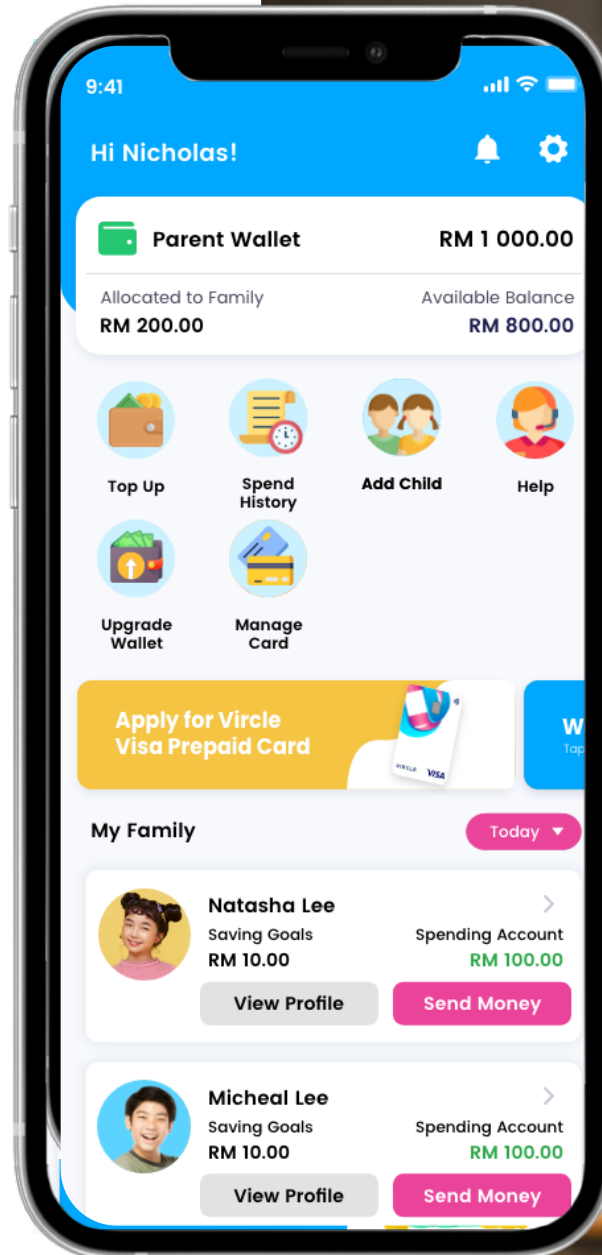




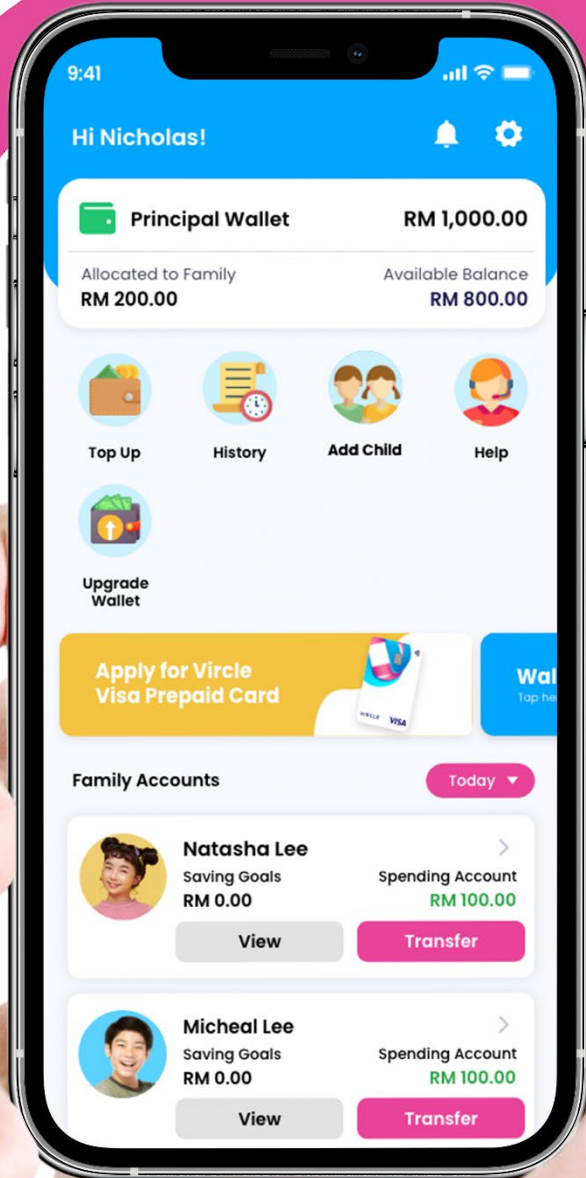
Introduction of VIRCLE CASHLESS SOLUTION

Malaysia's leading school cashless & family finance application





The idea behind Viracle



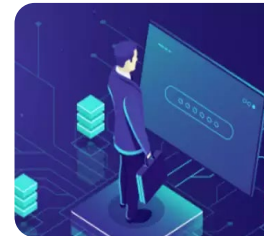
Parental Oversight Payments



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

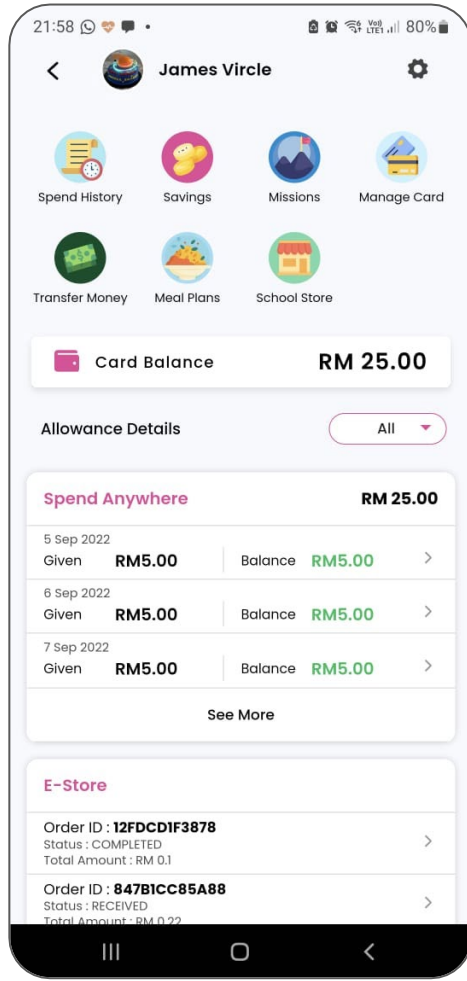
Safety & Security – What you need to know



- 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 Viricle 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 Viricle 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 Viracle via WhatsApp to +6011-11176000
- You may visit the website www.Viracle.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:

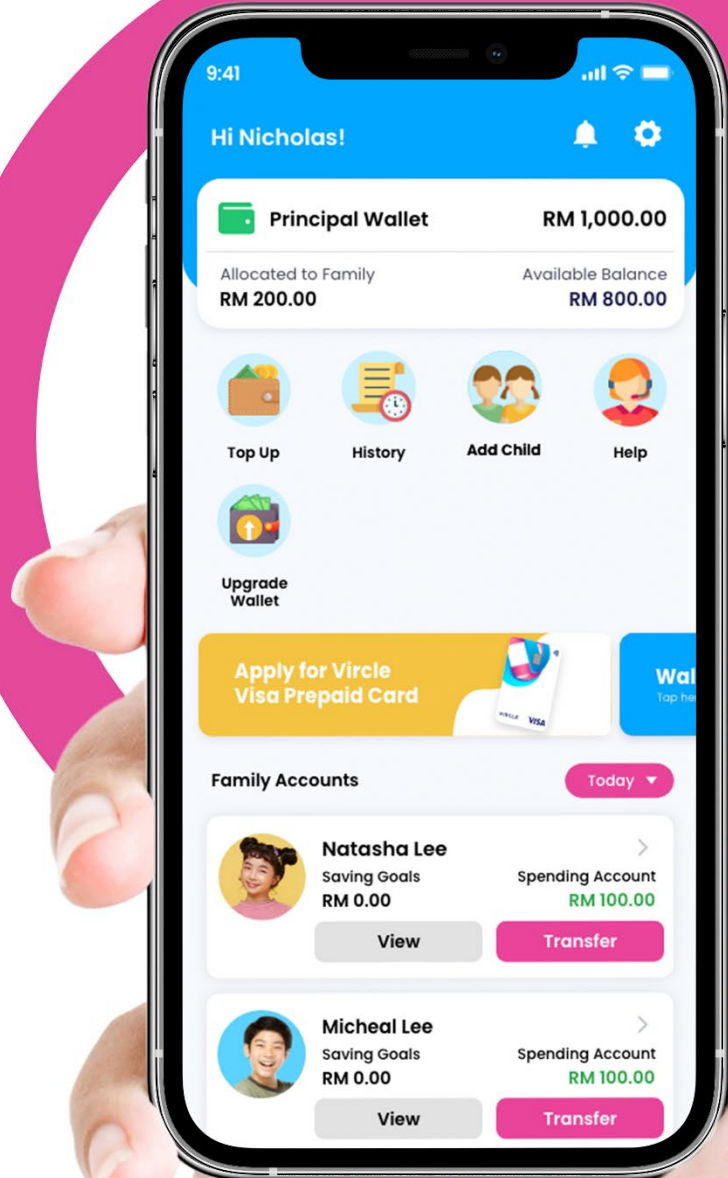
1002-0322-0063-9500

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

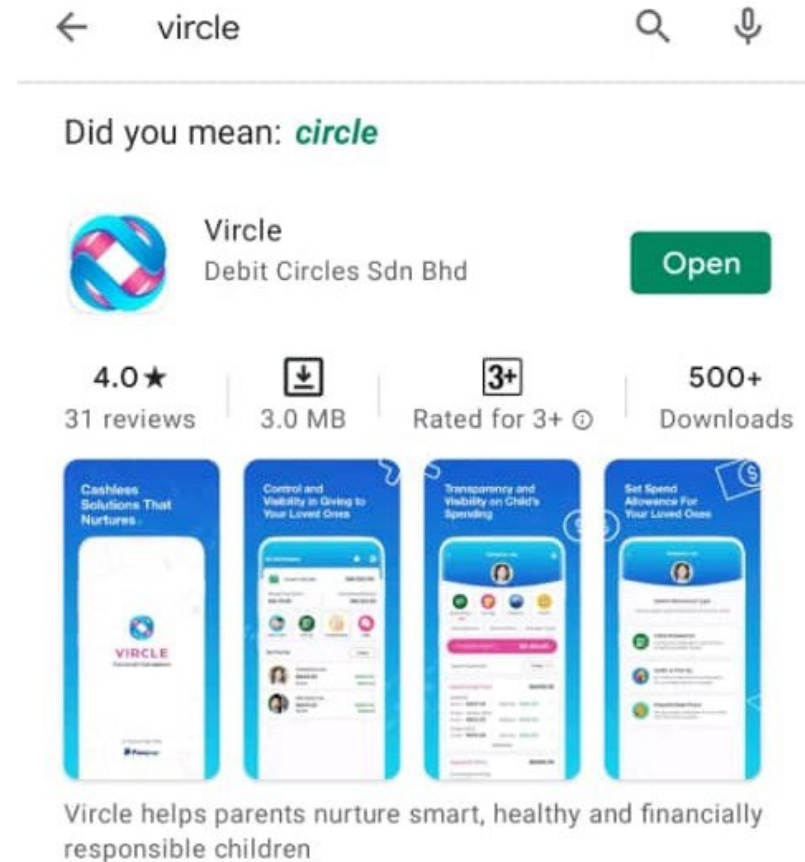
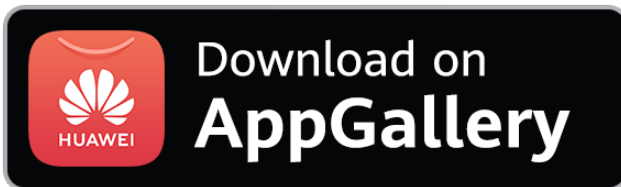
Get Started



