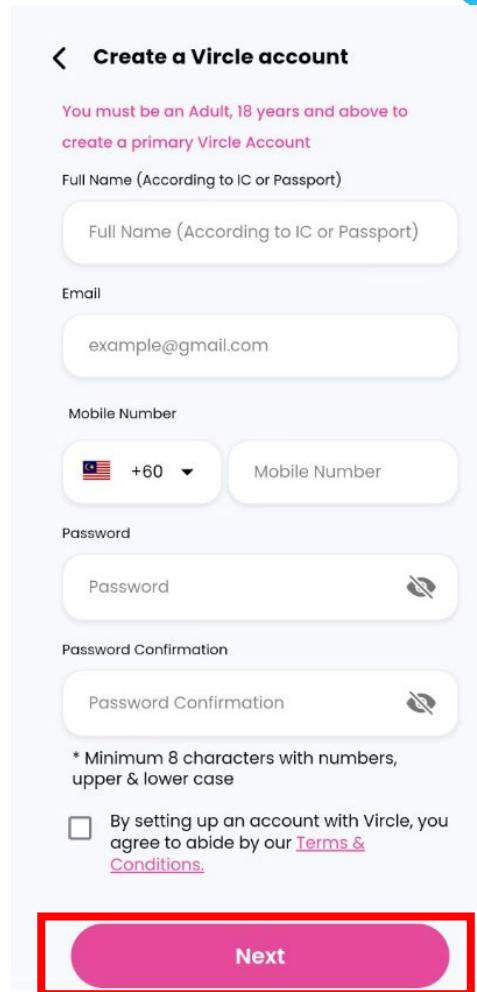
Step 2
Open the Viricle App



Step 3
Press “Allow” Viricle to
send you notification



Step 4
Press “Sign Up Here”



Step 5
Please key in your details to
register for a Viricle Account,
then press “Next”

Powering up your app for the 1st time



< Create a Vircle account

create a primary vircle Account

Full Name (According to IC or Passport)

Wong Kwai Lan

Email

Please confirm your details

Please verify both email and mobile number. If it is correct, please press confirm.

Email: livia@vircle.com

Mobile: +601168209255

Edit **Confirm**

* Minimum 8 characters with numbers, upper & lower case

By setting up an account with Vircle, you agree to abide by our [Terms & Conditions](#).

Next

The 'Confirm' button is highlighted with a red box.

< Enter Verification Code

Your one-time password (OTP) has been sent to your mobile device +60xxxxx9255

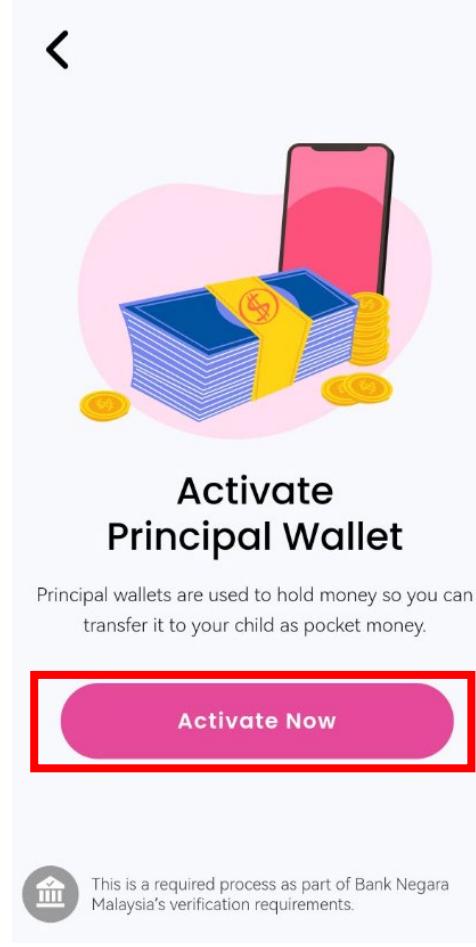
Personal Authentication Code (PAC) is **BSGO**

• • • • •

OTP is valid for 04:13

Didn't receive Security Code? [Resend](#)

Next



Principal Wallet Activation

Add Photo

Full Name (According to IC or Passport)

Wong Kwai Lan

Nationality

Malaysian

NRIC (no-) or Passport

NRIC or Passport

Date Of Birth

DD/MM/YYYY

You will be asked to create a 6 digit user pin. This will be used when making payments and giving your child allowances in Vircle.

Continue

Step 6
Check the email & mobile are key in correctly and press **"Confirm"**

Step 7
Check SMS and enter One-Time Password (OTP)

Step 8
Press **"Activate Now"**

Step 9
Key in your informations required by the **Central Bank of Malaysia**

Powering up your app for the 1st time



X



Create user PIN

Set up your 6-digit user PIN for wallet authentication purposes.

X



Confirm user PIN

Reenter your 6-digit user PIN to confirm.



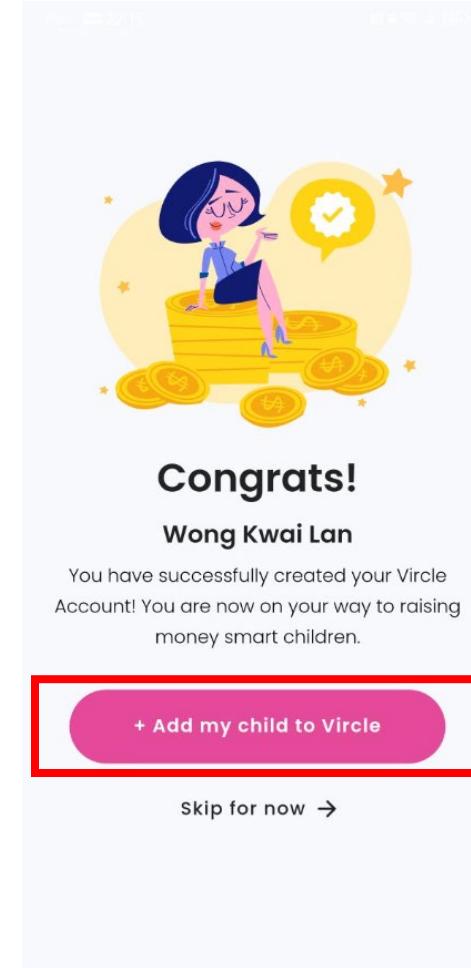
Step 10

Set Up Transaction Pin
(6 Digits of your choice)



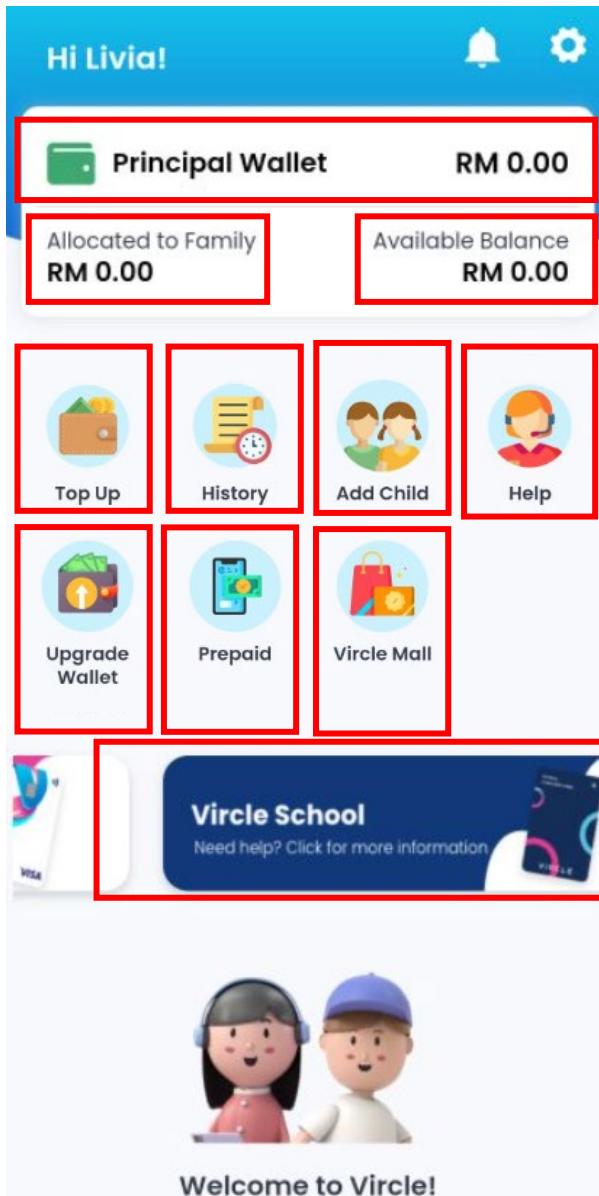
Step 11

Key in one more time to
confirm the user PIN



Congratulations! Parent's E-Wallet is now created.
You can choose **“+Add my child to Vircle”** to add child
Or **“Skip for now”** to the Vircle eWallet main dashboard

View Dashboard

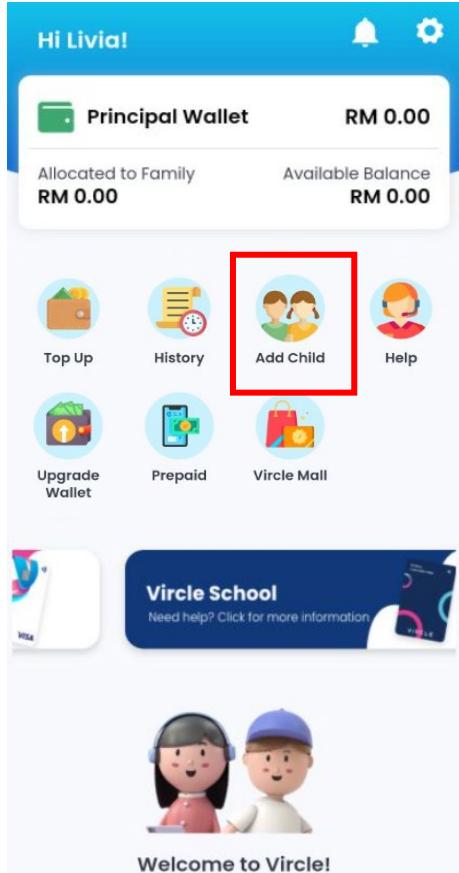


- **Principal Wallet** is Total funds in your eWallet (Parent).
- **Allocated to Family** is the Total funds allocated to children or member/s registered under your account.
- **Available Balance** is the Available funds to be allocated in future or used to make in app purchased (meals, payments)
- **Top Up** allows you to Top Up Principal eWallet
- **History** gives you records of all transactions
- **Add Child** allows you to add a child or dependant as a supplementary account user
- **Help** button, if you have any issue with the Vircle App, you can contact Vircle by using this Help Button.
- **Upgrade Wallet**, allows you to upgrade the eWallet to Premium to increase the monthly spending limit up to RM10,000.00
- **Prepaid** allows you to top up the credit for Prepaid Mobile
- **Vircle Mall** is a built-in marketplace accessible to all parents using the Vircle app. It allows users to purchase goods and services directly within the app, making the Vircle experience more convenient and valuable for our users.
- **Slider Carousel** is call to action button, Vircle news update

VIRCLE

Step 2: Add your child to your account
and connect to school

Add a Child



Press “Add Child”

Register Child Account

All the fields are mandatory and required by Law

Nickname
Nickname

Full Name(According to IC or Passport)
Full Name(According to IC or Passport)

Nationality
Malaysian

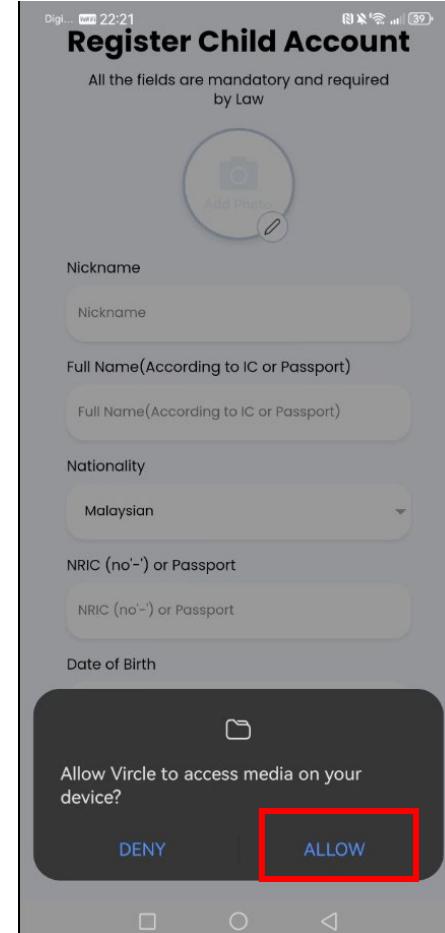
NRIC (no'') or Passport
NRIC (no'') or Passport

Date of Birth
Date of Birth

Next

Cancel

If you would like to add child photo (preferred as additional security while tap card), press the pen icon



Please press “Allow” Vircle to access media on your device to select photo

Register Child Account

All the fields are mandatory and required by Law

Nickname
Fang Jian Ming

Full Name(According to IC or Passport)
Fang Jian Ming

Nationality
Malaysian

NRIC (no'') or Passport
123456991234

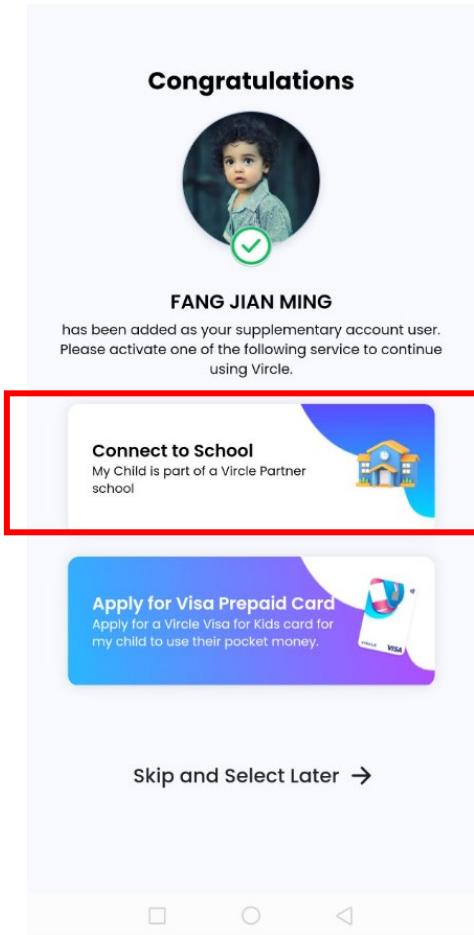
Date of Birth
20-11-2012

Next

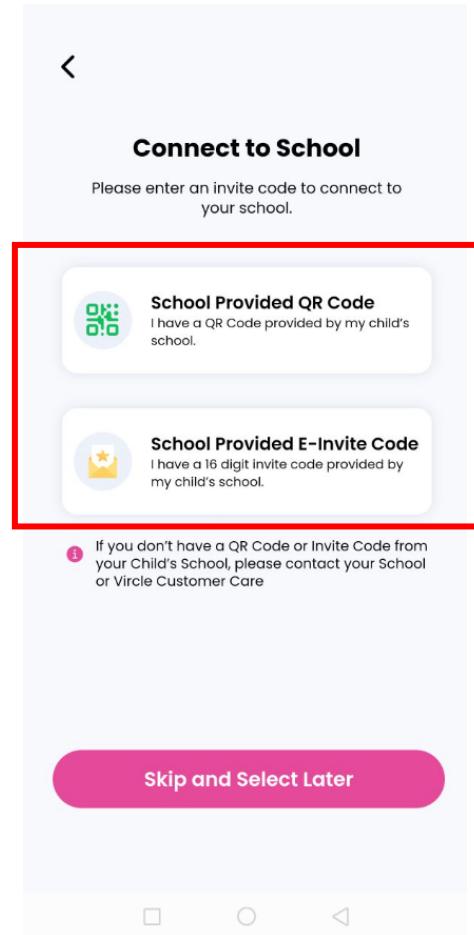
Cancel

Key in Child’s information, press “Next”