iPhone 8 Plus & Above

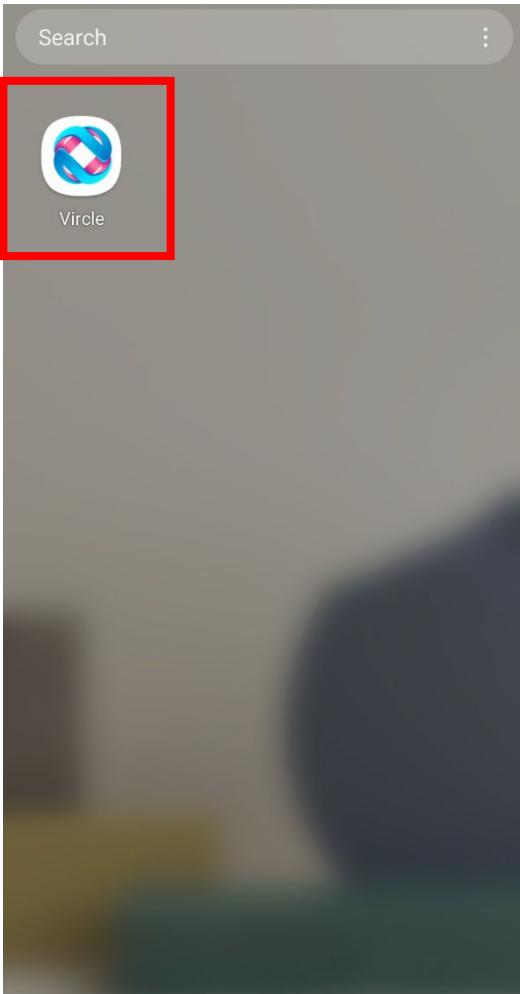


Android 10 & Above

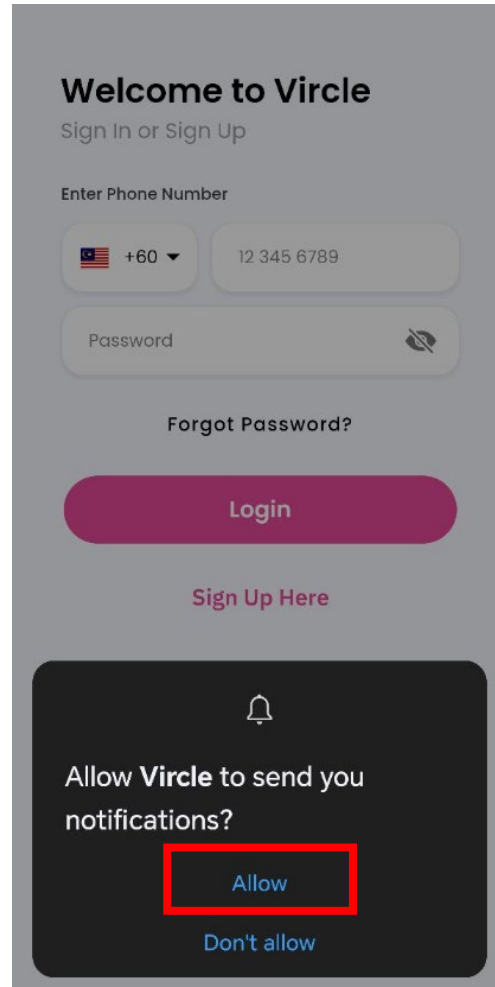


Step 1: Decide which Parent will Manage the App. Download the Viracle Application from Apple App Store or Google Play Store or Huawei App Gallery.

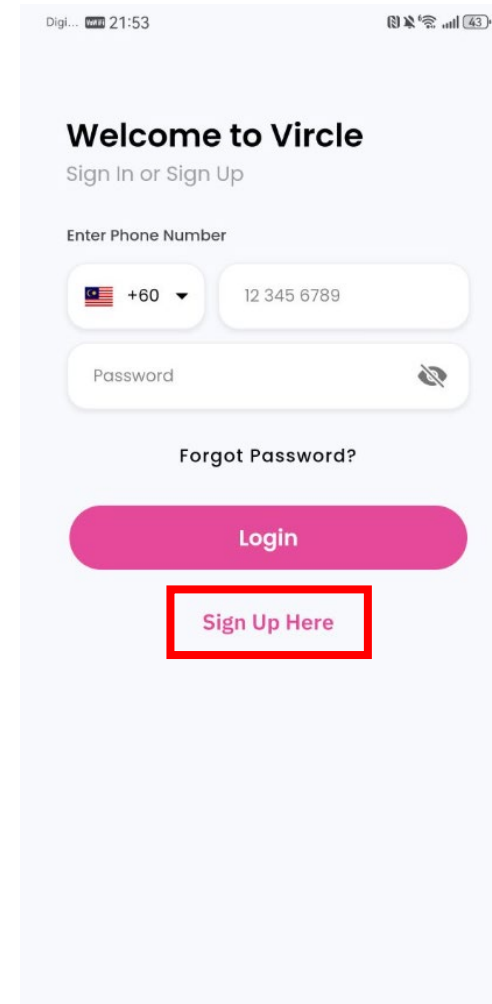
Powering up your app for the 1st time



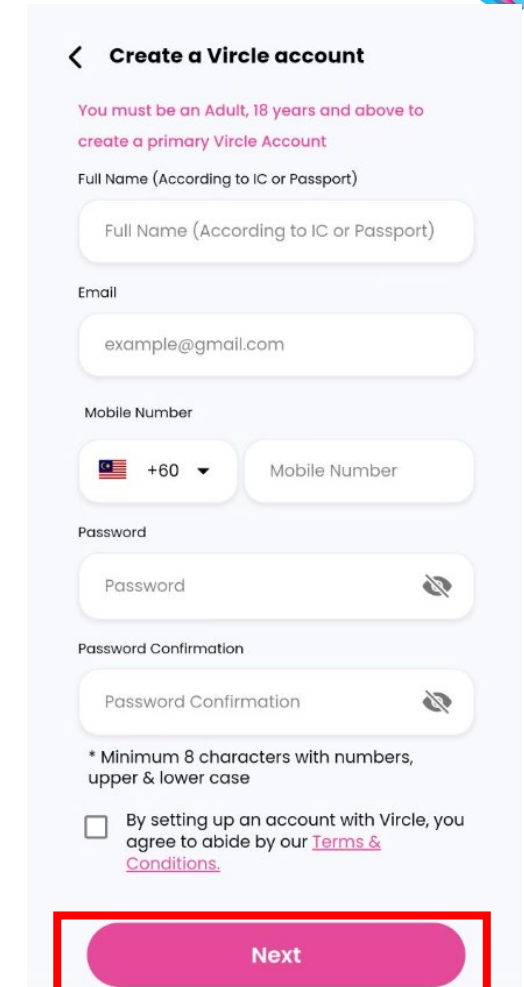
Step 2
Open the Viracle App



Step 3
Press **"Allow"** Viracle to
send you notification



Step 4
Press **"Sign Up Here"**



Step 5
Please key in your details to
register for a Viracle Account,
then press **"Next"**

Powering up your app for the 1st time



< **Create a Viracle account**

create a primary viracle 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@viracle.com

Mobile : +601168209255

Edit Confirm

* Minimum 8 characters with numbers, upper & lower case

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

Next

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

< **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

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

<

Activate Principal Wallet

Principal wallets are used to hold money so you can transfer it to your child as pocket money.

Activate Now

This is a required process as part of Bank Negara Malaysia's verification requirements.

Step 8
Press **“Activate Now”**

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 Viracle.

Continue

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

Powering up your app for the 1st time



×

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

— — — — —

Step 10
Set Up Transaction Pin
(6 Digits of your choice)

×

Confirm user PIN
Reenter your 6-digit user PIN to confirm.

— — — — —

Step 11
Key in one more time to
confirm the user PIN

Congrats!

Wong Kwai Lan

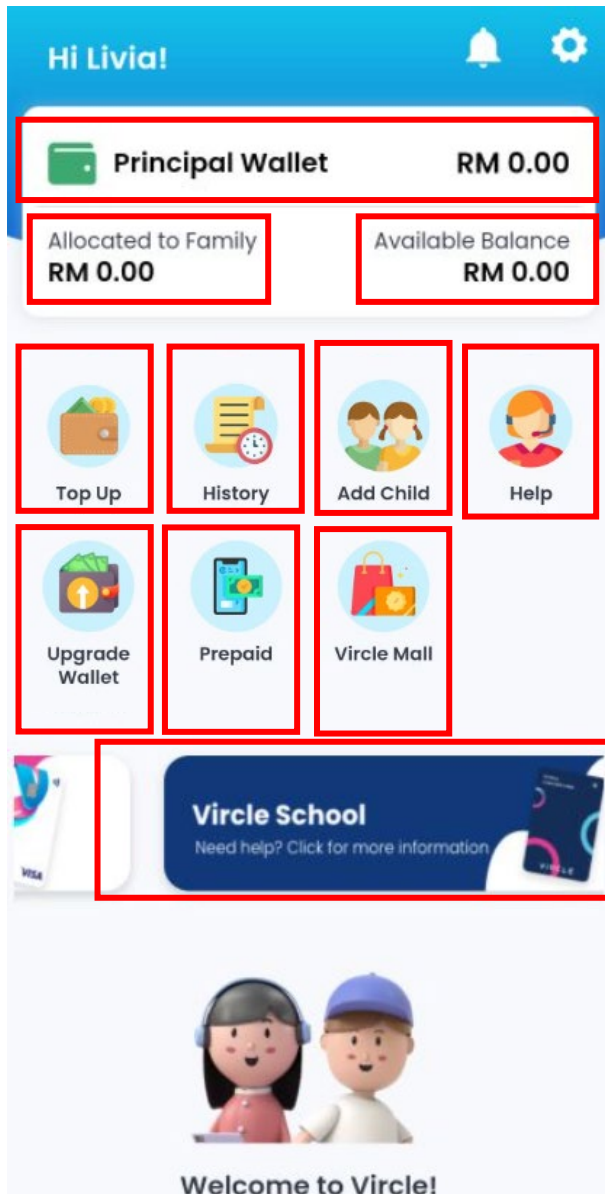
You have successfully created your Viracle Account! You are now on your way to raising money smart children.

+ Add my child to Viracle

Skip for now →

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

View Dashboard

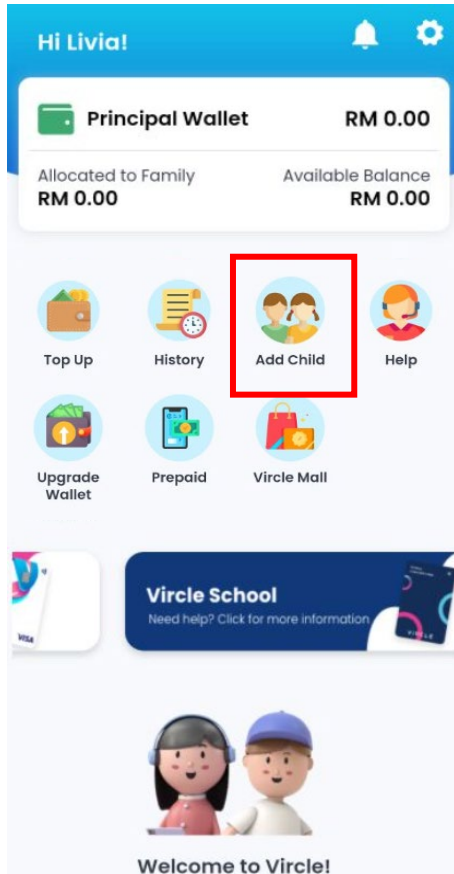


- **Principal Wallet** is Total funds in your eWallet (Parent).
- **Allocated to Family** is the Total funds allocated to children or member/s registered under your account.
- **Available Balance** is the Available funds to be allocated in future or used to make in app purchased (meals, payments)
- **Top 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 Viracle App, you can contact Viracle 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
- **Viracle Mall** is a built-in marketplace accessible to all parents using the Viracle app. It allows users to purchase goods and services directly within the app, making the Viracle experience more convenient and valuable for our users.
- **Slider Carousel** is call to action button, Viracle news update

VIRCLE

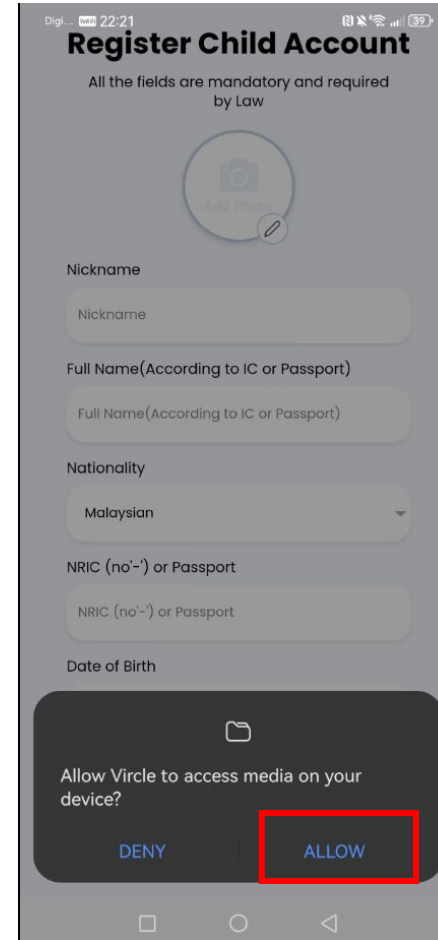
Step 2: Add your child to your account
and connect to school

Add a Child



Press “**Add Child**”