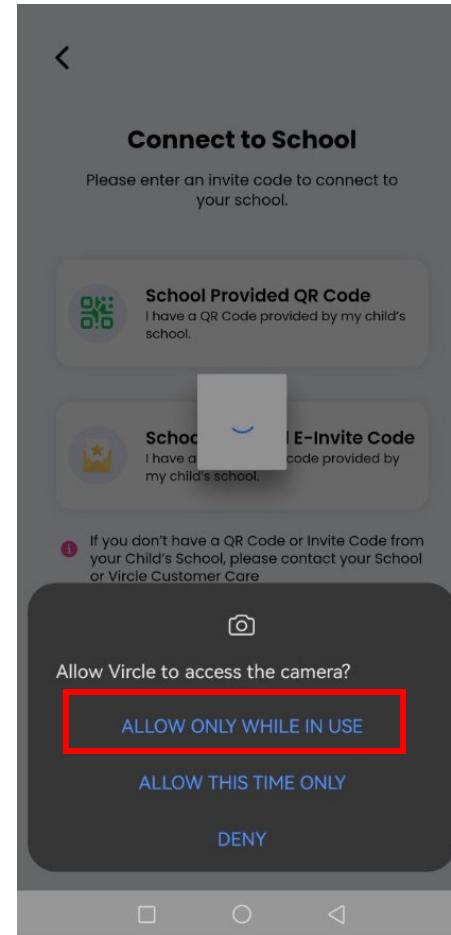
Add a Child



Select
“Connect to school”



Select one of the method
Scan QR or
key in 16 digits E-Invite Code



Please select
“ALLOW ONLY WHILE IN USE”
to allow Vircle to access the camera

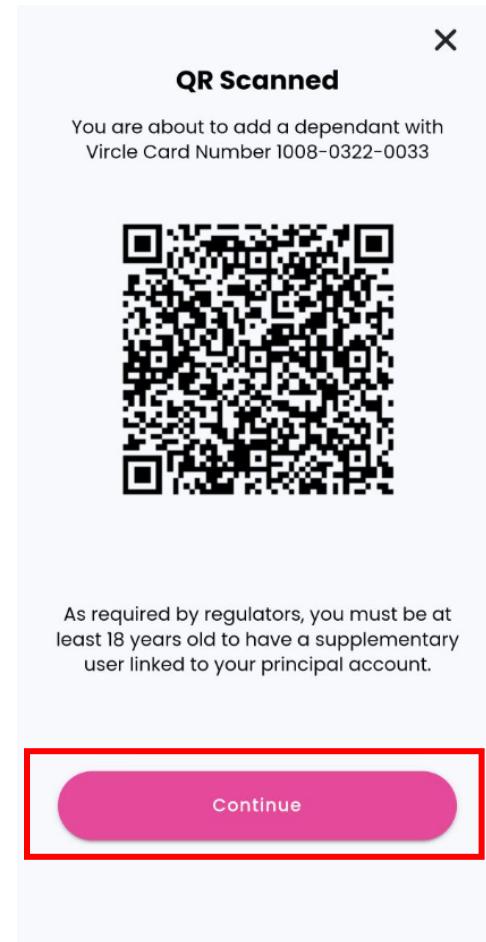
Add a Child



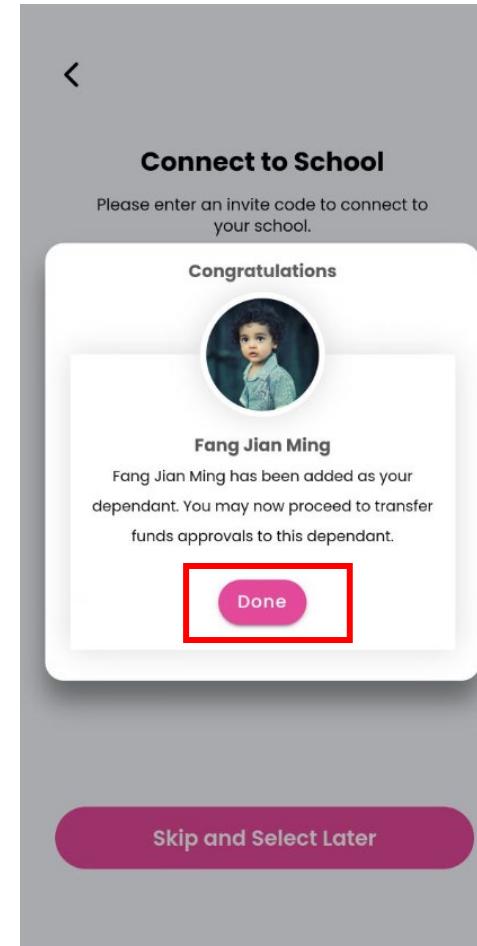
OR

16 digits e-Invite code
example:
1002-0322-0063-9500

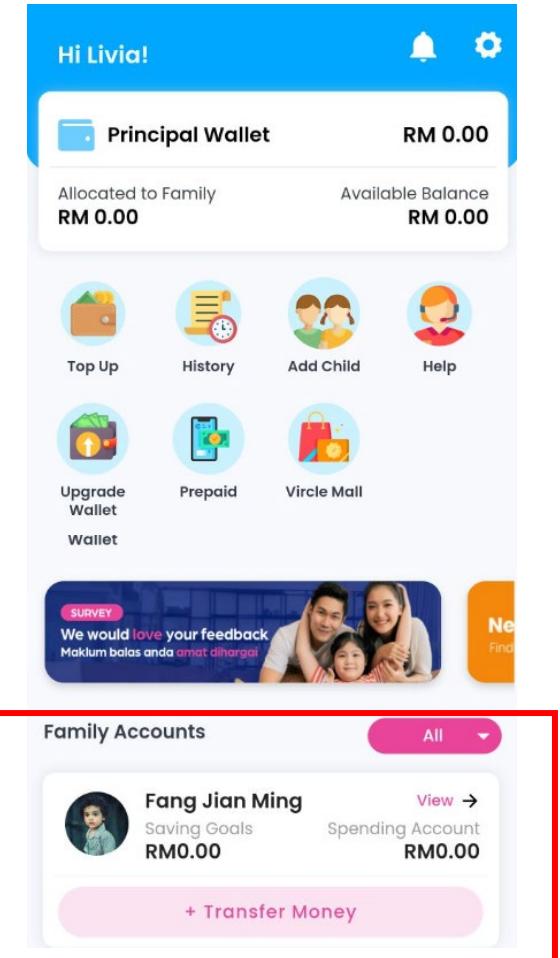
Scan your child's personal QR code or key in the 16 digits e-Invite code from your email



Press "Continue"



Congratulations!
Your child is added to your account successfully

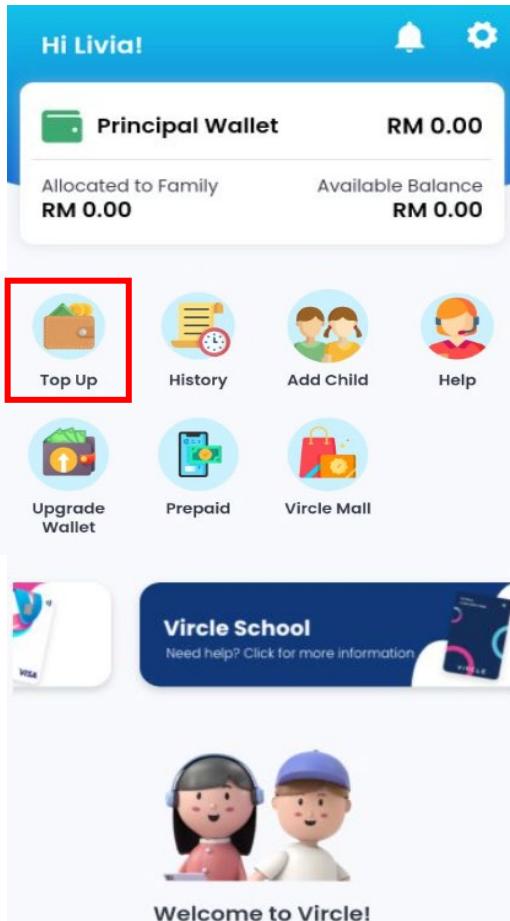


All children you have added will be visible on your dashboard

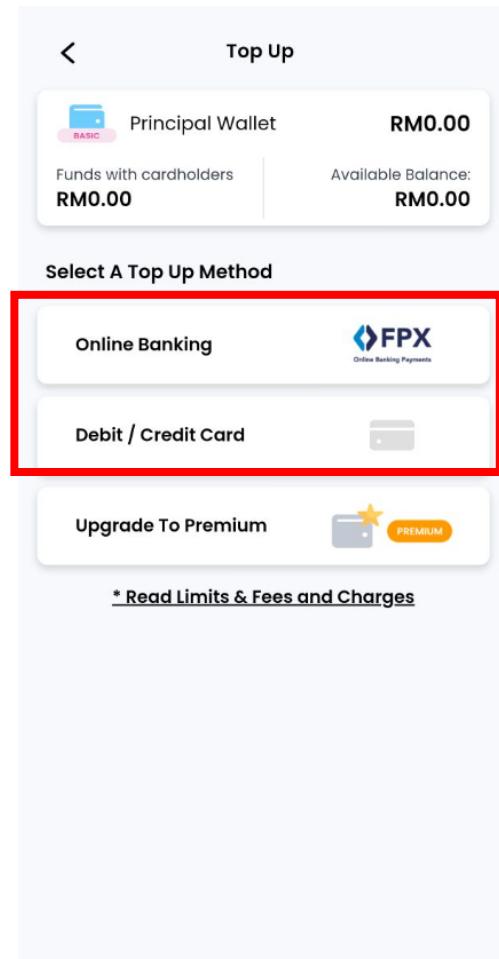
VIRCLE

Step 3: Top Up Parent eWallet

Topping up Principal e-Wallet

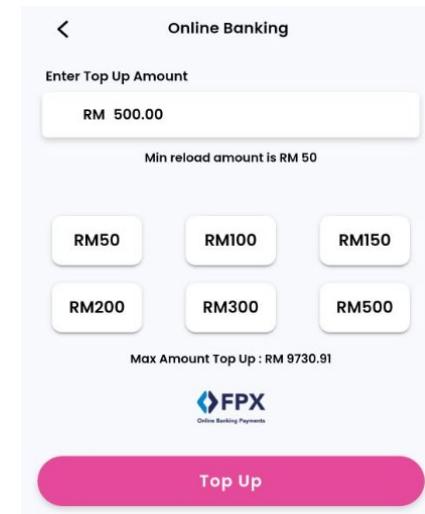


Step 1: Tap the Top-Up Icon

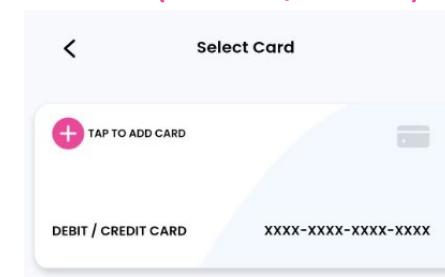


Step 2: Choose your preferred payment method and top up amount

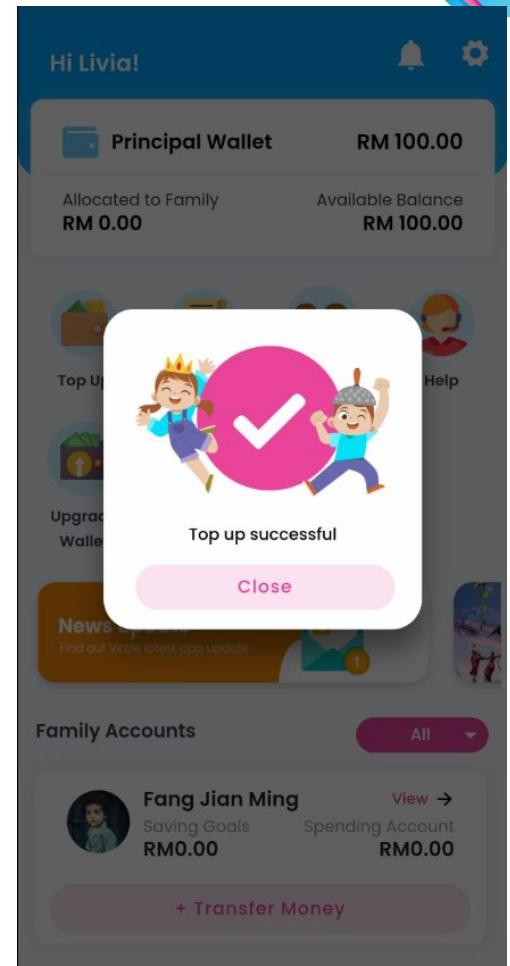
Online Banking



Bind Card (Credit/Debit)