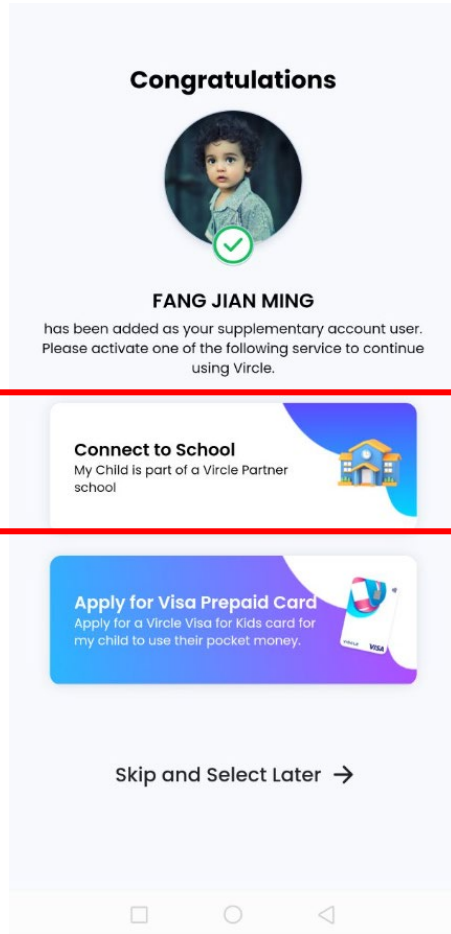
If you would like to add child photo (preferred as additional security while tap card), press the pen icon



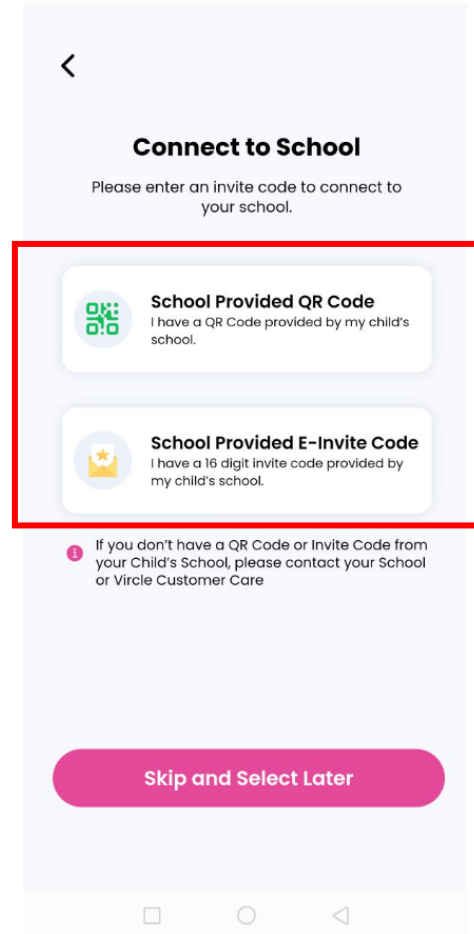
Please press “**Allow**” Vircle to access media on your device to select photo

Key in Child's information, press “**Next**”

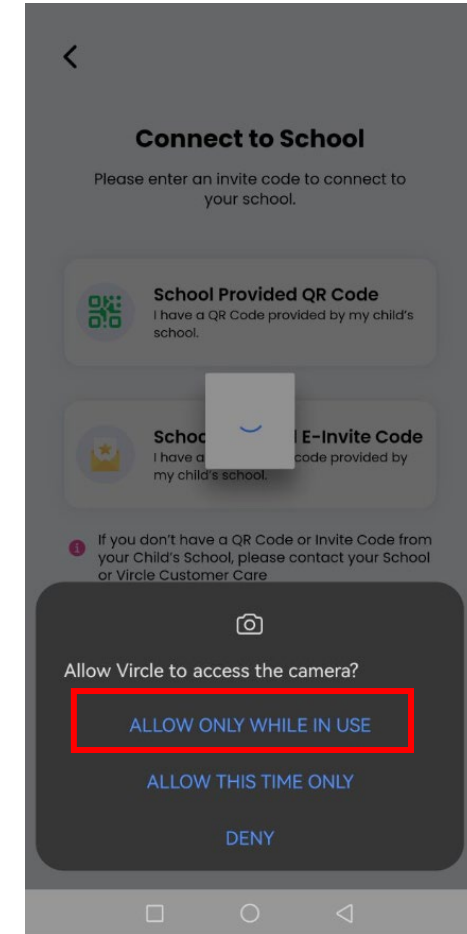
Add a Child



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

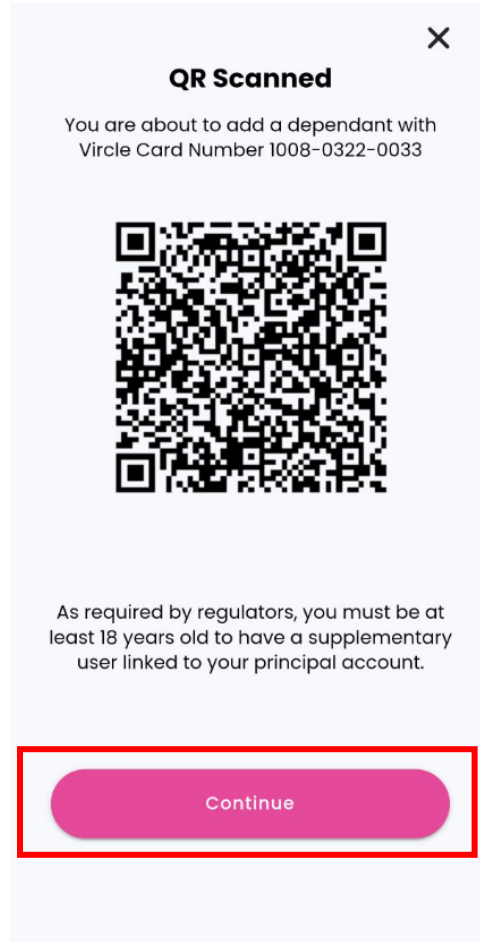
Add a Child



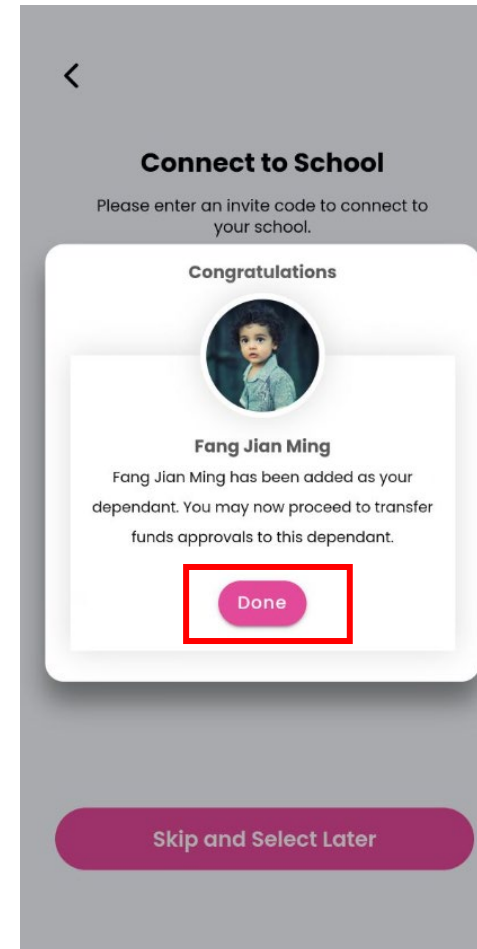
OR

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

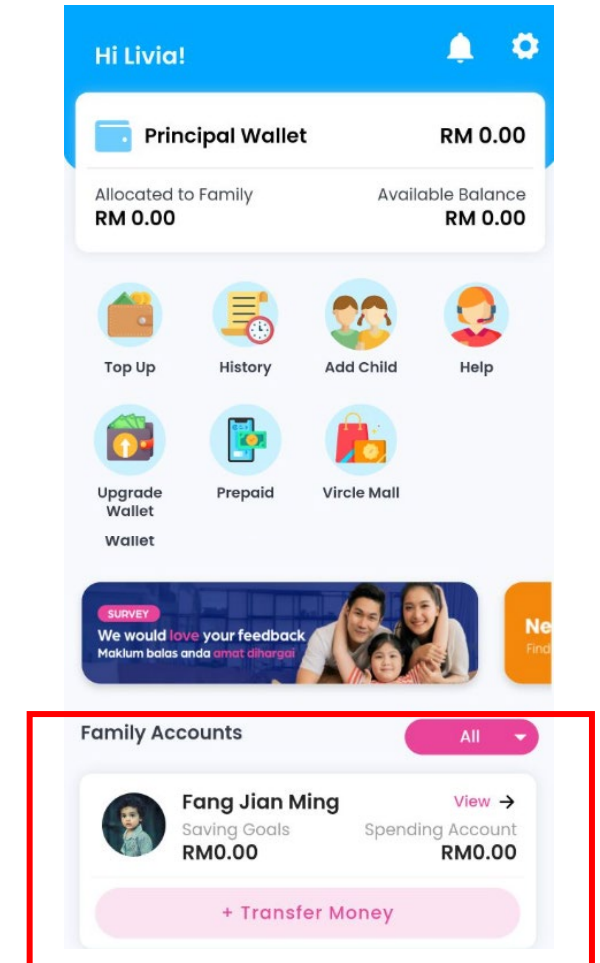
Scan your child's personal QR code or key in the 16 digits e-Invite code from your email



Press **“Continue”**



Congratulations!
Your child is added to your account successfully



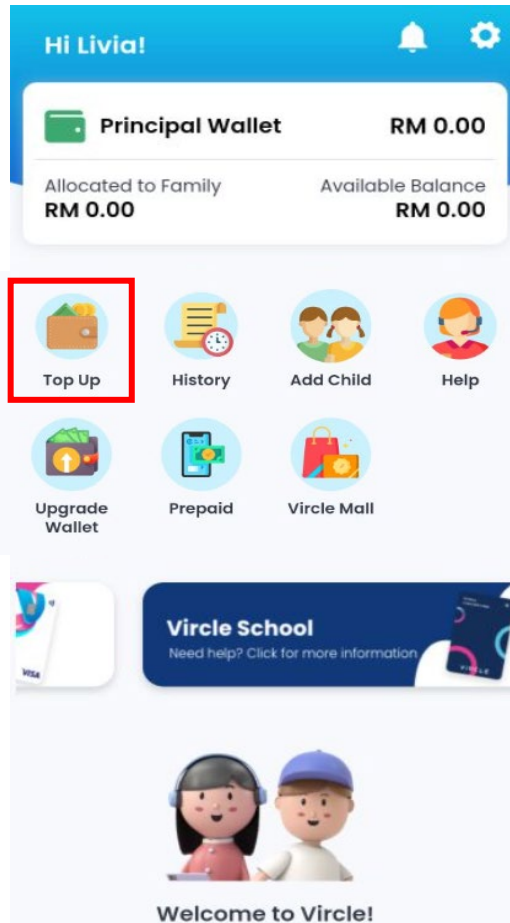
All children you have added will be visible on your dashboard



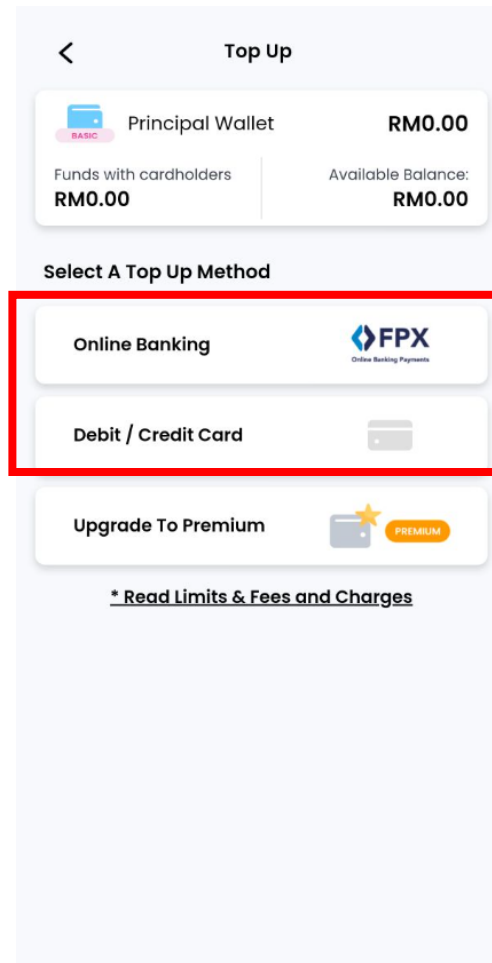
VIRCLE

Step 3: Top Up Parent eWallet

Topping up Principal e-Wallet

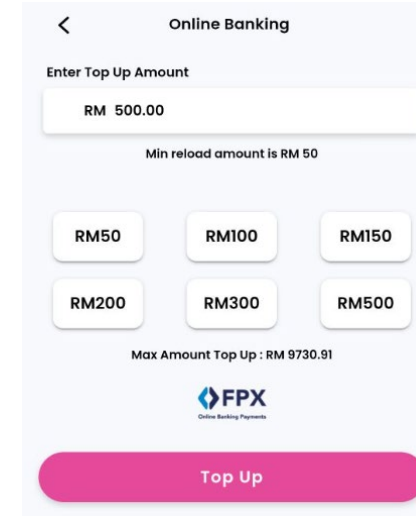


Step 1: Tap the Top-Up Icon

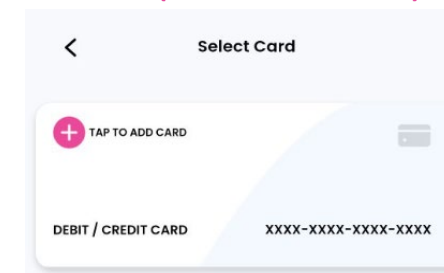


Step 2: Choose your preferred payment method and top up amount

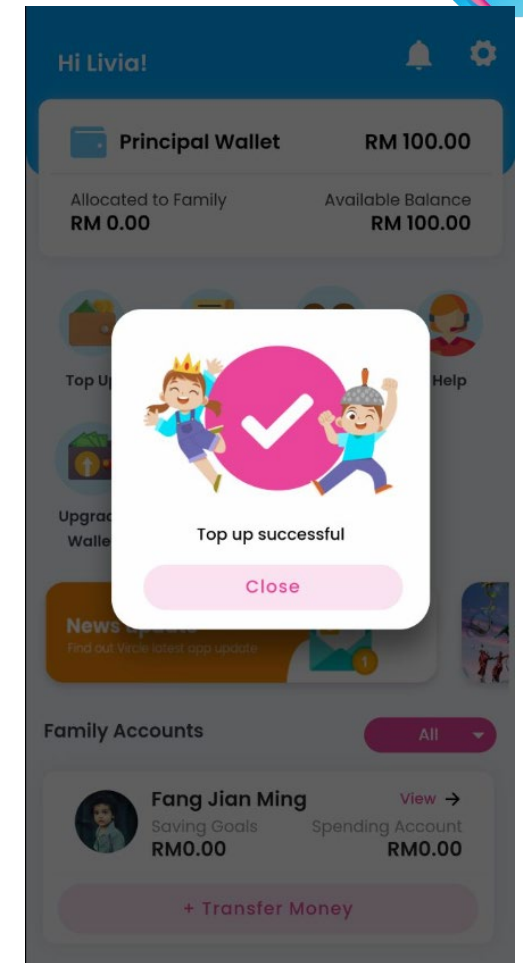
Online Banking



Bind Card (Credit/Debit)



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

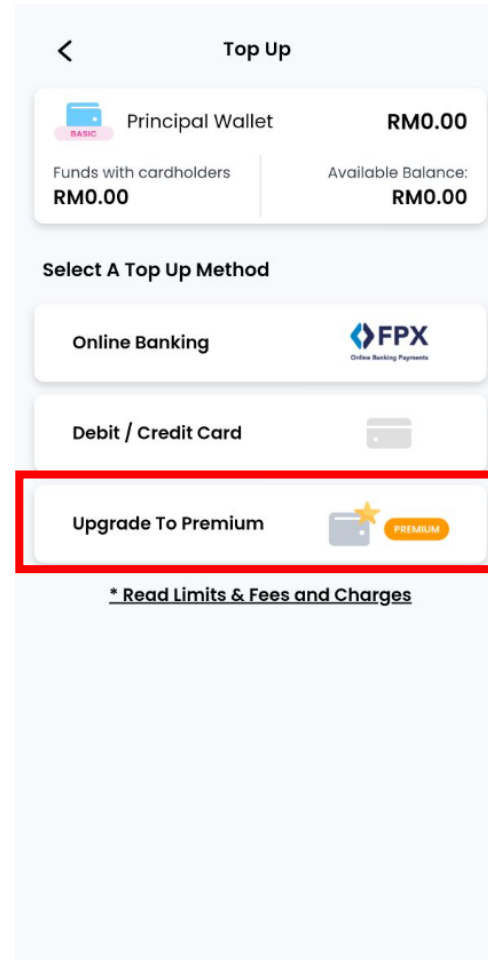


Congratulations!
Your Top Up is successful

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



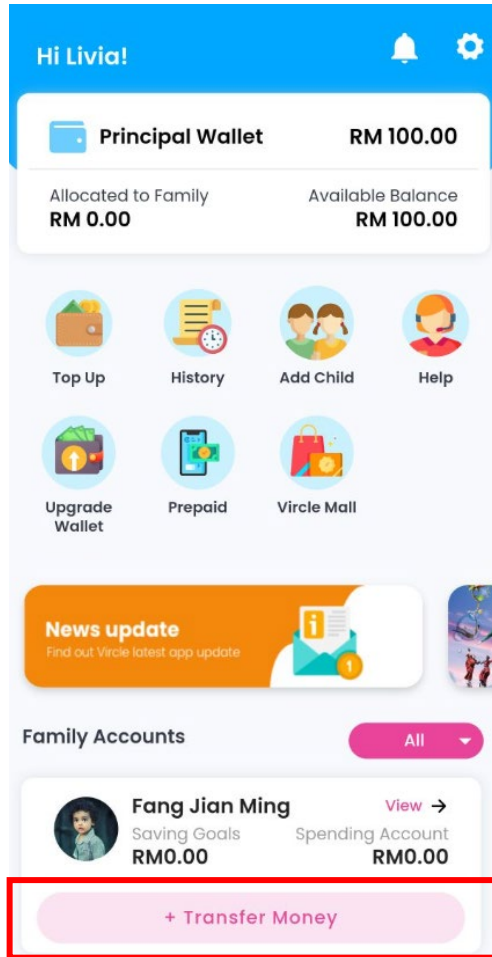
- To upgrade for free, from TOP UP
 - Tap on **Upgrade to Premium**
 - Confirm Identity details (Should matching ID data)
 - Provide Occupation details
 - For foreigners, provide local Address too
 - Complete NRIC / Passport Scan
 - Complete liveness test (look left, right & Smile)
 - Wait up to 2 minutes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

VIRCLE

Step 4: Transfer Money to card

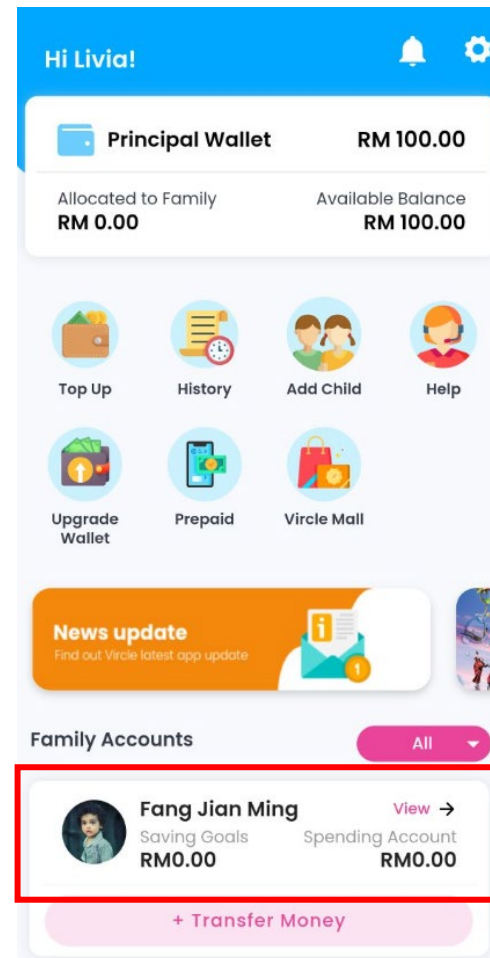
(allocate money from eWallet into child card)

Transfer Money from Principal Wallet to Child

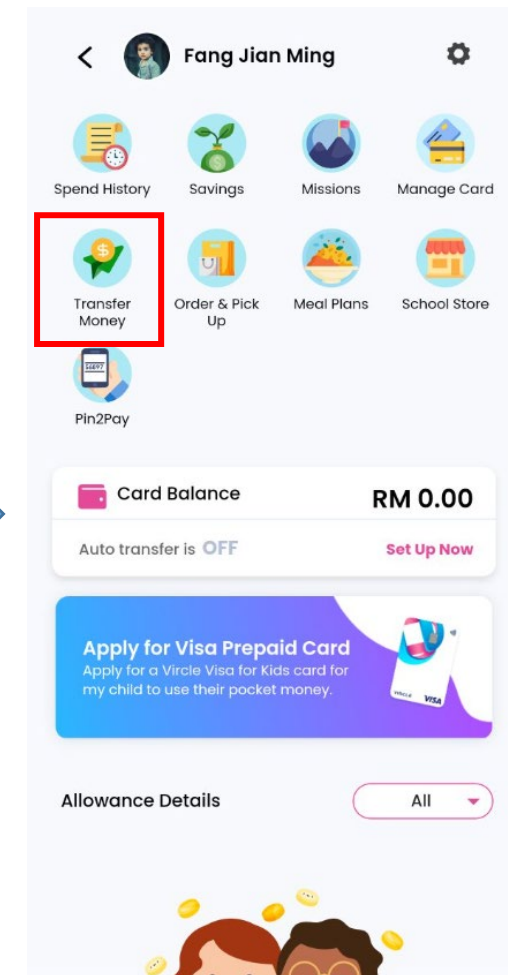


Press “Transfer Money”

OR



Press the Child Photo



Press “Transfer Money”

Use Spend Anywhere – Anytime for simplicity



< Fang Jian Ming

Spend Anywhere

Spend Anytime Daily Limit

Funds are available until fully utilized.

Amount to Transfer

RM 100

Set a spending limit

Transfer Now

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

< Fang Jian Ming

Allowance Type: Cash

Spend Category: Spend Anywhere

Frequency: Anytime

Approved Limit: RM100.00

Allowance Expiry: No Expiry

Available Wallet Balance **RM100.00**
Sufficient

Total allowance approval **RM100.00**

Cancel **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

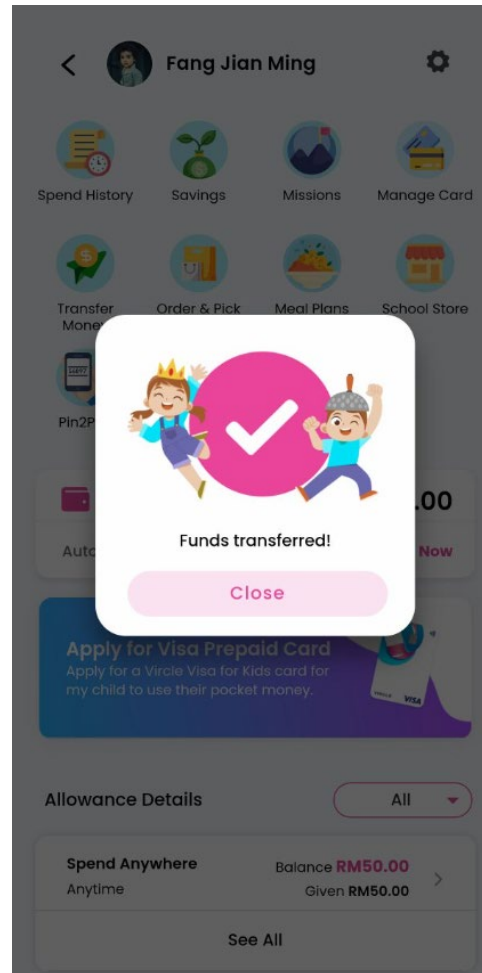


Enter user PIN

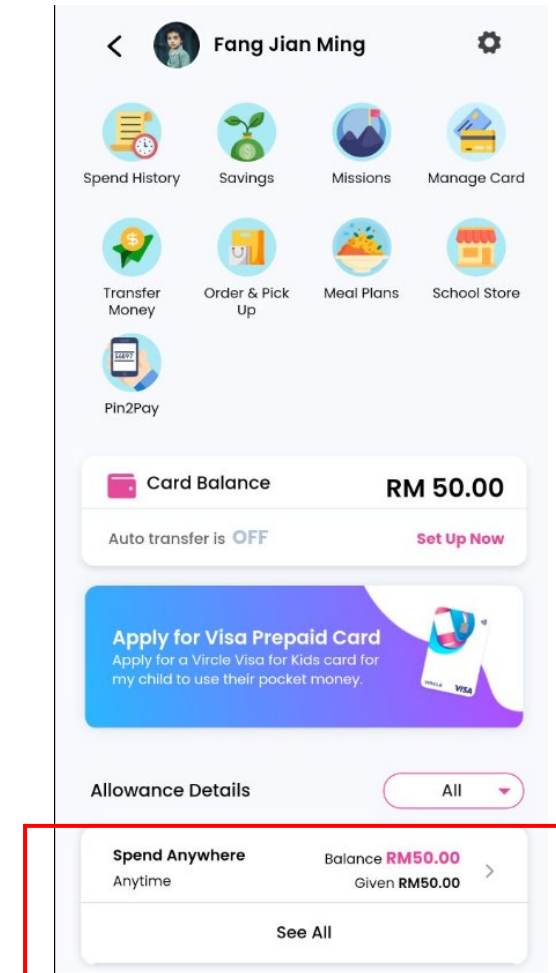
Verify this action by entering your 6-digit user PIN.