Step 3: Key in the payment details or bind a card

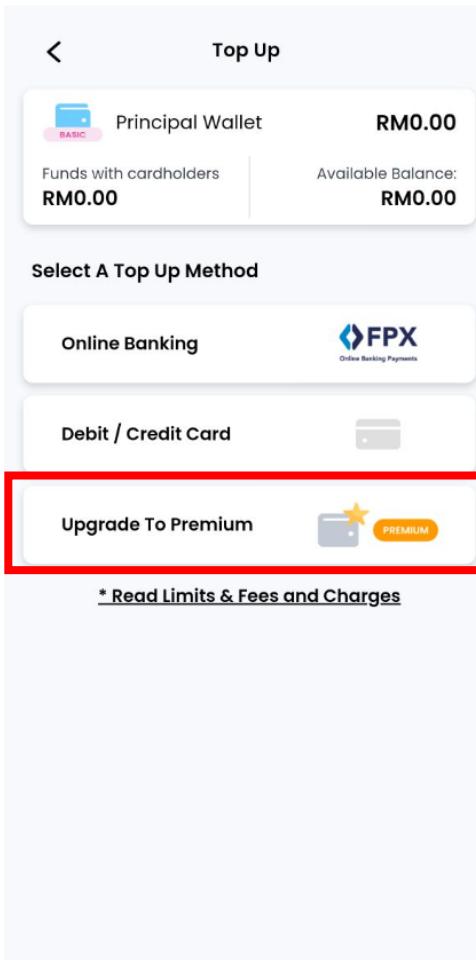


Congratulations!
Your Top Up is successful

eWallet Limits



- Your Basic account setup gives you ;
 - eWallet size of RM 4,999
 - Monthly family spend limit of RM 4,999
- Monthly eWallet top up limits
 - Credit/Debit Cards : MYR 1,000 per month
 - FPX/Online Banking : RM 4,999
- Upgrade eWallet to Premium & you get :
 - eWallet size of RM 10,000
 - Annual family spend limit of RM 120,000
 - Card top up monthly limit remains RM 1,000.
 - FPX top ups are unlimited, subject to annual family spend limit 120K
 - Issue VISA prepaid card to children



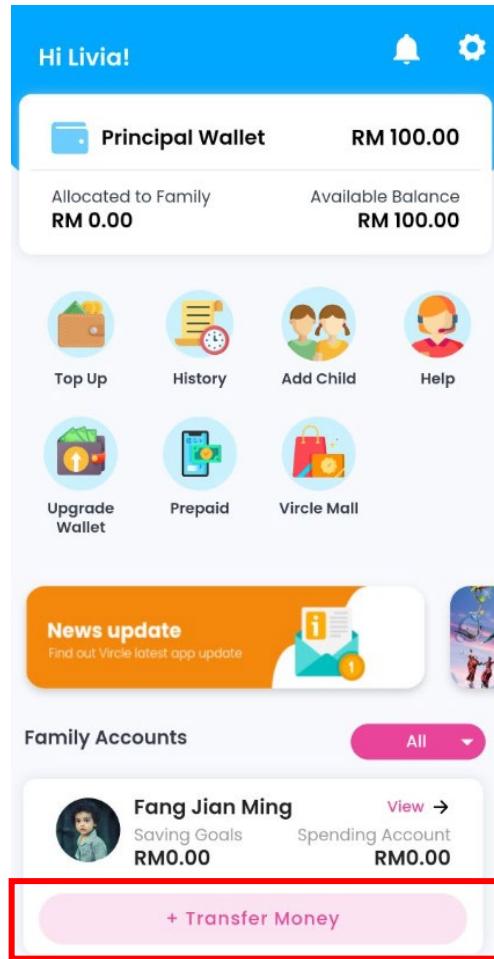
- To upgrade for free, from TOP UP
 - Tap on Upgrade to Premium
 - Confirm Identity details (Should matching ID data)
 - Provide Occupation details
 - For foreigners, provide local Address too
 - Complete NRIC / Passport Scan
 - Complete liveness test (look left, right & Smile)
 - Wait up to 2 minutes for upgrade to complete

VIRCLE

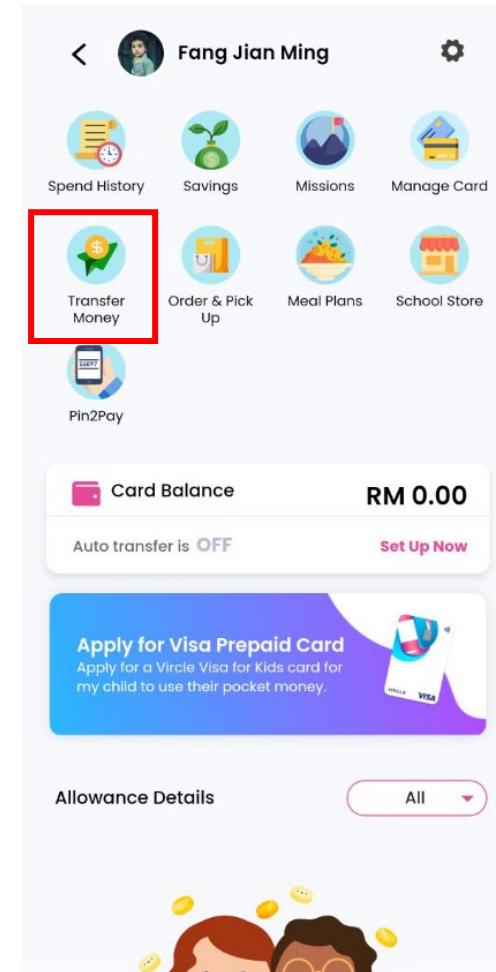
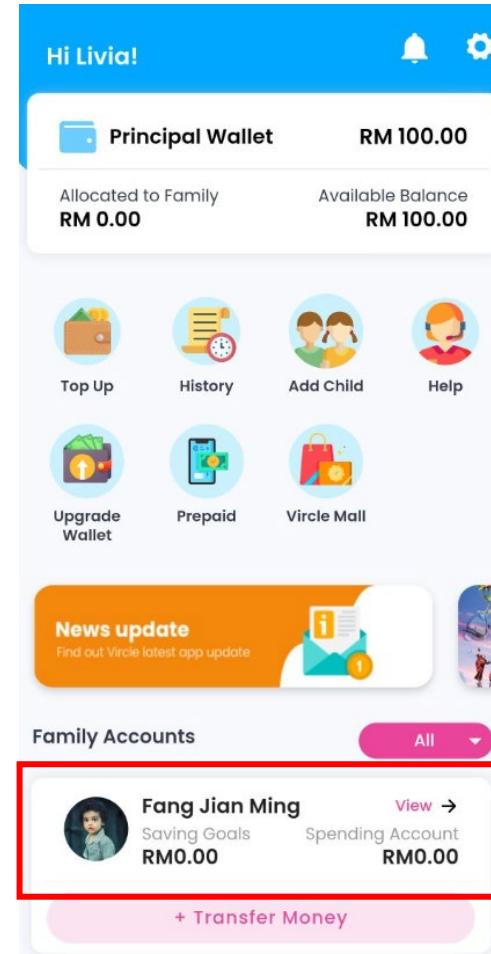
Step 4: Transfer Money to card

(allocate money from eWallet into child card)

Transfer Money from Principal Wallet to Child



OR

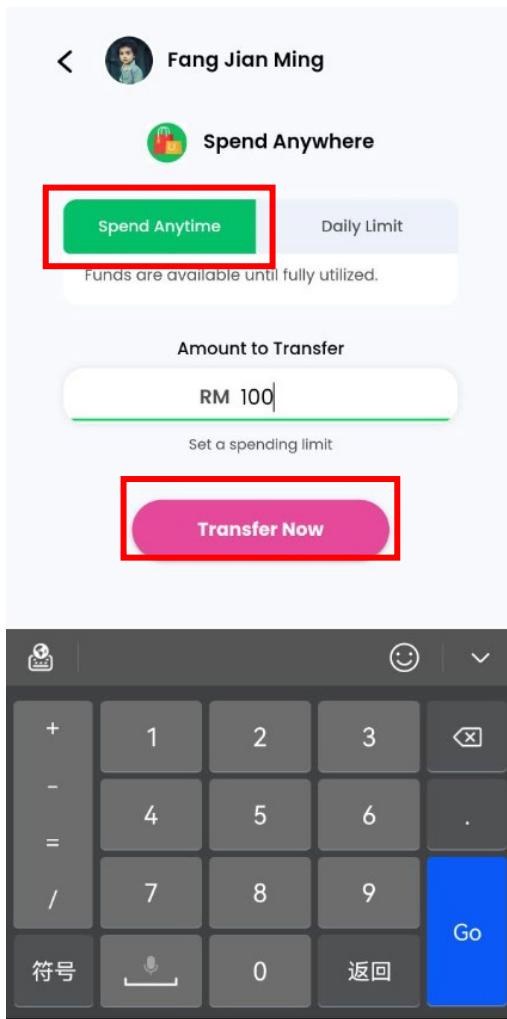


Press “Transfer Money”

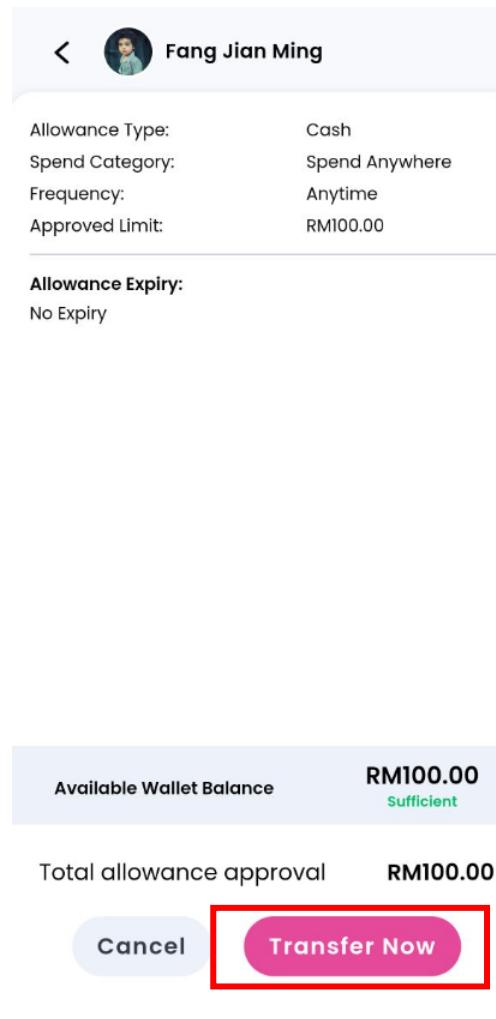
Press the Child Photo

Press “Transfer Money”

Use Spend Anywhere – Anytime for simplicity



Step 3:
Select Spend Anytime – key in
Amount – Transfer Now



Step 4 :
Confirm details and press
“Transfer Now”

Transferring money to card, you have options:

- **Spend Anytime**– Simple transfer and spend until money is utilized, then transfer more.

Use Spend Anywhere – Daily Limits



< Fang Jian Ming

Spend Anywhere

Spend Anytime **Daily Limit**

Set a daily spending limit.

Amount to Transfer
RM 10.00

Please set daily amount

Daily Limit [Clear Selection](#)

DEC 2024 ▾

Su.	M.	Tu.	W.	Th.	F.	Sa.
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Transfer Now

Step 3:
Select **Daily Limit** – key in
Amount – Select given date –
Press “**Transfer Now**”

< Fang Jian Ming

Allowance Type: Cash
Spend Category: Spend Anywhere
Frequency: Daily
Approved Limit: RM10.00

Approved Days:

9 Dec 2024	Monday
10 Dec 2024	Tuesday
11 Dec 2024	Wednesday
12 Dec 2024	Thursday
13 Dec 2024	Friday
16 Dec 2024	Monday
17 Dec 2024	Tuesday
18 Dec 2024	Wednesday
19 Dec 2024	Thursday
20 Dec 2024	Friday

Available Wallet Balance **RM100.00**
Sufficient

Total allowance approval **RM100.00**

Cancel **Transfer Now**

Step 4 :
Confirm details and press
Transfer Now

- **Daily Limit** – Limited how much can be spent on card per day, within the active month.

Transfer Money

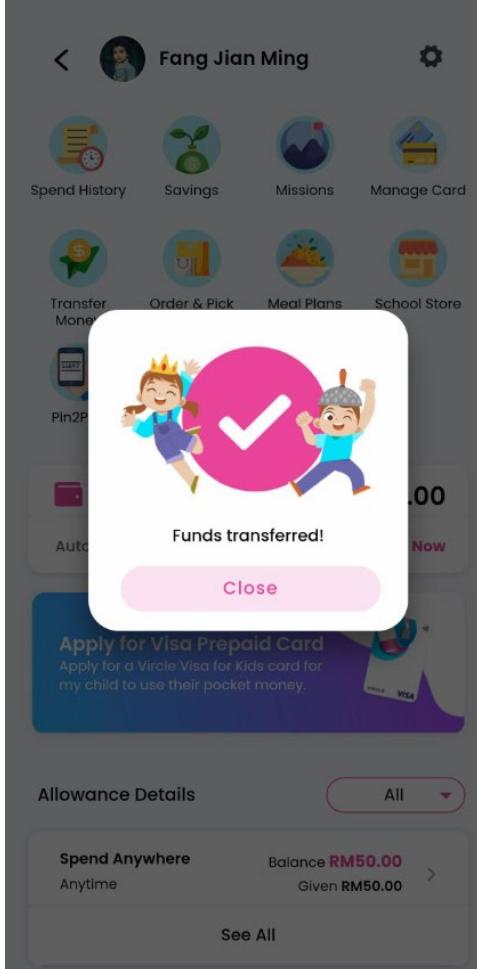


 Enter user PIN

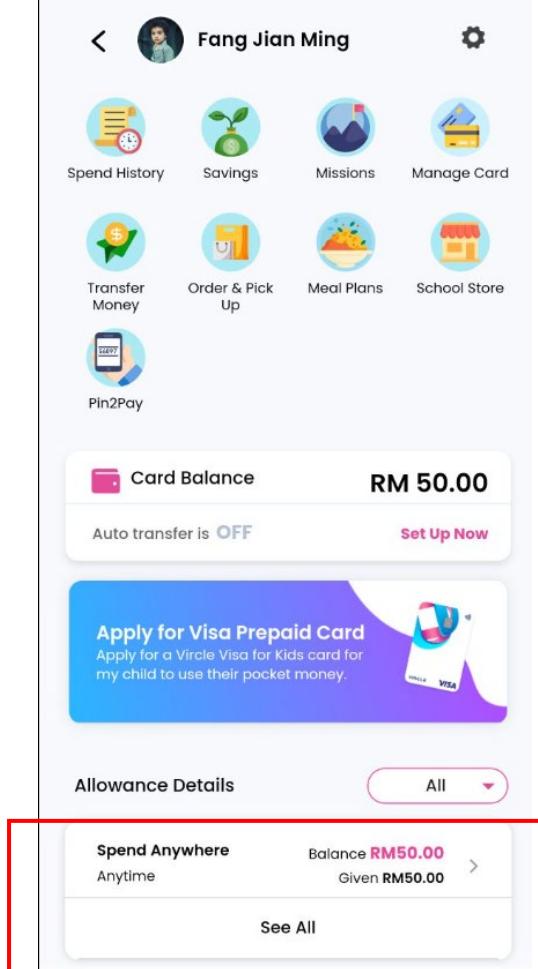
Verify this action by entering your 6-digit user PIN.