Below the PIN input field is a numeric keypad with buttons for '+', '-', '=', '/', digits 1-9, 0, and a 'Return' button. There are also icons for a lock, a smiley face, and a dropdown arrow.

Step 5:
Key in your User Pin



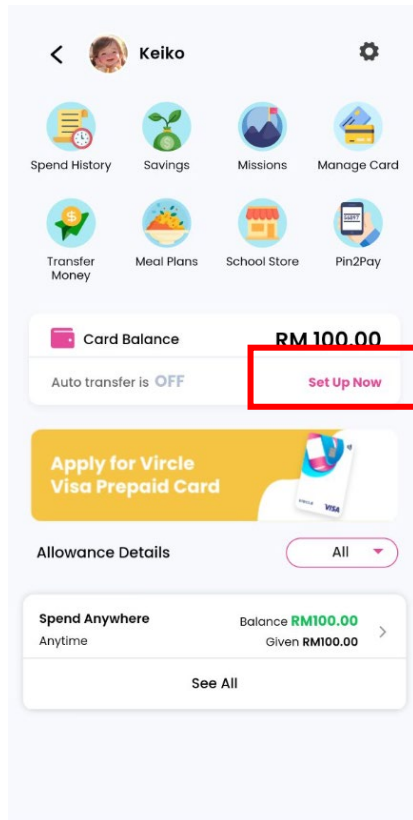
Congratulations!
Money transferred to Card



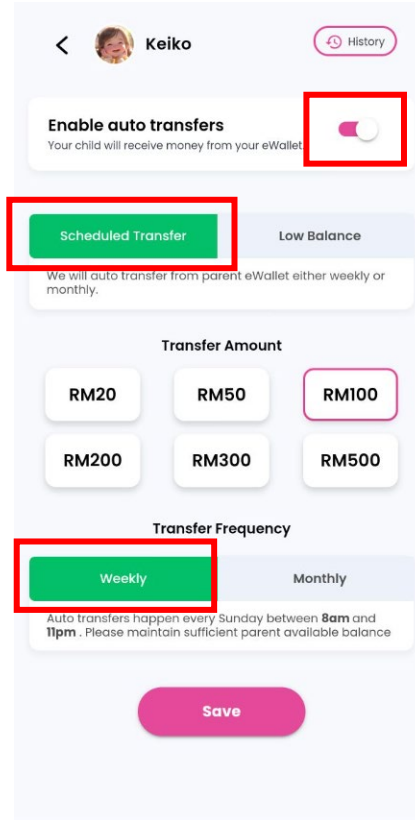
View Given Allowances

Auto transfers to children, they will always have funds

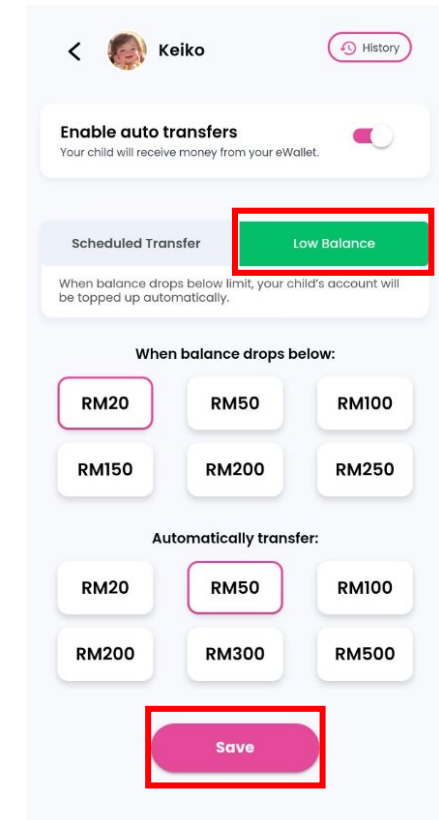
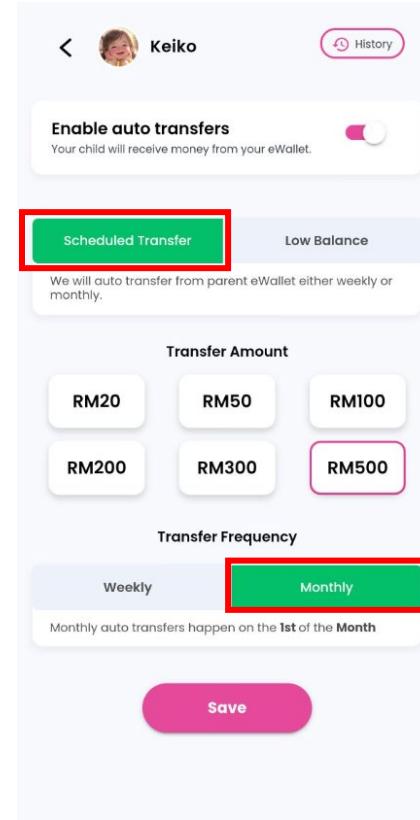
**** Principal eWallet must have enough funds**



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



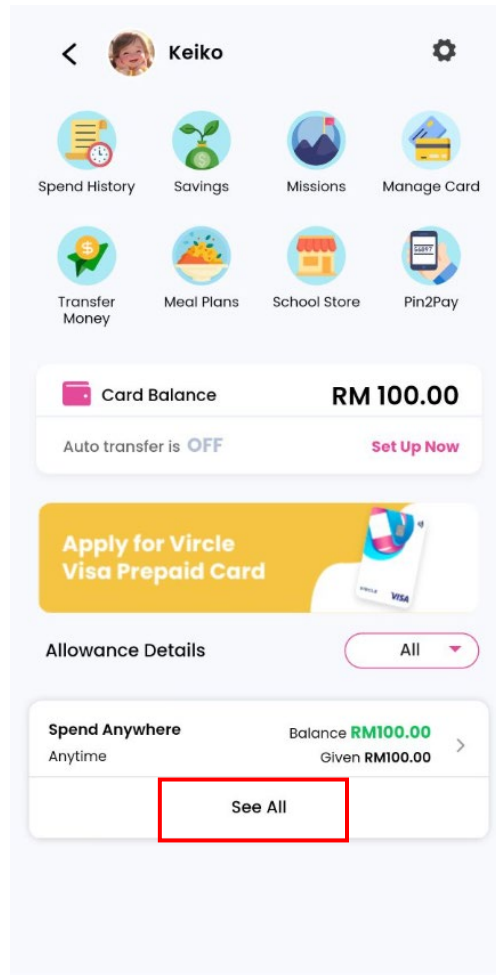
Step 2a:
Enable Auto transfers & select rule,
Scheduled (Weekly or Monthly)



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

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

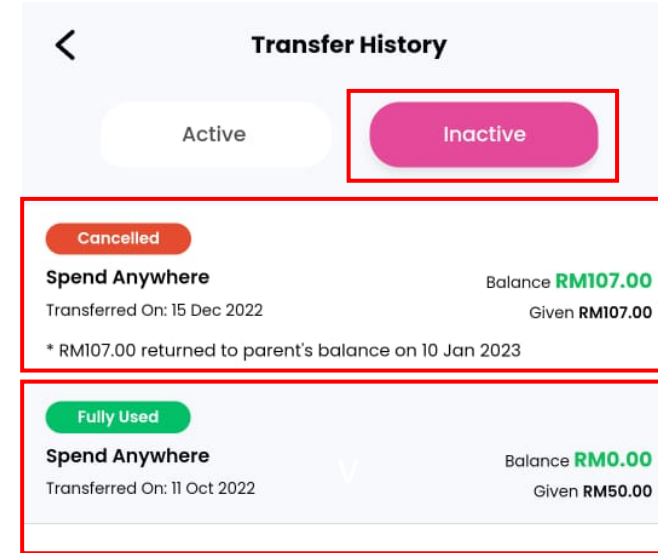
Transfer Money – Check child Allowance status



Step 1:
Press “**See All**”



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

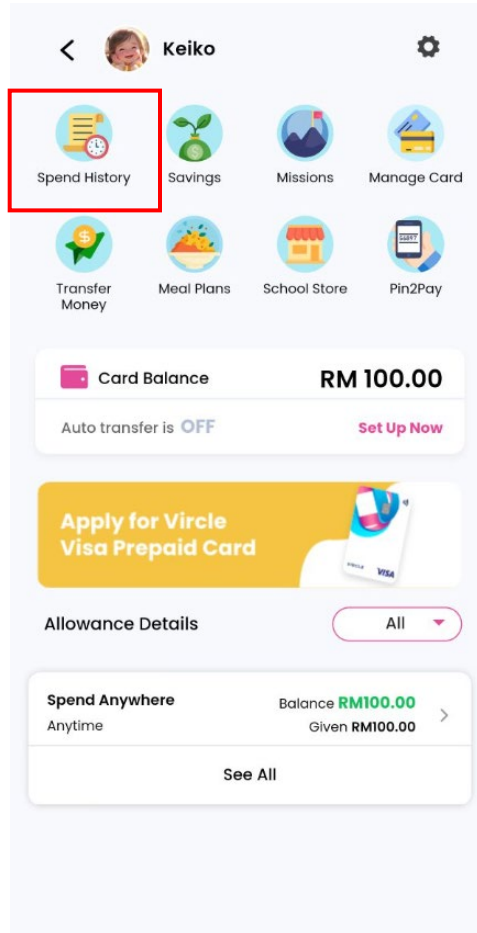


→ **Cancelled:** this allowance has been manually Stop

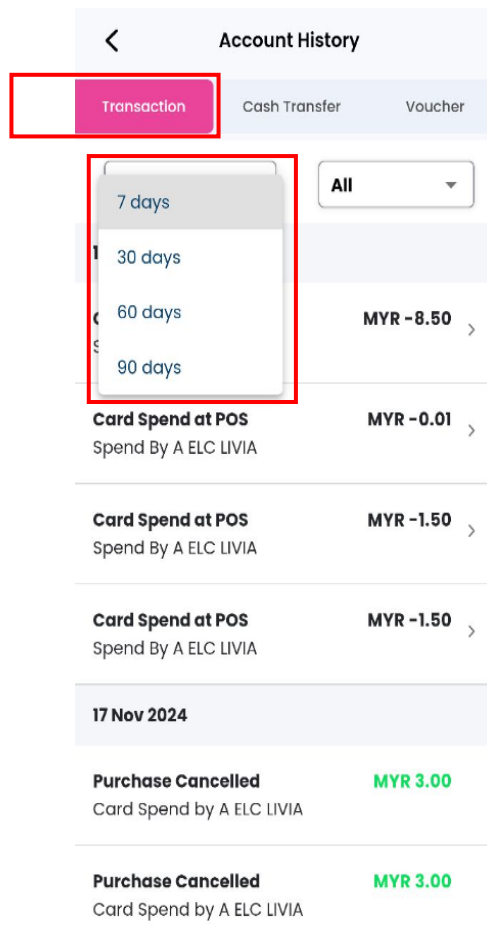
→ **Fully Used:** this allowance has been fully utilized

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

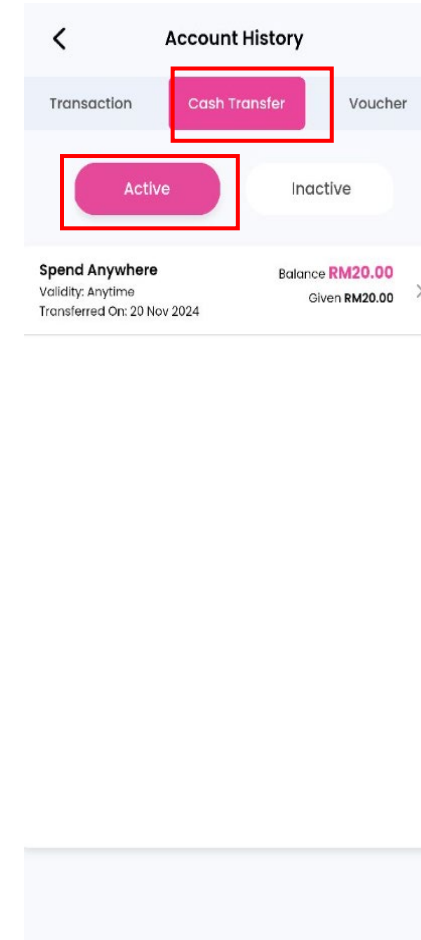
Transfer Money – View Transaction History



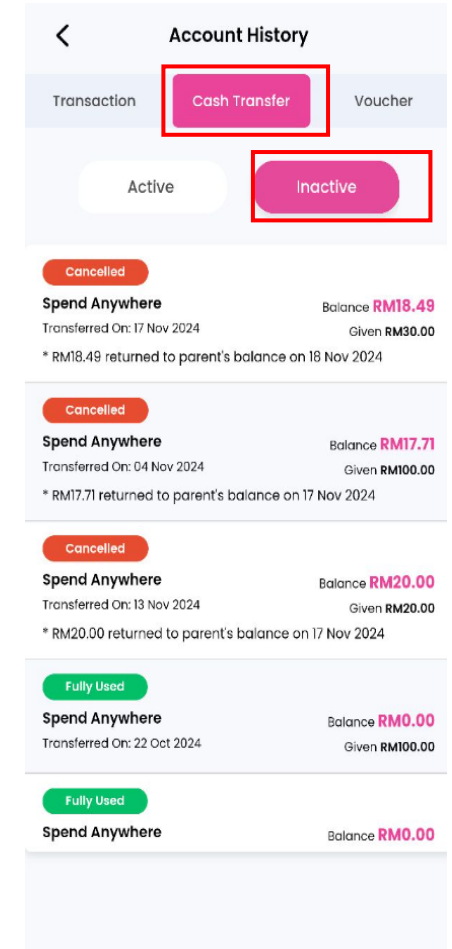
Press “Spend History”