Step 5:
Key in your User Pin



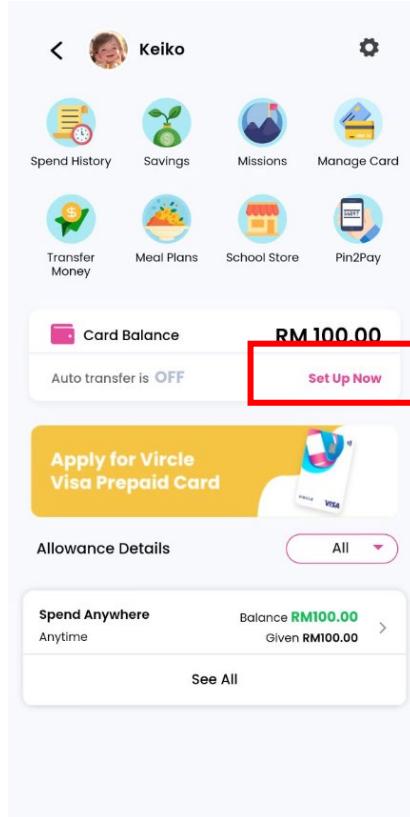
Congratulations!
Money transferred to Card



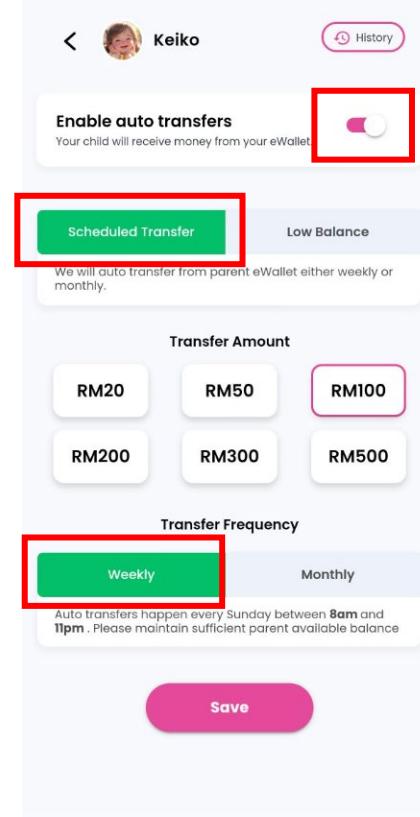
View Given Allowances

Auto transfers to children, they will always have funds

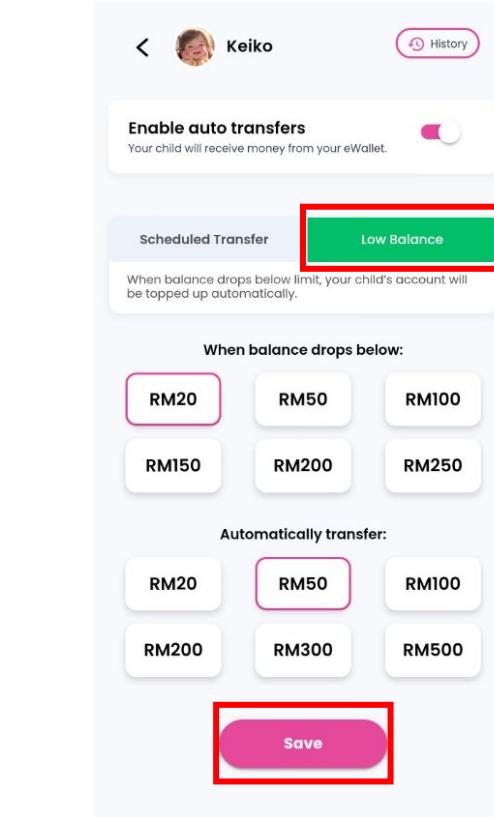
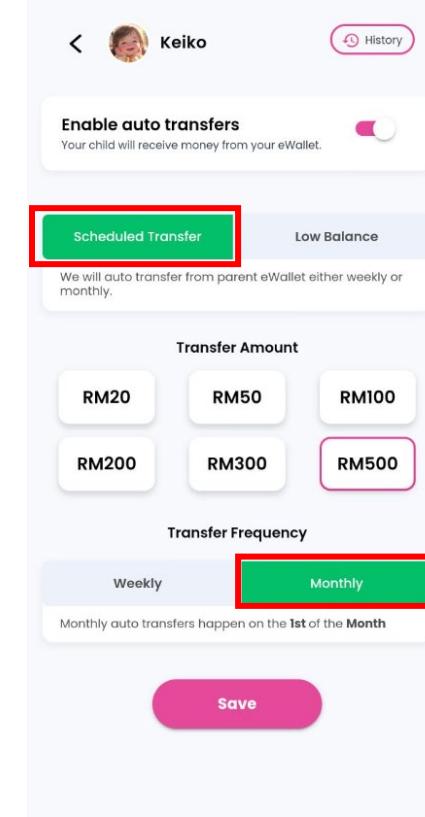
** Principal eWallet must have enough funds



Step 1:
From Child's Account Page,
tap Set Up here



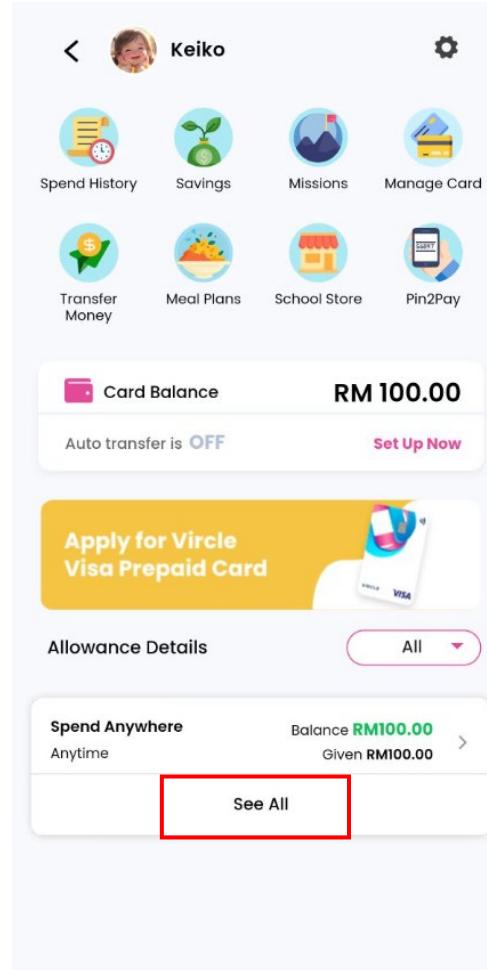
Step 2a:
Enable Auto transfers & select rule,
Scheduled (Weekly or Monthly)



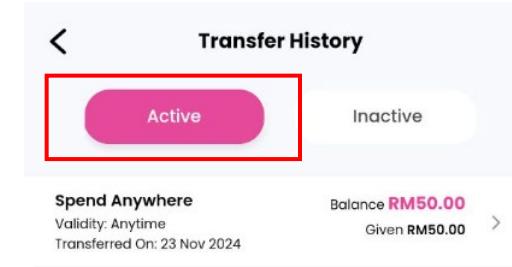
Step 2b:
or On low balance & press Save to
activate

*Money is reload from **principal eWallet** – Available Balance NOT direct from bank

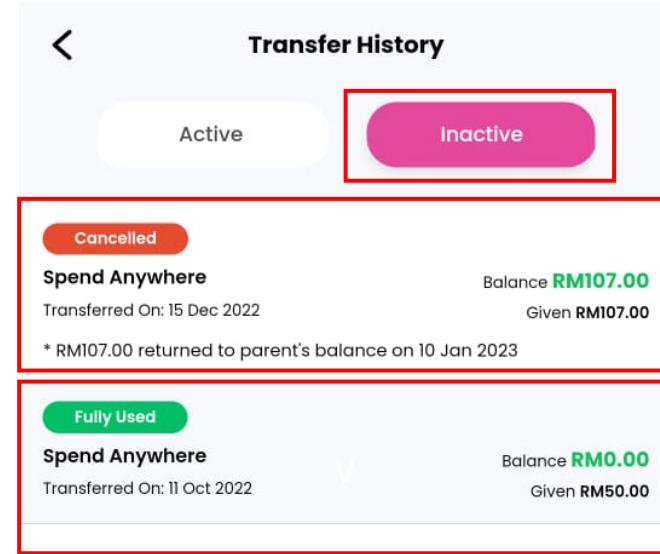
Transfer Money – Check child Allowance status



Step 1:
Press “See All”



Step 2:
Tab “Active” showing Active Allowance
that can be use for tap & pay



Cancelled: this
allowance has been
manually Stop

Fully Used: this
allowance has been
fully utilized

Step 3:
Tab “Inactive” showing all the inactive
allowance (Stop or fully used or Expired)

Transfer Money – View Transaction History



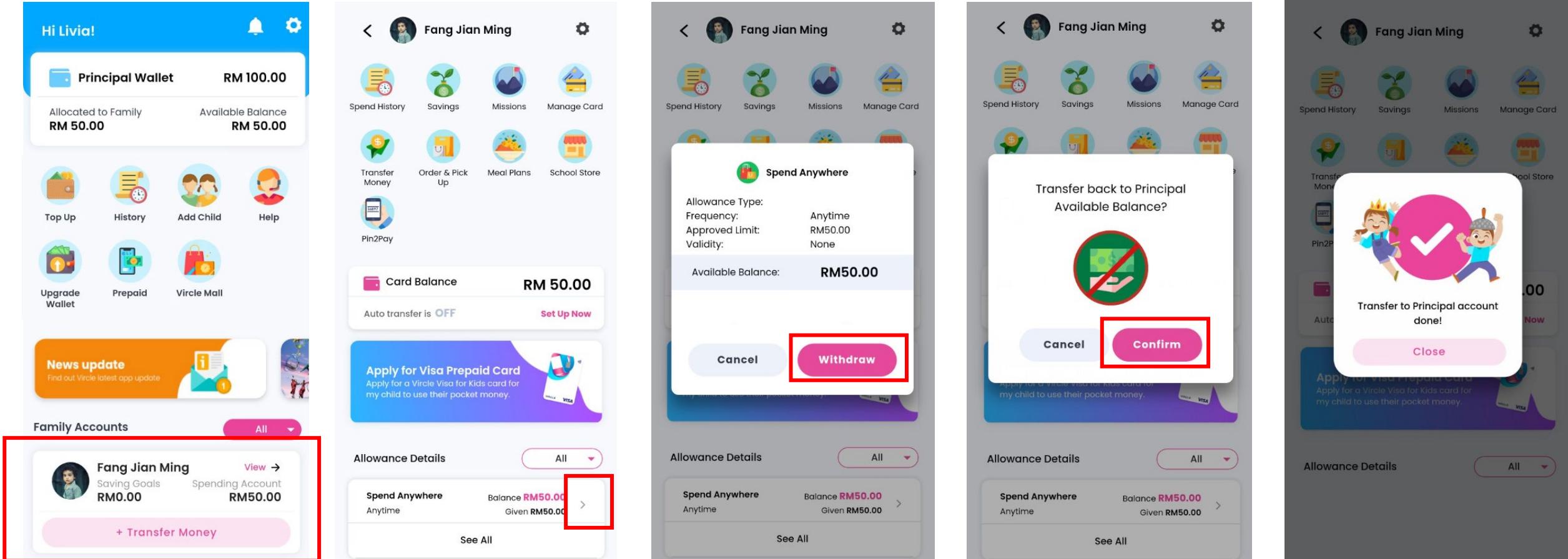
Press “Spend History”

Tab “Transaction” - Select the **90 days** to view the pass 90 days transactions, this include the Vircle Visa Debit Card transactions

Press “Cash Transfer” - Tab “Active” showing Active Allowance that can be use for tap & pay

Under “Cash Transfer” - Tab “Inactive” showing all the inactive allowance (Stop or fully used or Expired)

Withdraw Allowance



Step 1:
From main dashboard,
press Child photo

Step 2:
From Child's Account Page,
press the small Arrow

Step 3:
Press "Withdraw"

Step 4:
Press "Confirm"

Step 5:
The money transfer back
to principal eWallet as
Available Balance

VIRCLE

Step 5: Prepaid Meal Plan

VIRCLE

Monthly / Term Fixed Meal Plan

Prepaid Meal Plans (Fixed Meal Plan) – View Menu



Hi Livia!

Principal Wallet RM 100.00

Allocated to Family RM 0.00 Available Balance RM 100.00

Top Up History Add Child Help

Upgrade Wallet Prepaid Vircle Mall

Allowance Details

Apply for Vircle Visa Prepaid Card

Spend Anywhere

Balance RM100.00 Given RM100.00

Anytime See All

Family Accounts

Fang Jian Ming View →

Saving Goals RM0.00 Spending Account RM0.00

+ Transfer Money

Fang Jian Ming

Spend History Savings Missions Manage Card

Transfer Money Pre-Paid Meals School e-Store Pin2Pay

Card Balance RM 100.00

Allowance Details

Apply for Vircle Visa Prepaid Card

Spend Anywhere

Balance RM100.00 Given RM100.00

Anytime See All

Please set Year and Class [Order Guide](#)

Year : Year 5

Class : Shark

Cancel **View Plans**

Meal Plan Tips:

Payment for meal purchase
Payment for meals are deducted from "Parent-Available Balance", not Card User's balance. Please keep sufficient "Available Balance".

Cancellation & Refunds
All purchases are final. Any dispute or refund request should be requested directly from the store owner.

Fang Jian Ming

Available Meal Plans

Demo Term 2 Meal Plan 02 Jan – 14 Apr
Price: RM 1110.00
Meal Dates: 02 Jan to 03 Mar 2023
Order by: 31 Jan 2023
Note: This Meal Plan requires no selection.