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

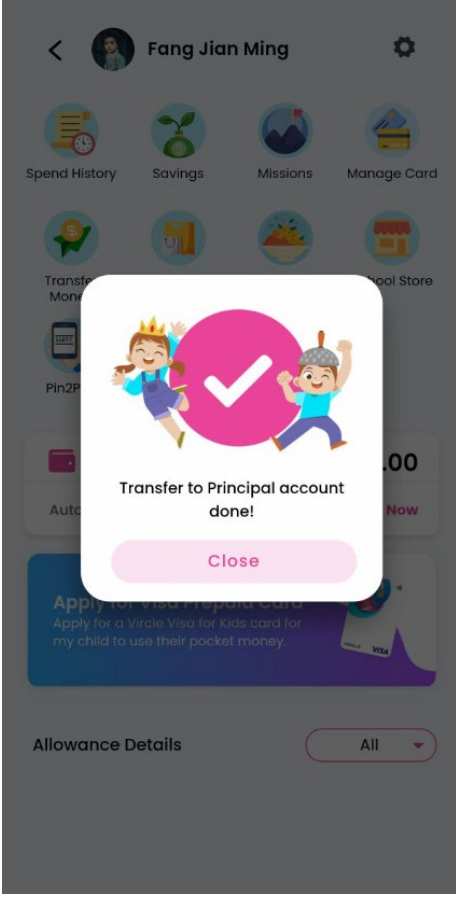
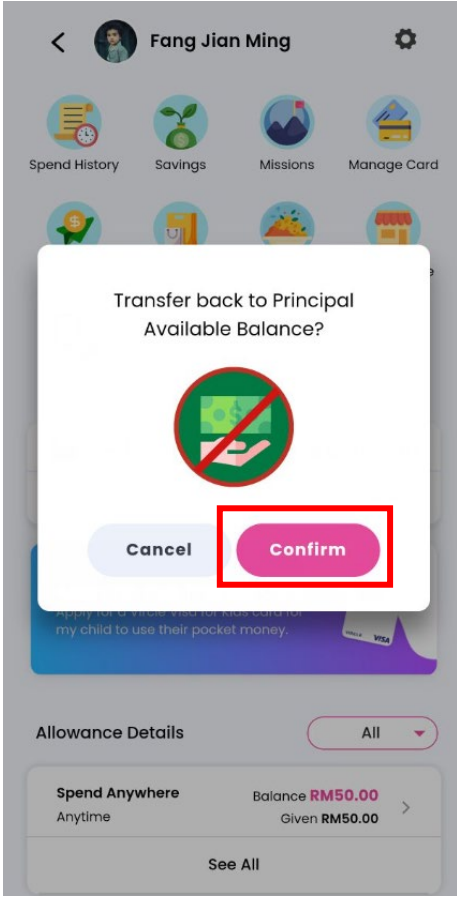
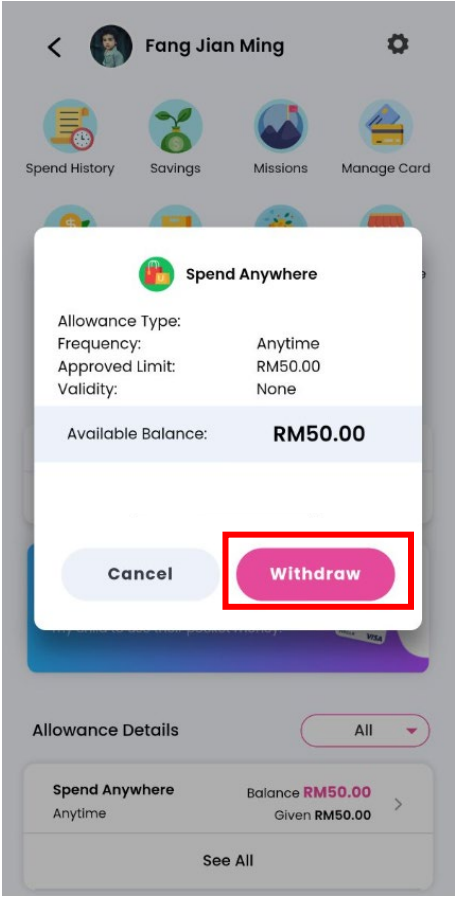
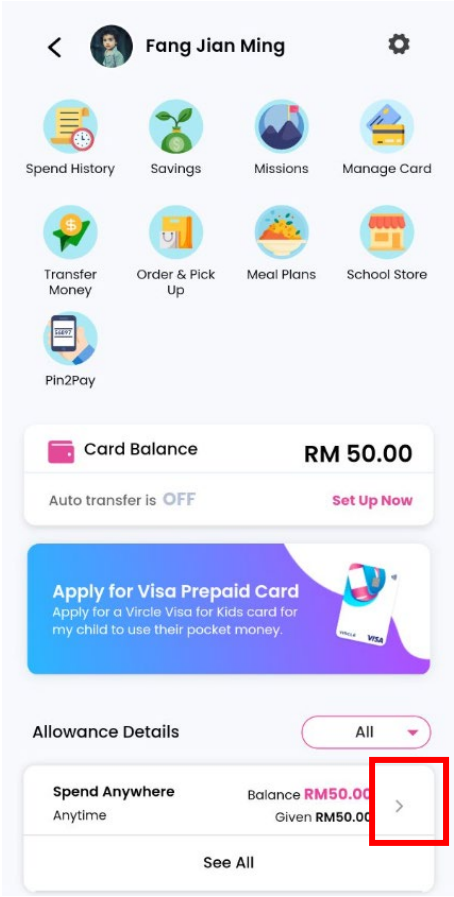
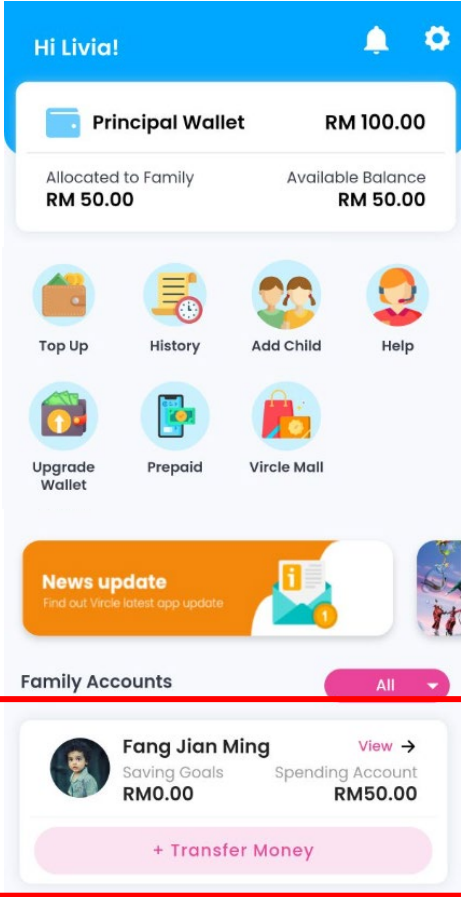


Press “Cash Transfer” -
Tab “Active” showing
Active Allowance that
can be use for tap & pay



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 6:
The money transfer back
to principal eWallet as
Available Balance

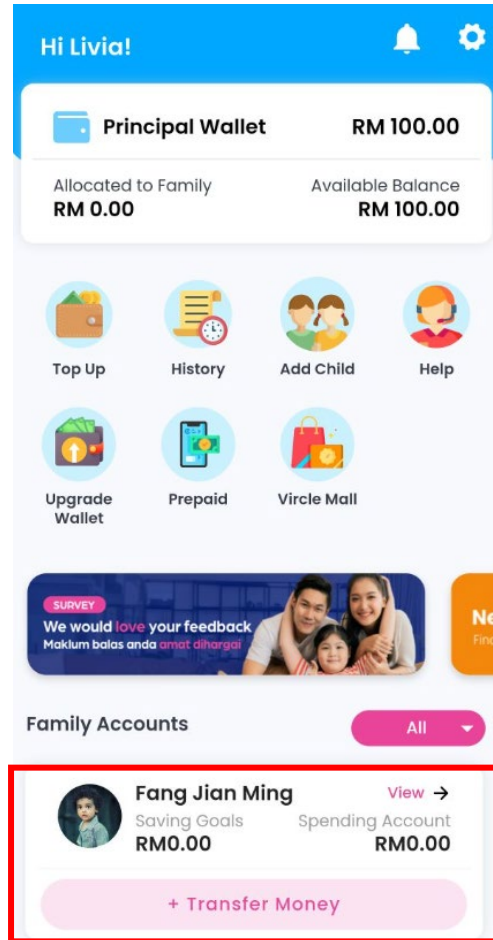
VIRCLE

Step 5: Prepaid Meal Plan

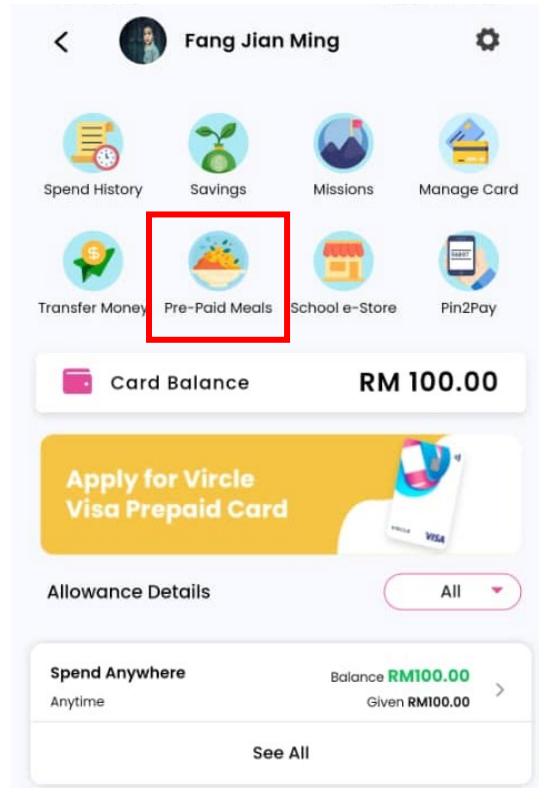
VIRCLE

Monthly / Term Fixed Meal Plan

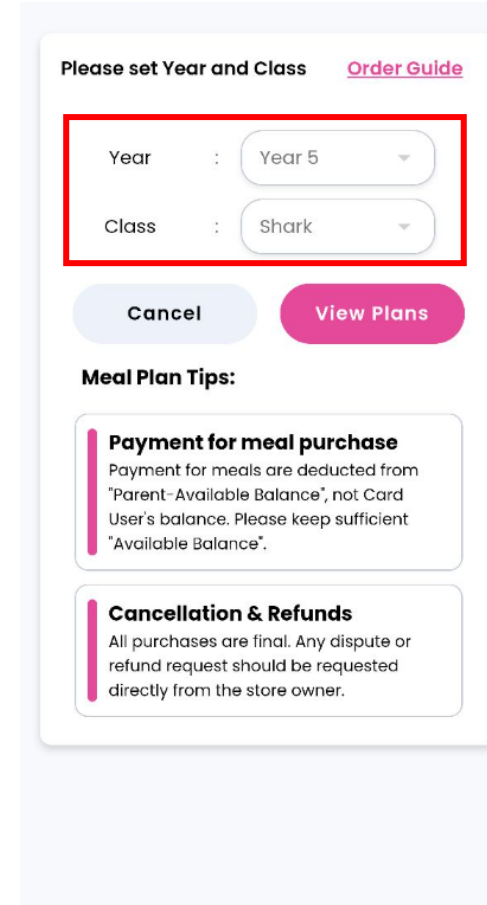
Prepaid Meal Plans (Fixed Meal Plan) – View Menu