Demo Weekly Meal Plan Selection 6-10 Feb
Meal Dates: 06 Feb to 10 Feb 2023
Order by: 08 Feb 2023

Meal Plan 6-10 March
Meal Dates: 06 Mar to 10 Mar 2023
Order by: 05 Mar 2023

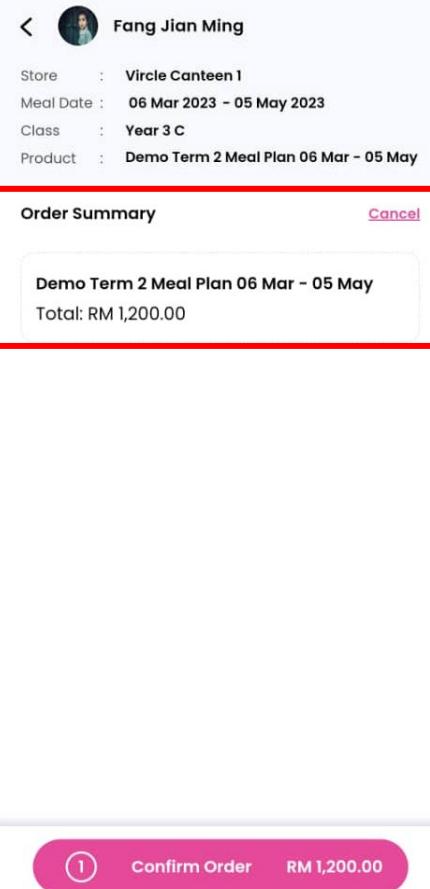
Step 1:
Select Child

Step 2:
Press the icon
"Pre-Paid Meals"

Step 3:
Pick the Year and Class of
your child accordingly

Step 4:
For **Fixed Meal Plan**, press "**More Info**"
to download the menu and now you
able to view the menu in PDF format

cont... Prepaid Meal Plans (Fixed Meal Plan): Make Payment

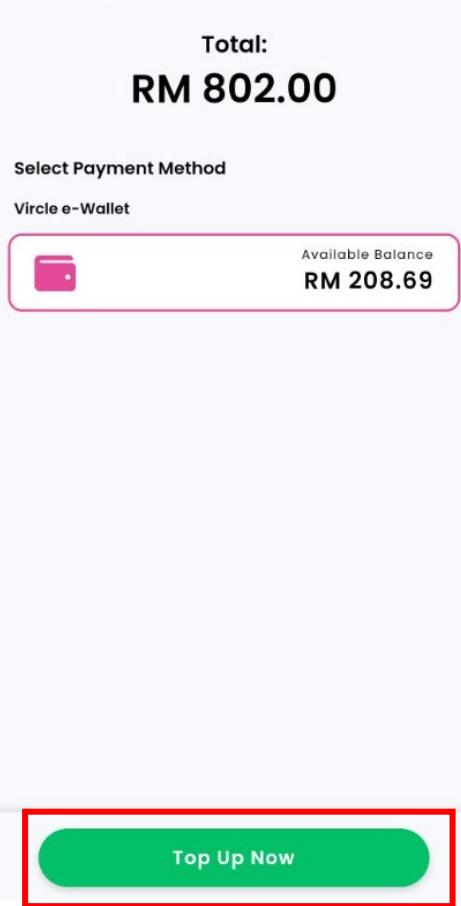


Order Summary

Demo Term 2 Meal Plan 06 Mar - 05 May

Total: RM 1,200.00

1 Confirm Order RM 1,200.00



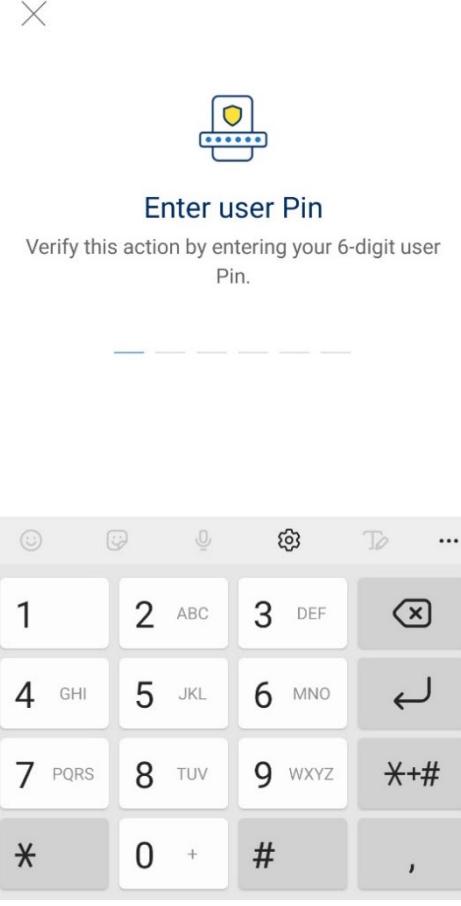
Total: RM 802.00

Select Payment Method

Vircle e-Wallet

Available Balance RM 208.69

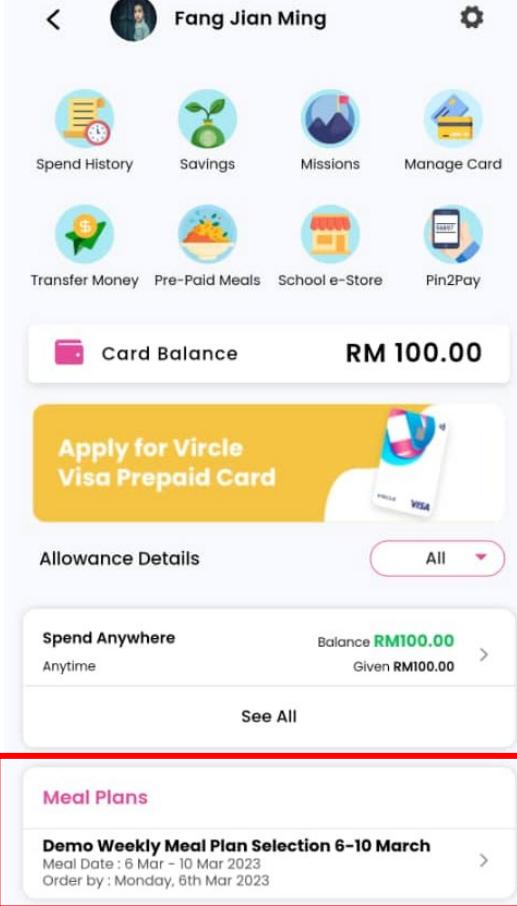
Top Up Now



Enter user Pin

Verify this action by entering your 6-digit user Pin.

1 2 ABC 3 DEF
4 GHI 5 JKL 6 MNO
7 PQRS 8 TUV 9 WXYZ *+#
* 0 + # ,



Fang Jian Ming

Spend History Savings Missions Manage Card

Transfer Money Pre-Paid Meals School e-Store Pin2Pay

Card Balance RM 100.00

Apply for Vircle Visa Prepaid Card

Allowance Details All

Spend Anywhere Balance RM100.00 Given RM100.00 Anytime See All

Meal Plans

Demo Weekly Meal Plan Selection 6-10 March

Meal Date : 6 Mar - 10 Mar 2023 Order by : Monday, 6th Mar 2023

Step 5:
Check the price of the Fixed Meal Plan and press "Confirm Order"

Step 6:
Check total amount to be pay and eWallet balance is sufficient then press "Purchase" or "Top Up Now"

Step 7:
Key in your 6 digit PIN

Your Meal Plan is ordered successfully.

The purchased Meal Plan is now show on your child Dashboard

VIRCLE

Introduction of eStore

Introduction of eStore



Hi LIVIA!

Principal Wallet RM 58.41

Allocated to Family RM 51.42 Available Balance RM 6.99

Top Up History Add Child Help

Upgrade Wallet Prepaid Vircle Mall

New & Exclusive Millions Visa Card Limited Edition Order Now

Family Accounts All

FANG JIAN MING view → Saving Goals RM0.00 Spending Account RM0.00 + Transfer Money

Step 1
Select your child's profile on parent dashboard

Spend History Savings Missions Manage Card

Transfer Money Meal Plans Pin2Pay

Card Balance RM 0.00 Auto transfer is OFF Set Up Now

Apply for Visa Prepaid Card Apply for a Vircle Visa for Kids card for my child to use their pocket money.

Already have your Visa Card? Link it to your child & activate now! Link Now

Allowance Details All

Step 2
Select “Online Store”
(school may change the name for the icon)

Please set Year and Class

Year : Year 2

Class : C

Cancel Next

Allowance Details All

Step 3
Select the Year and Class, then press Next

Select A Store Order History

Vircle Demo Canteen

Vircle Demo Event

Vircle Demo Payment

Vircle Demo PIBG

Vircle Demo Uniform

Step 4
Select the store, example select the Uniform Store

Introduction of eStore



Step 5
Swipe to select the category, scroll up and down to select the item you want to purchase

Step 6
View the product description

Step 7
Press the photo to enlarge, press the drop down menu to see the choices.

Step 8
Select the item and quantity you want, then press “Add Item”

Introduction of eStore



Step 9
Select other item you want else press “Check Out” to proceed payment

5 Check Out RM 227.02

Step 10
Check Order Summary, Enter notes for merchant, then press “Purchase Now”

MIC LONG PANTS - Primary Years	
1	MIC LONG PANTS - Size L 1 Piece
1	MIC LONG PANTS - Size XL 1 Piece
1	MIC LONG PANTS - Size 3XL 1 Piece
1	MIC LONG PANTS - Size 2XL 1 Piece

SPORT T-SHIRT - GREEN - UNISEX	
1	SPORT T-SHIRT - GREEN - SIZE 44 1 Piece

Total (incl.tax) RM 227.02

Purchase Now

Step 11
Select the payment method you would like to use, some payment method may not available in your child school, press “Pay Now”

Total RM 227.02

Select Payment Method

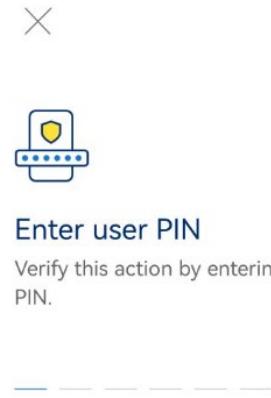
VIRCLE Available Balance RM 6.99

FPX Online Banking Payments

VISA mastercard Bank Card

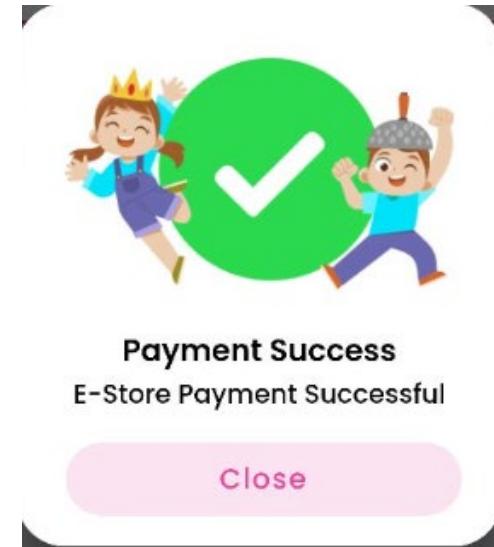
Pay Now

Introduction of eStore



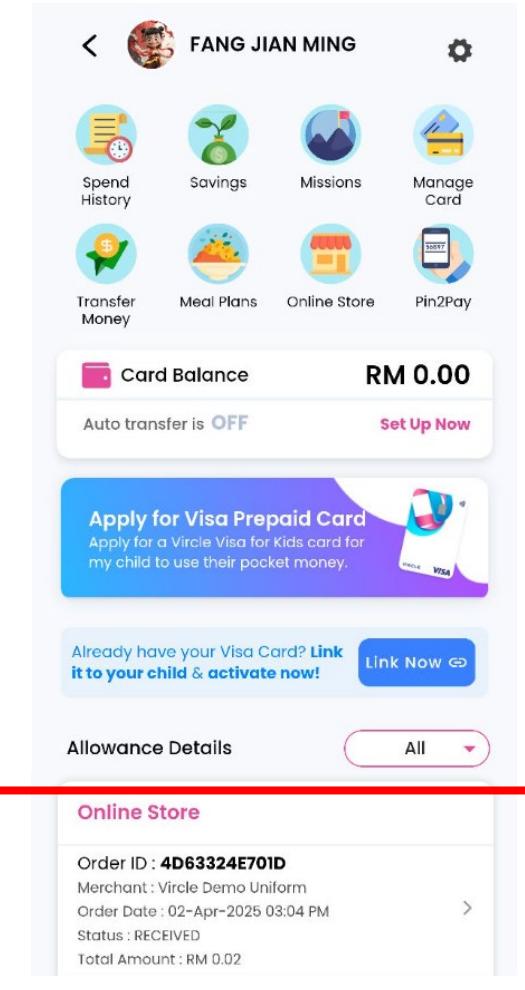
Step 12

Key in the User Pin to complete the purchase



Step 13

Payment Success and press "Close"

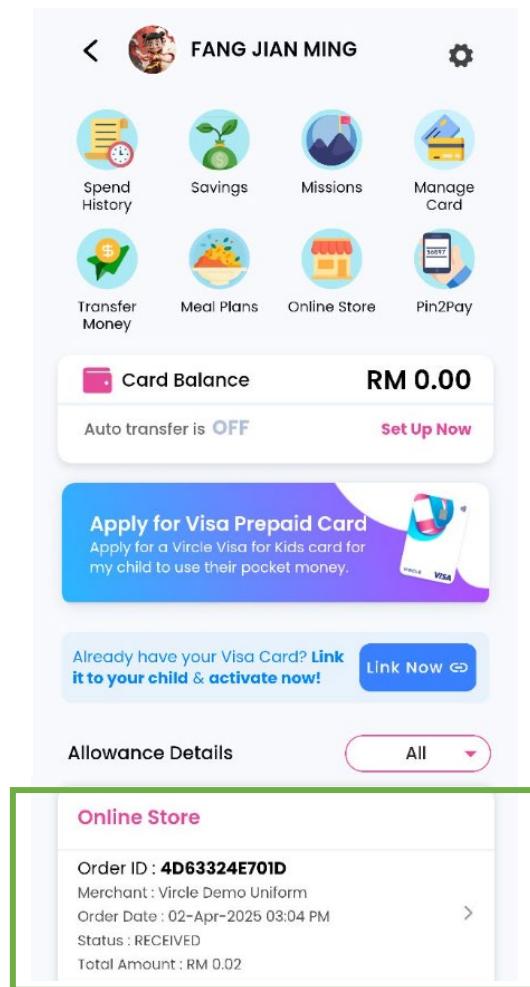


The purchased order is display at child dashboard

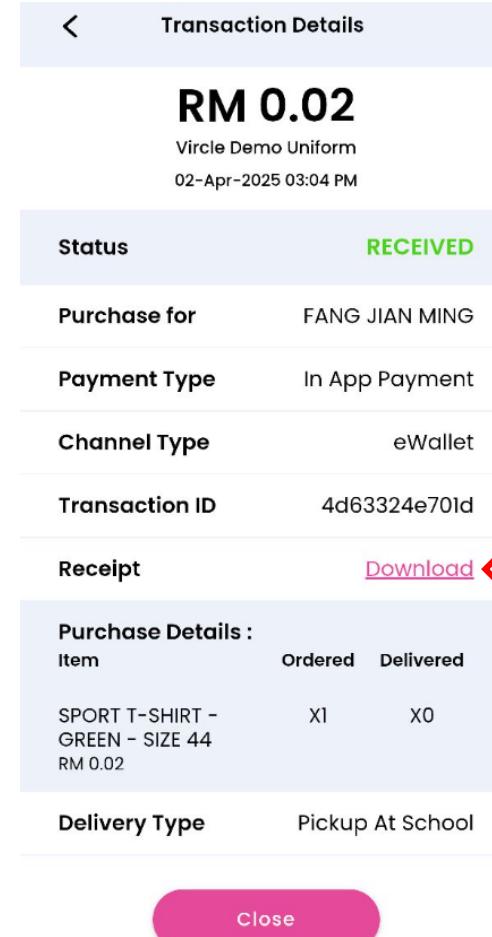
View your purchased orders



Option 1:



Option 1:
Tap on active orders from child page

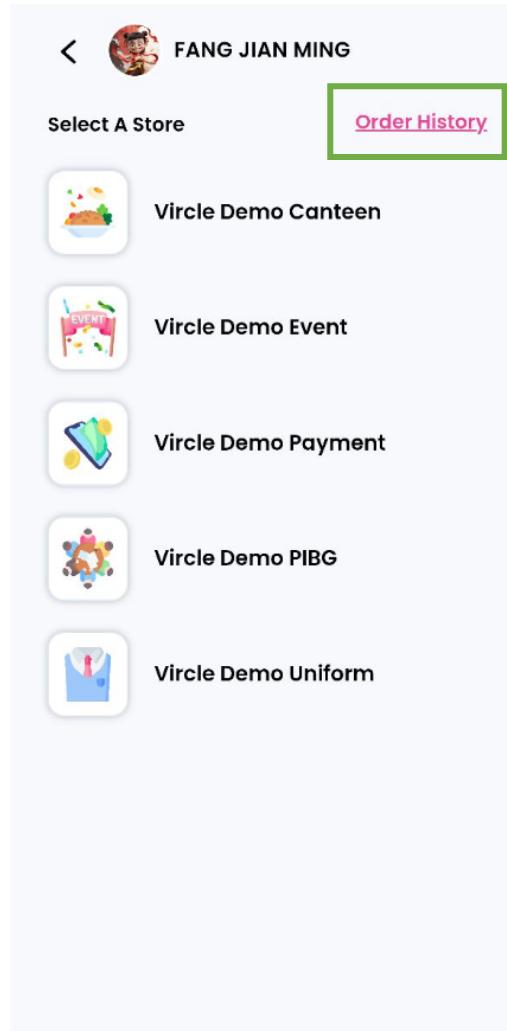


View Order Details

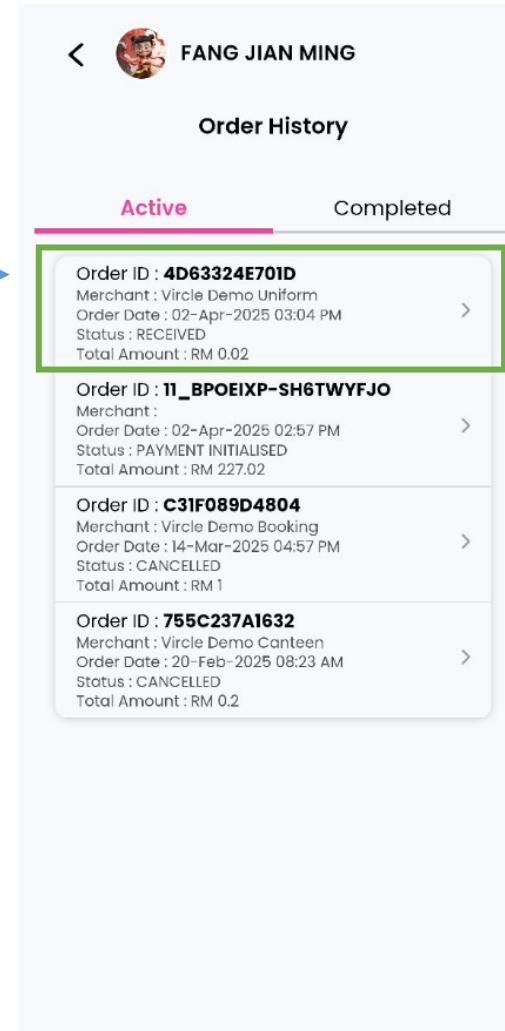
View your purchased orders



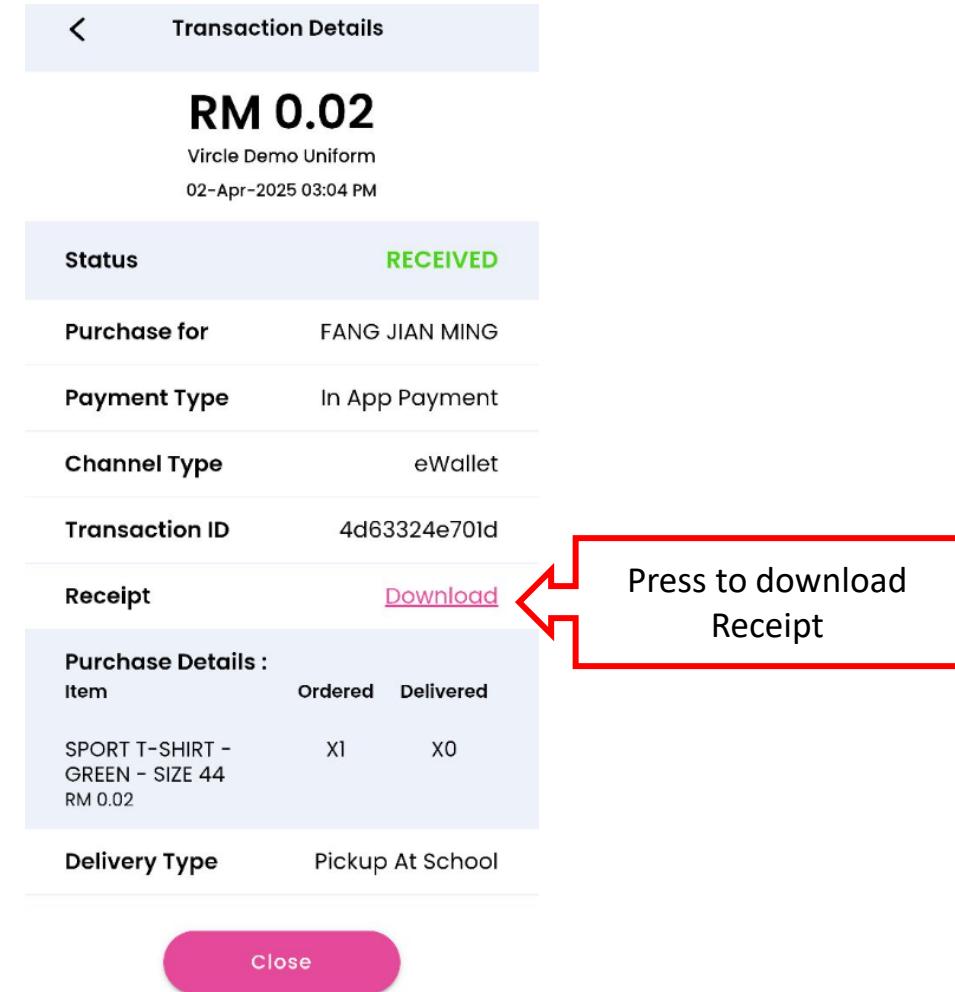
Option 2:



From **Select A Store** page, select **Order History**



Select an order and tap the small arrow



View Order Details

Press to download
Receipt

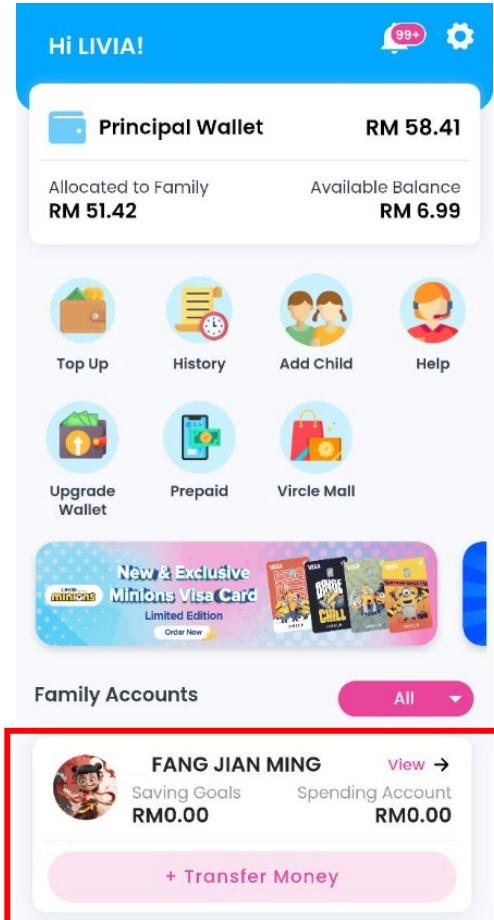
Terms of Merchant – How to get help



The screenshot shows a mobile-style online store interface. At the top, there is a back arrow, a user profile icon, the text 'FANG JIAN MI...', and a shopping cart icon. Below this, the store name 'Viricle Demo Uniform' is displayed, followed by a red-bordered link 'Store Terms'. The main content area is divided into two sections: 'Uniforms' (underlined) and 'Others'. The 'Uniforms' section contains two items: 'MIC LONG PANTS - Primary Years' (RM 50.00 - RM 59.00) and 'SPORT T-SHIRT - GREEN - UNISEX' (RM 0.01 - RM 0.02). The 'Others' section contains one item: 'School Tie' (RM 0.01). Each item has a small '+' icon to its right.

Terms and conditions of sales, refunds, exchanges and how to contact the Merchant, please refer to “Store Terms” at the selected Online Store

Introduction of eStore with Custom Form & Consent



Hi LIVIA!

Principal Wallet RM 58.41

Allocated to Family RM 51.42 Available Balance RM 6.99

Top Up History Add Child Help

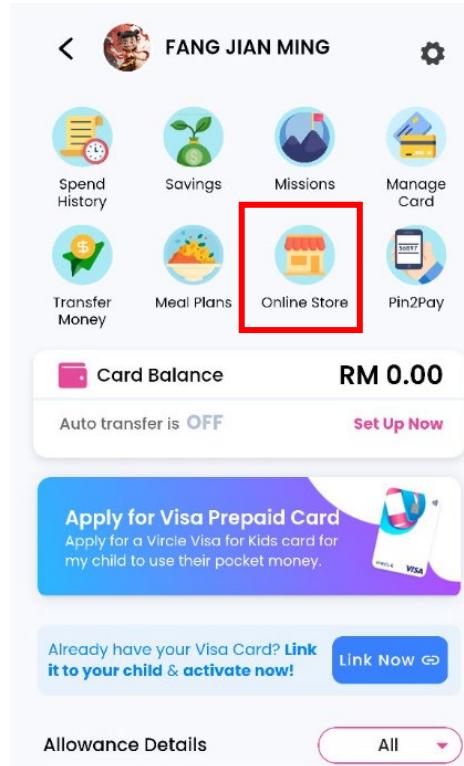
Upgrade Wallet Prepaid Vircle Mall

New & Exclusive Millions Visa Card Limited Edition Order Now

Family Accounts All

FANG JIAN MING view → Saving Goals RM0.00 Spending Account RM0.00 + Transfer Money

Step 1
Select your child's profile on parent dashboard



Spend History Savings Missions Manage Card

Transfer Money Meal Plans Pin2Pay

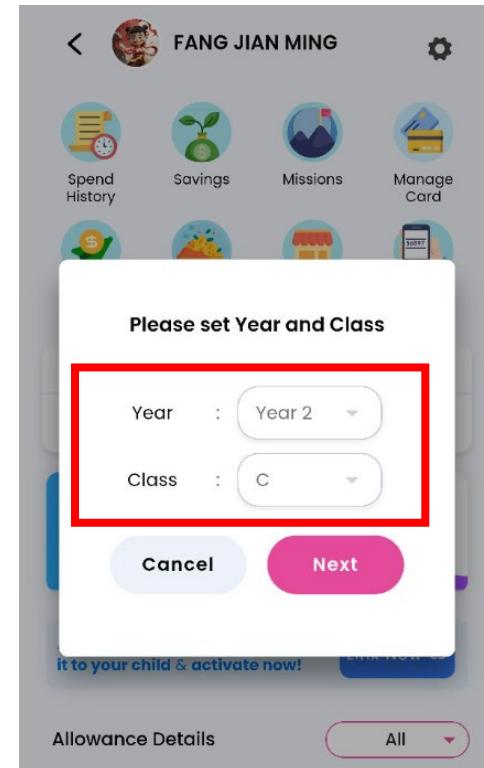
Card Balance RM 0.00 Auto transfer is OFF Set Up Now

Apply for Visa Prepaid Card Apply for a Vircle Visa for Kids card for my child to use their pocket money.