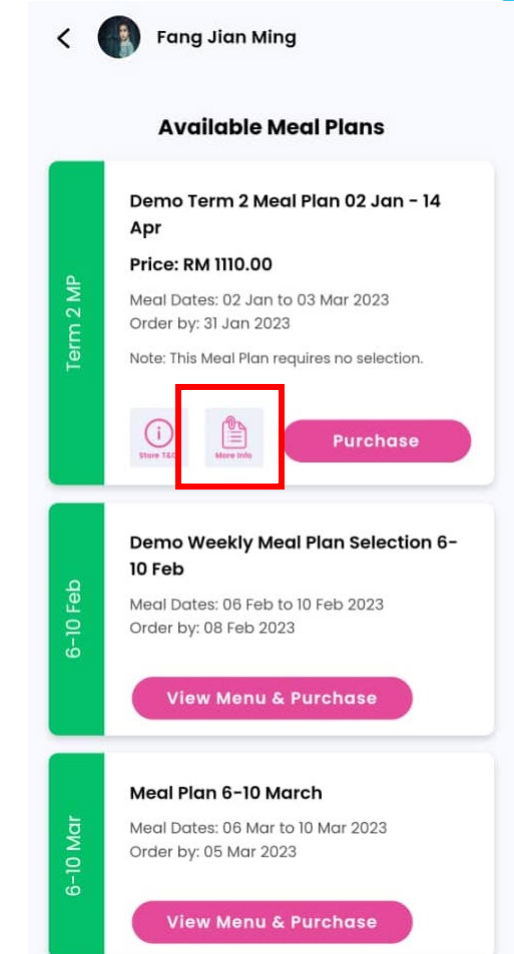
Step 1:
Select Child



Step 2:
Press the icon
“Pre-Paid Meals”

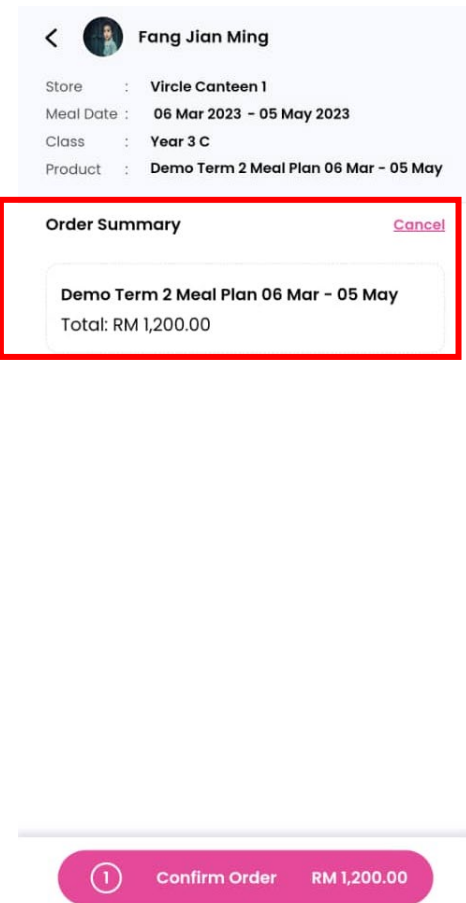


Step 3:
Pick the Year and Class of
your child accordingly



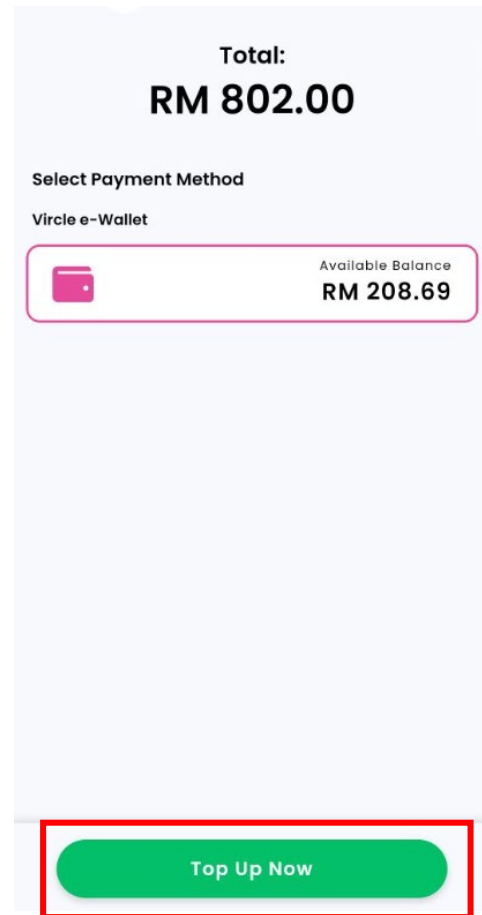
Step 4:
For **Fixed Meal Plan**, press “More Info”
to download the menu and now you
able to view the menu in PDF format

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



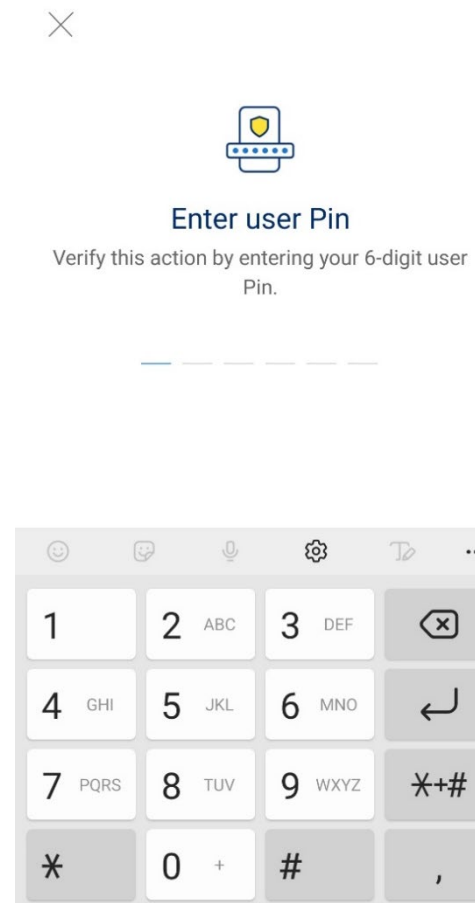
Step 5:

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”**

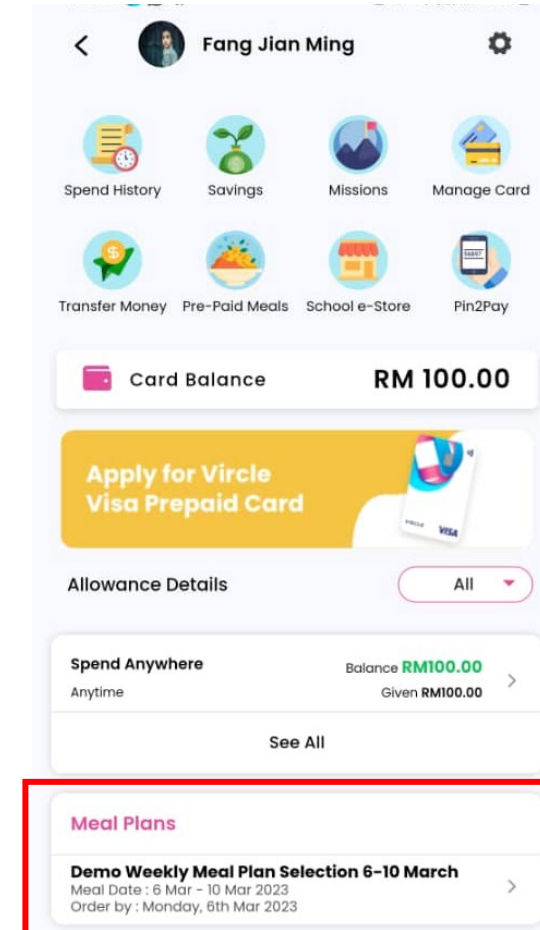


Step 7:

Key in your 6 digit PIN



Your Meal Plan is ordered successfully.

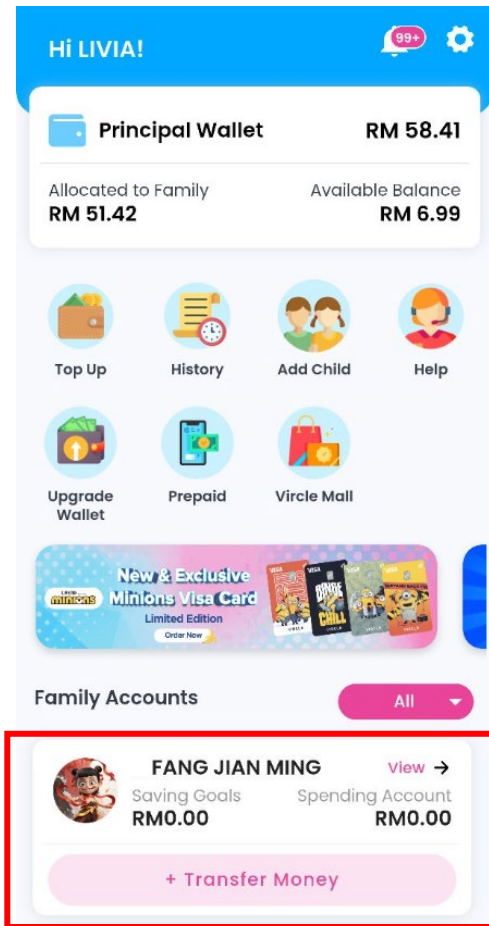


The purchased Meal Plan is now show on your child Dashboard

VIRCLE

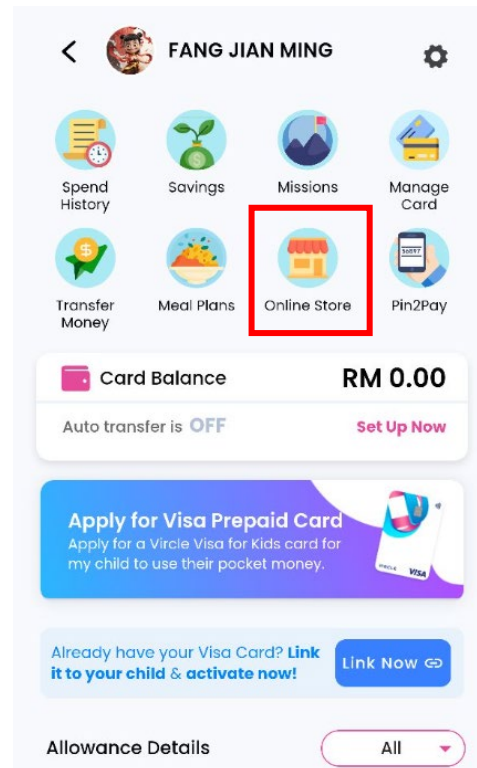
Introduction of eStore

Introduction of eStore



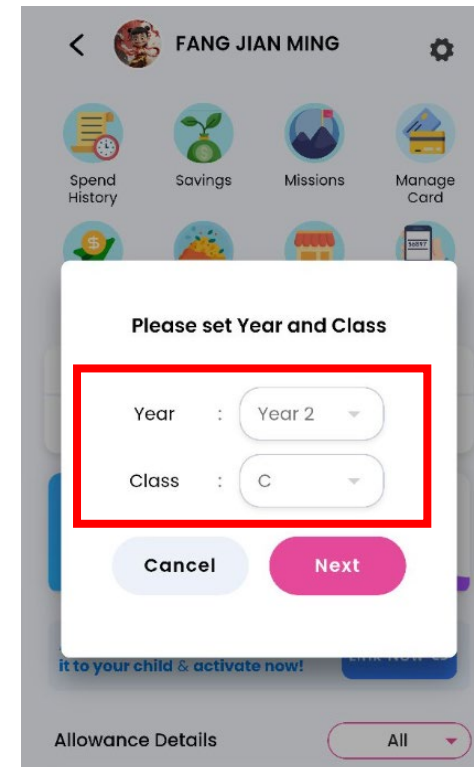
Step 1

Select your child's profile
on parent dashboard



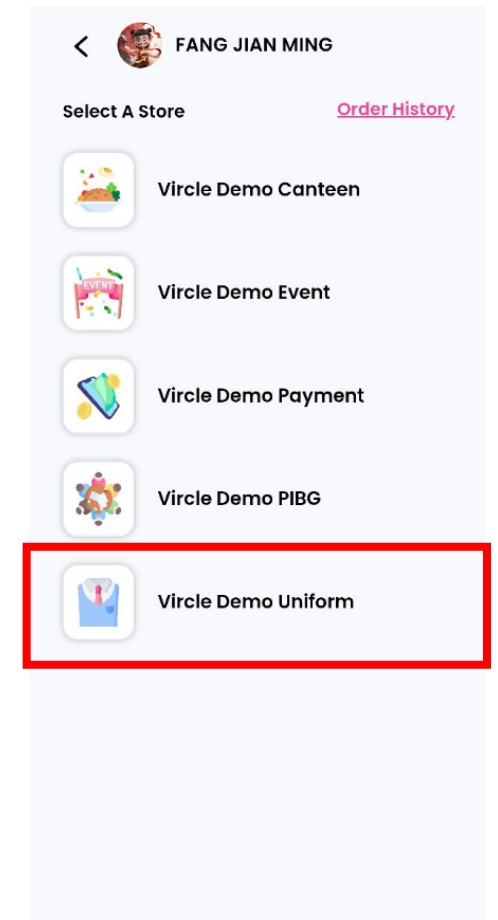
Step 2

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



Step 3

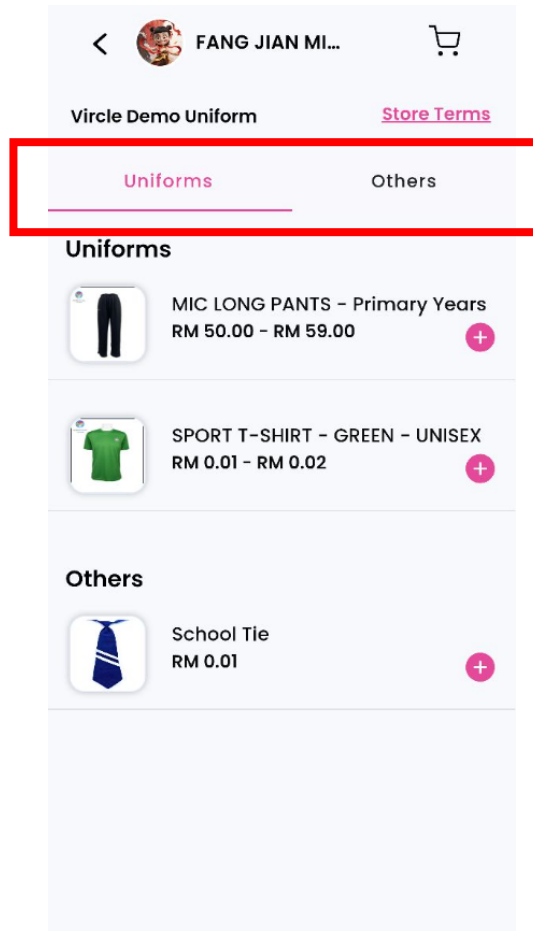
Select the Year and Class,
then press Next