Already have your Visa Card? Link it to your child & activate now! Link Now

Allowance Details All

Step 2
Select “Online Store”
(school may change the name for the icon)



Please set Year and Class

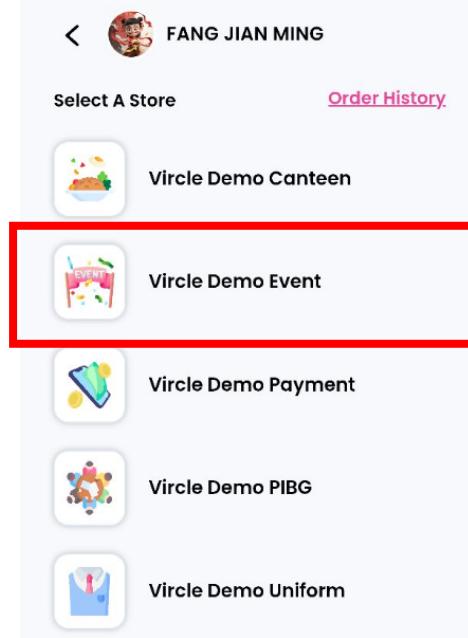
Year : Year 2

Class : C

Cancel Next

Allowance Details All

Step 3
Select the Year and Class, then press Next



Select A Store Order History

Vircle Demo Canteen

Vircle Demo Event

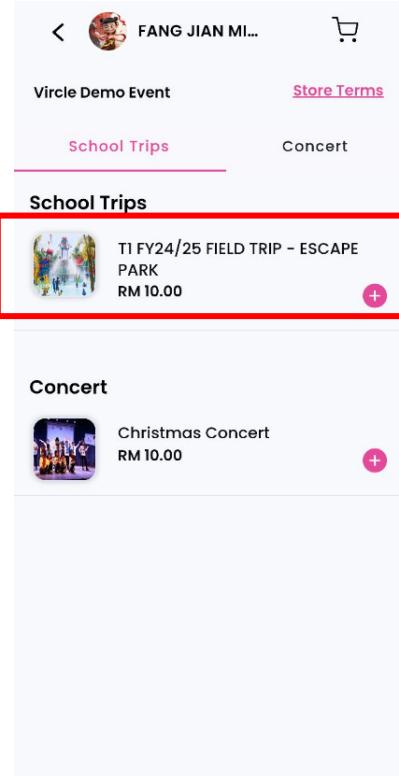
Vircle Demo Payment

Vircle Demo PIBG

Vircle Demo Uniform

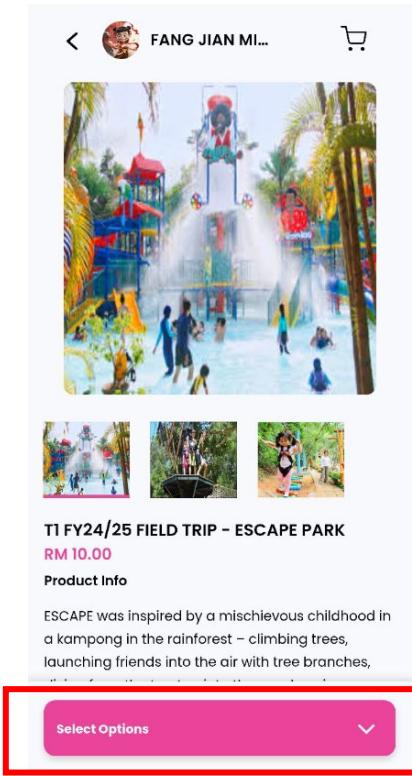
Step 4
Select the store, example select the Event Store

Introduction of eStore with Custom Form & Consent



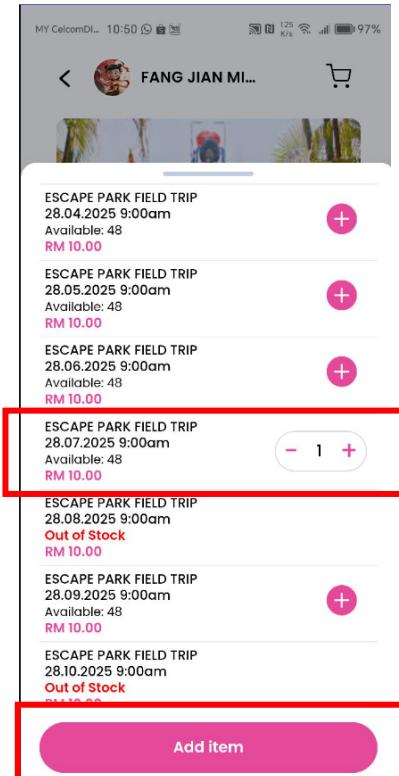
Step 5

Select the product you want to purchase



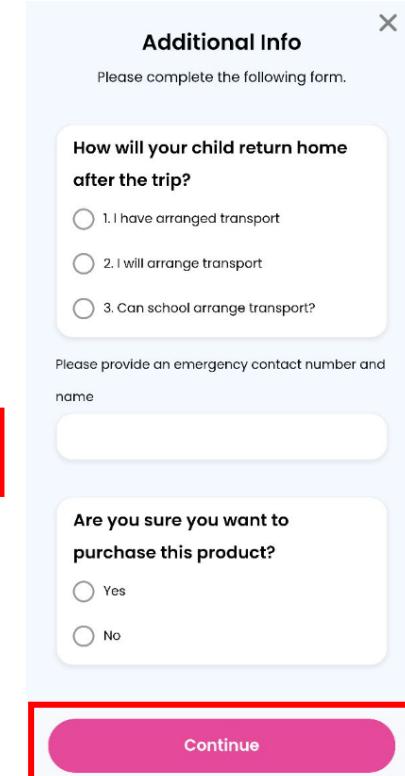
Step 6

View the product details then press "Select Option"



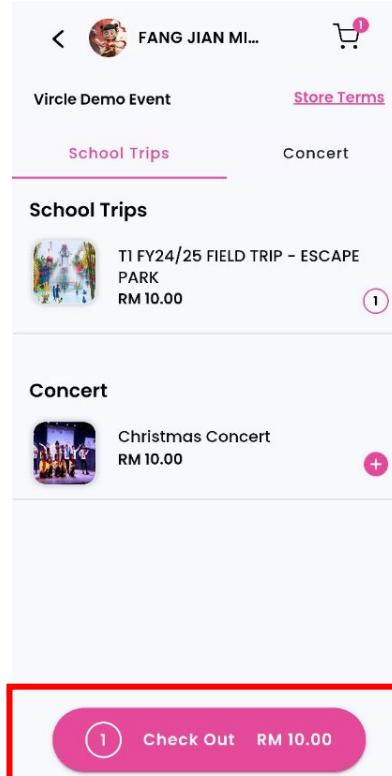
Step 7

Select the item and quantity then press "Add Item"



Step 8

If school required Additional Info, please fill in / answer question in the form then press "Continue"



Step 9

Press "Check Out"

Introduction of eStore with Custom Form & Consent



Consent Approval

Following item(s) require Parent Consent.

Please View, Update and approve each consent in this list in order to proceed.

T1 FY24/25 FIELD TRIP – ESCAPE PARK
CONSENT FOR T1 FY24/25 FIELD TRIP – ESCAPE PARK
Consent Status: Pending

View

Proceed

Consent Approval

Following item(s) require Parent Consent

Consent User Details

Parent Name: LIM FEI JIAN
Parent's NRIC/Passport: [REDACTED]

Child Name: LIM FEI JIAN
Child's NRIC/Passport: [REDACTED]

Please make sure Parent and Child information is accurate. Failure to provide accurate data may results in cancellation of purchase.

I have provided accurate information.

Edit **Proceed**

Proceed

Step 10

If school required Consent Approval, press “View” to proceed

Consent Agreement

I, Lim Fei Jian with NRIC/Passport number [REDACTED] hereby authorize my child, Lim Fei Jian with NRIC/Passport number [REDACTED] to accept the product And/OR services rendered by the merchant **Uplands Ecas** with the following terms and conditions:

I, **LIM FEI JIAN**, with NRIC/Passport no of [REDACTED] hereby authorize and give my unconditional approval my Child / Legal Dependent **LIM FEI JIAN** with NRIC/Passport number [REDACTED] to attend and participate in this Dance ECA.

By providing my consent, i agree to the following terms:

- The school shall take due and reasonable care to make sure my child does not get hurt but the school cannot guarantee or provide any guarantee that my child may not get hurt during practice
- If during such practice my child gets hurt, i will not hold school or the instructor liable
- I understand that the fees paid is non-refundable and as such should my child chooses to drop out, no refunds will be provided.

Reject **Approve**

Step 11

Check the consent User Details is correct then press “Proceed”

Consent Approval

Following item(s) require Parent Consent.

Please View, Update and approve each consent in this list in order to proceed.

T1 FY24/25 FIELD TRIP – ESCAPE PARK
CONSENT FOR T1 FY24/25 FIELD TRIP – ESCAPE PARK
Consent Status: Approved

View

Proceed

Step 12

Read the Consent Agreement then press “Approve”

FANG JIAN MING

Order Summary **Empty Cart** **Add item**

T1 FY24/25 FIELD TRIP – ESCAPE PARK **Edit**

1 ESCAPE PARK FIELD TRIP 28.07.2025 9:00am 1 Session	RM 10.00
+ Update details	
Taxes 0%	RM 0.00
Add a Note (Optional)	
Kindly specify any special instructions	

Total (incl.tax) RM 10.00

Purchase Now

Step 14

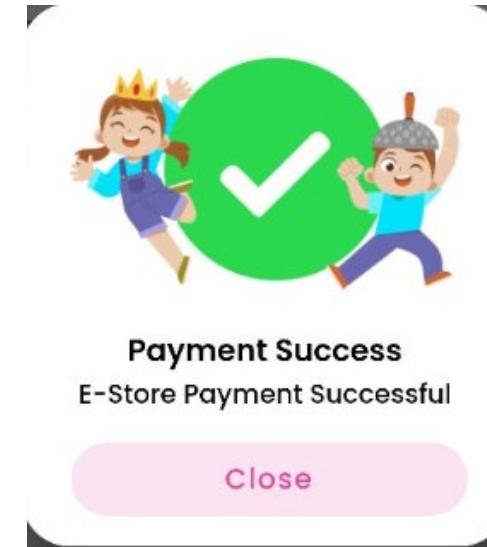
Check the summary and press “Purchase Now”

Introduction of eStore with Custom Form & Consent



Step 15
Select the payment method and press "Pay Now"

Step 16
Key in the User Pin to complete the purchase



Step 17
Payment Success and press "Close"

Step 18
The item you purchased is displayed at child dashboard

VIRCLE

Pin2Pay

Pin2Pay for Parent – Use Vircle without any payment card



Hi Livia!

Principal Wallet RM 100.00

Allocated to Family RM 100.00 Available Balance RM 0.00

Top Up History Add Child Help

Upgrade Wallet Prepaid Vircle Mall

Quick and easy prepaid reloads.

Family Accounts All

	Fang Jian Ming	View →
Saving Goals	RM0.00	Spending Account RM100.00

+ Transfer Money

Fang Jian Ming

Spend History Savings Missions Manage Card

Transfer Money Order & Pick Up Meal Plans School Store

Pin2Pay

Card Balance RM 100.00

Auto transfer is **OFF** [Set Up Now](#)

Apply for Visa Prepaid Card

Allowance Details All

Spend Anywhere	Balance RM100.00
Anytime	Given RM100.00

See All

Fang Jian Ming

Tap for PIN

Spend Anywhere RM 100.00

About Pin2Pay

1. Pin2Pay allows you to generate a 6 digit code to initiate a purchase at any Vircle Point of Sales.
2. Generate your code and show it to the store merchant.
3. Pin2Pay payments will be deducted from Spend Anywhere balance of your dependant account.

Close

Enter user Pin

Verify this action by entering your 6-digit user Pin.

1	2 ABC	3 DEF	
4 GHI	5 JKL	6 MNO	
7 PQRS	8 TUV	9 WXYZ	
*	0 +	#	,

Step 1

Press any one of the child photo

Step 2

Select “Pin2Pay”

Step 3

Press “Tap for PIN” to generate payment PIN

Step 4

Key in the your own user PIN

Pin2Pay for Parent



<  Fang Jian Ming

Your Pin2Pay Code

942 151

00:53

Please show this 6 digit code to your merchant. If the code expires, please refresh for a new code.

 Spend Anywhere RM 100.00

About Pin2Pay

1. Pin2Pay allows you to generate a 6 digit code to initiate a purchase at any Vircle Point of Sales.
2. Generate your code and show it to the store merchant.
3. Pin2Pay payments will be deducted from Spend Anywhere balance of your dependant account.

Close

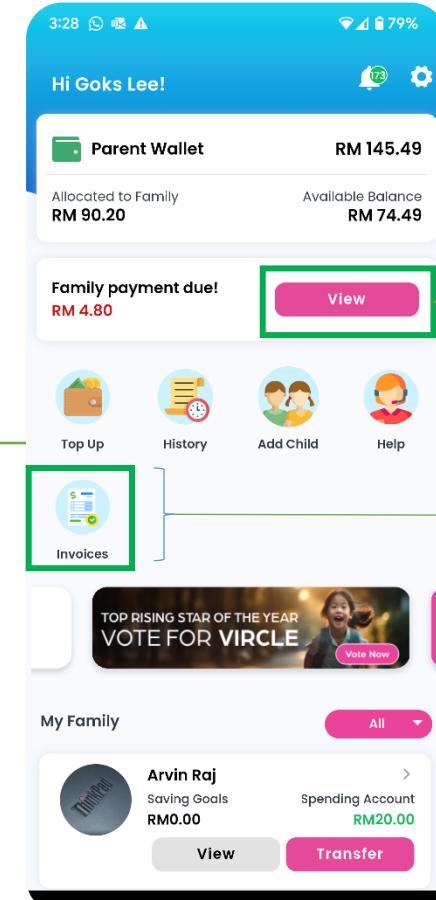
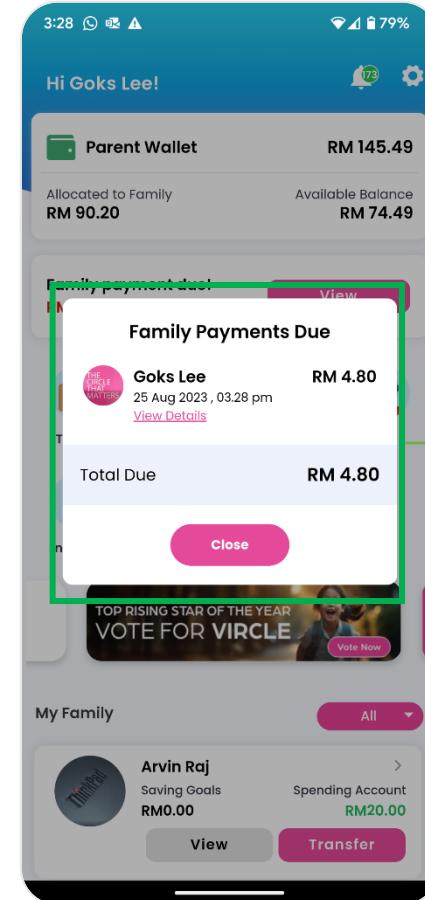
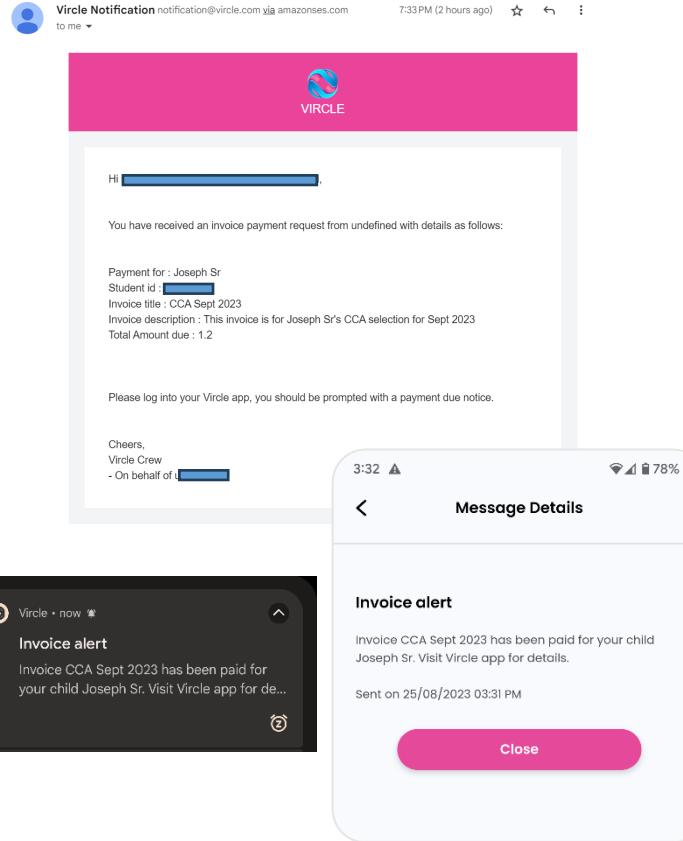
Show Cashier the Pin2Pay code to proceed the payment without any Parent Card/Student Card. The payment is deduct from child allowance account.

The 6 digit code will expires in 1 minute

VIRCLE

Payment Invoice

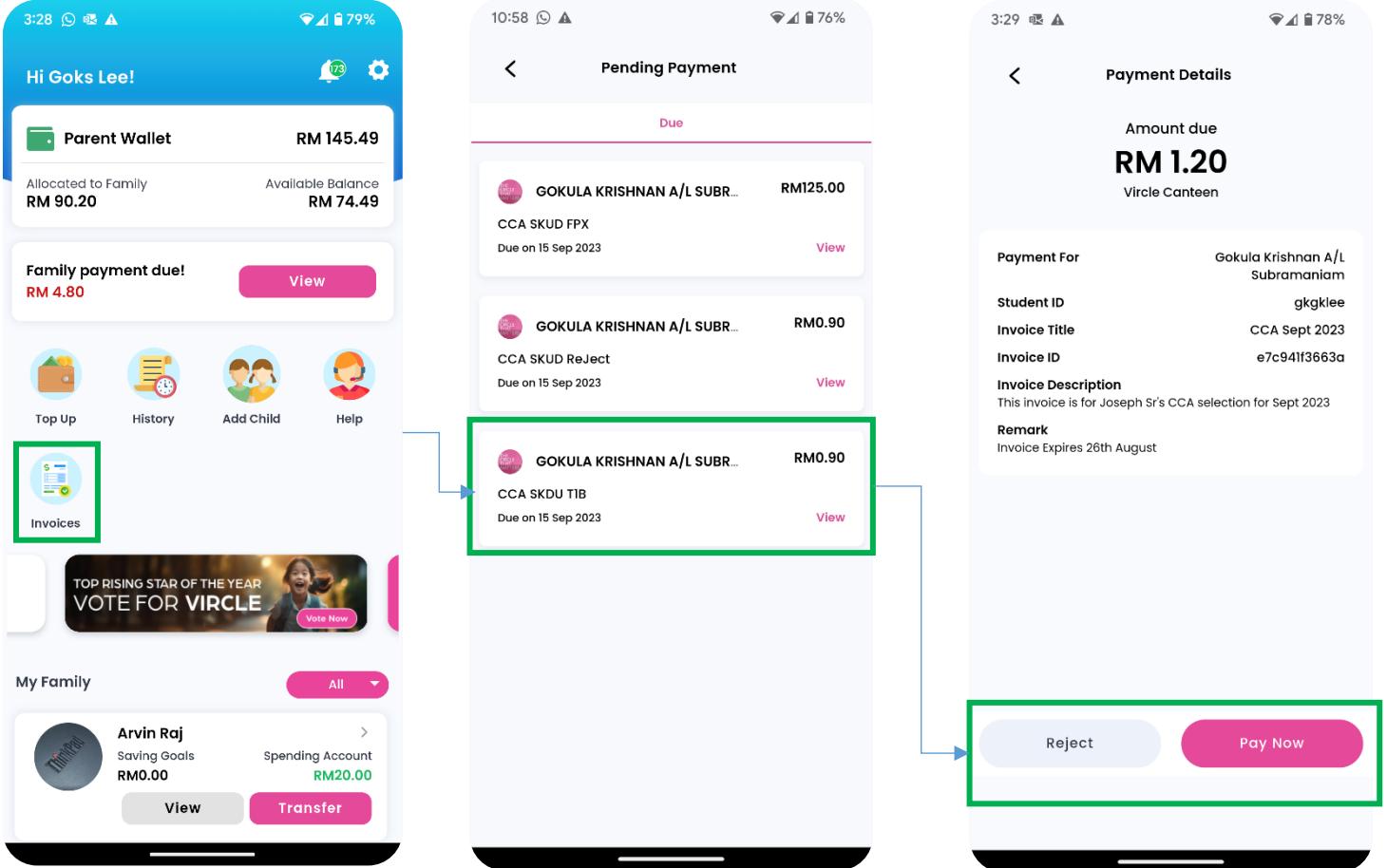
Parent Journey - Receiving an Invoice alert



Multiple reminders on payments due

Dedicated Invoices Icon

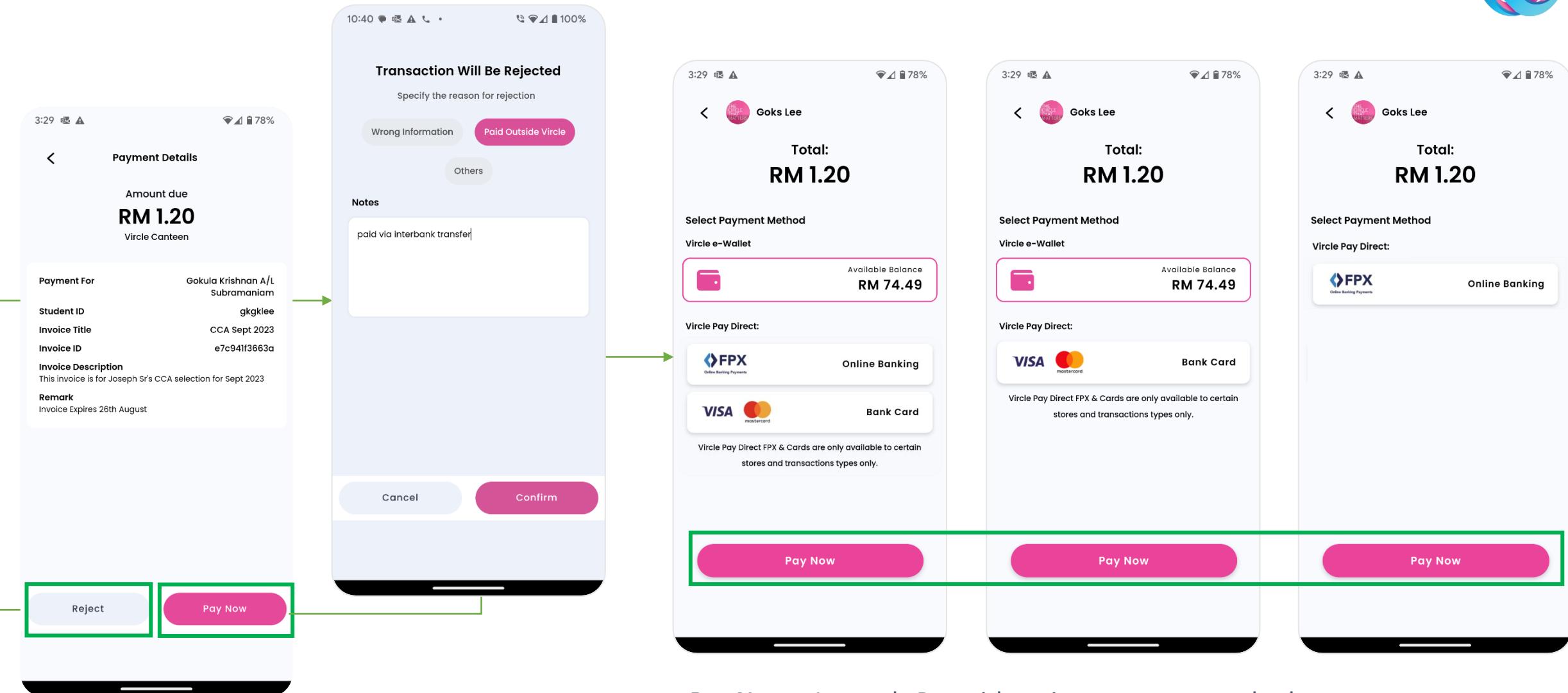
3 Step invoice payment process



- **3 step process**

- View the collection details
- Select payment methods
- Complete Payments

Multiple options to pay – School decides

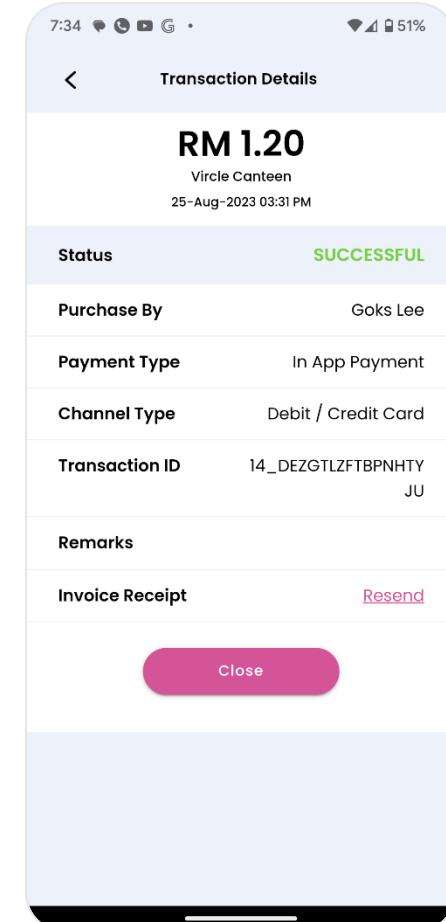
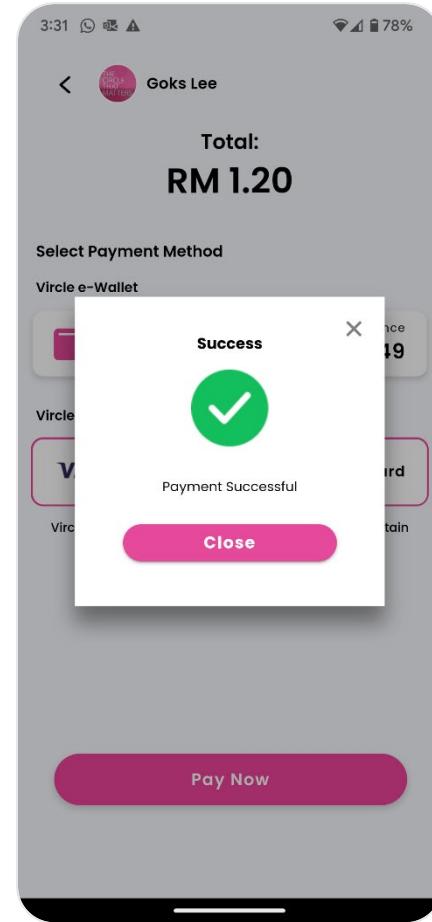
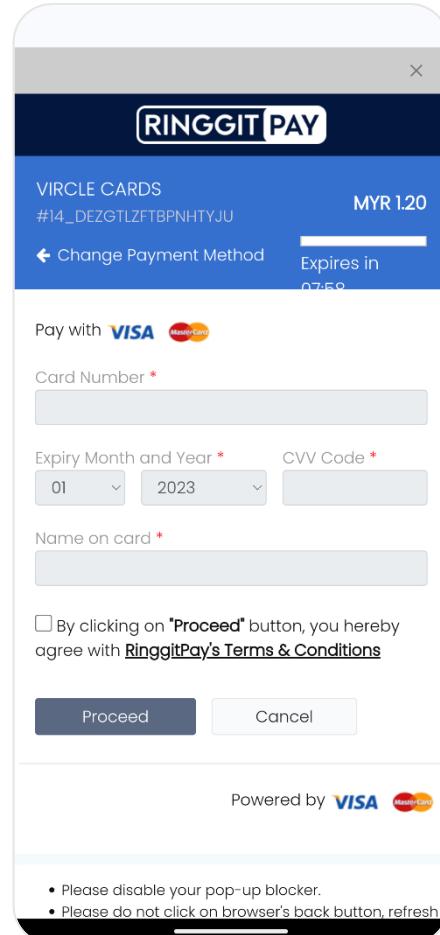
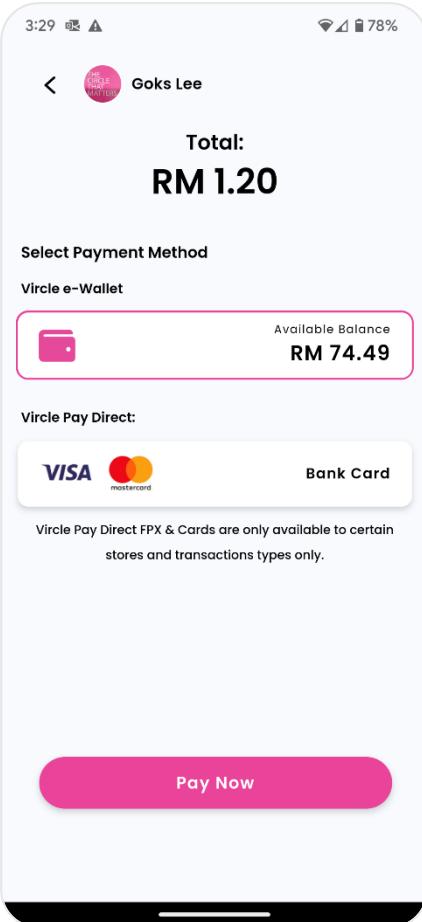


- **Reject Invoice** – User may reject paying the invoice – see rejection reasons

- **Pay Now** – Instantly Pay with various payment methods.

School to select approved Payment Channels based on commercial rates

Multiple options to pay – School decides



- New payment method Vircle Pay Direct
- School to select approved Payment Channels based on commercial rates

View history on transaction history, press “Resend” to resend the receipt to email

Who to contact?



If you have technical issue while using Vircle App, please reach out to Vircle
Whatsapp us @ +6011-1117 6000 (9AM to 5PM – Mon-Fri)
Email: support@vircle.com

Or visit
FAQ's : www.Vircle.com/help
Website: www.vircle.com

**If you have any queries about School Payment / Canteen / Bookstore / Uniform Store,
please contact the merchant.**

VIRCLE

The Circle That Matters.

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A-35-08 & A-35-09, Menara UOA Bangsar,
No. 5, Jalan Bangsar Utama 1, Bangsar, 59000 Kuala Lumpur.
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