Step 4

Select the store, example
select the Uniform Store

Introduction of eStore



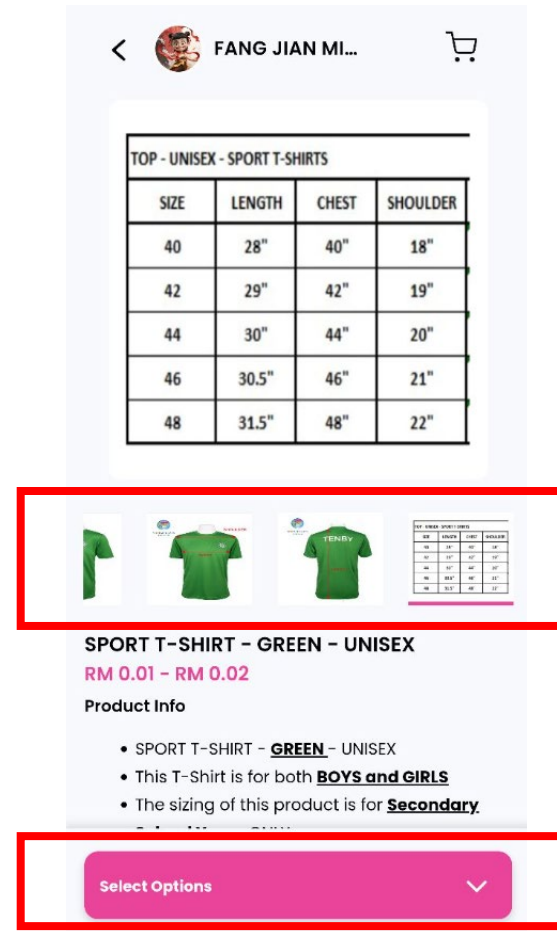
Step 5

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



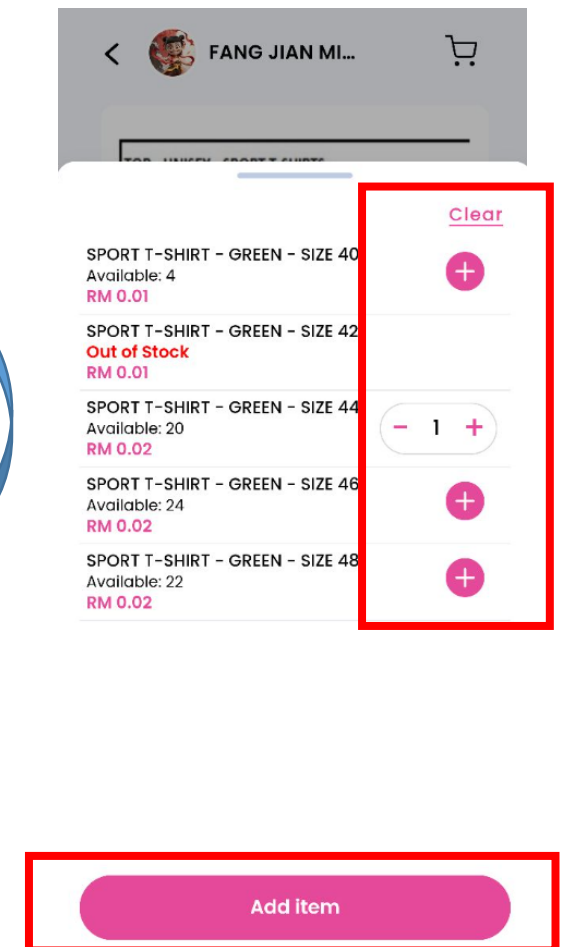
Step 6

View the product description



Step 7

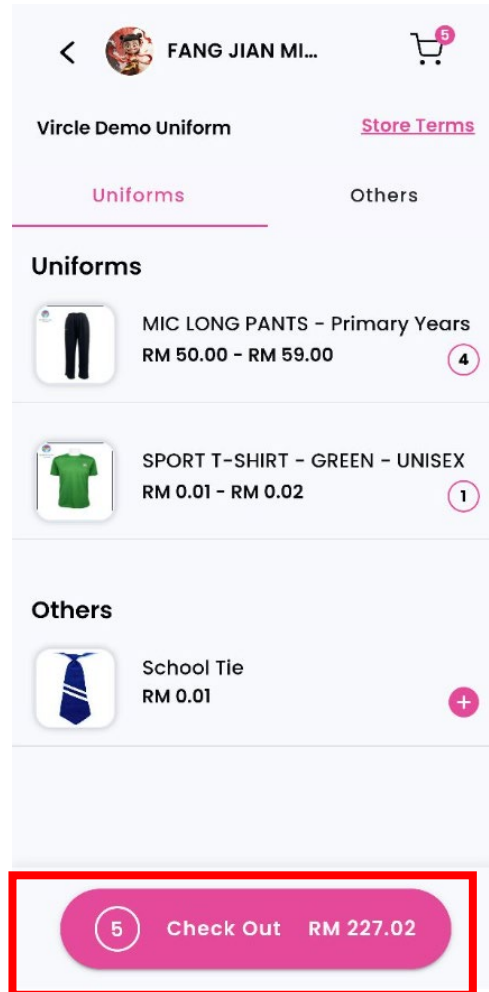
Press the photo to enlarge, press the drop down menu to see the choices.



Step 8

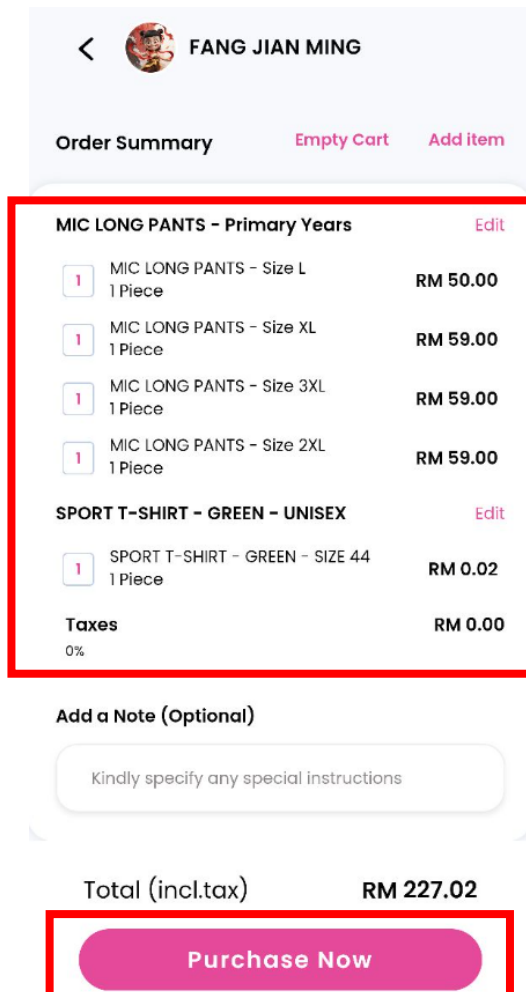
Select the item and quantity you want, then press "Add Item"

Introduction of eStore



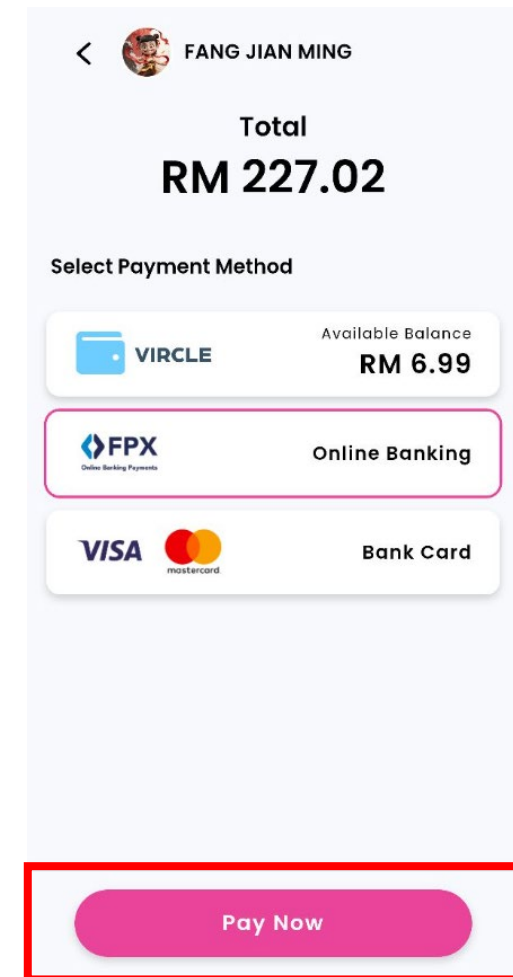
Step 9

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



Step 10

Check Order Summary, Enter notes for merchant, then press “**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**”

Introduction of eStore



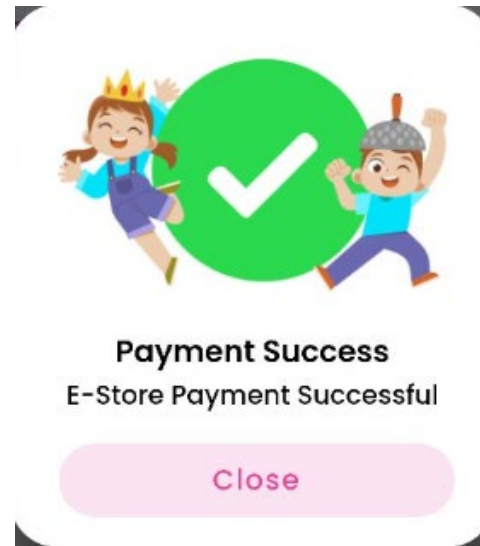
Enter user PIN

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

1 2 3 4 5 6 7 8 9 0

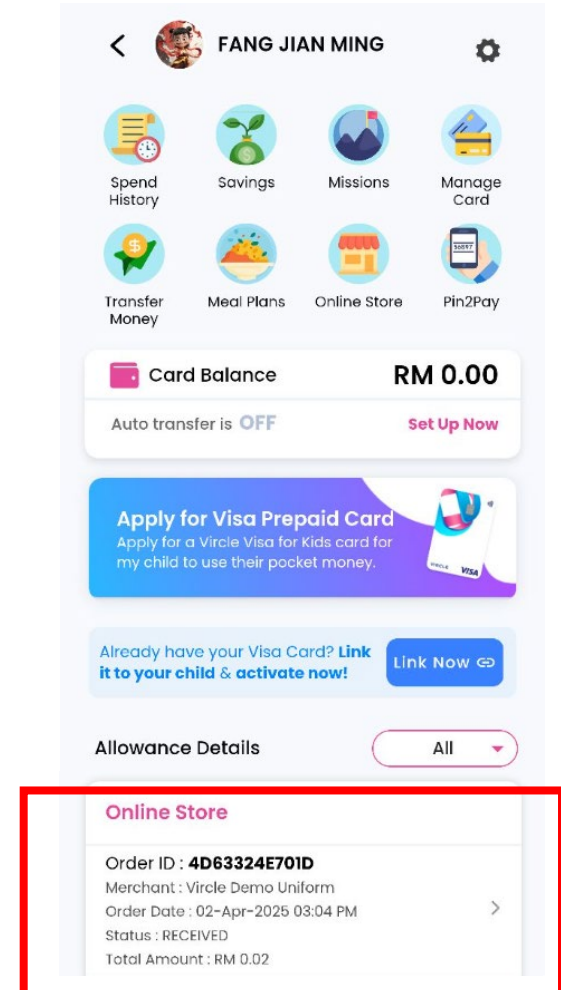
Step 12

Key in the User Pin to complete the purchase



Step 13

Payment Success and press "Close"

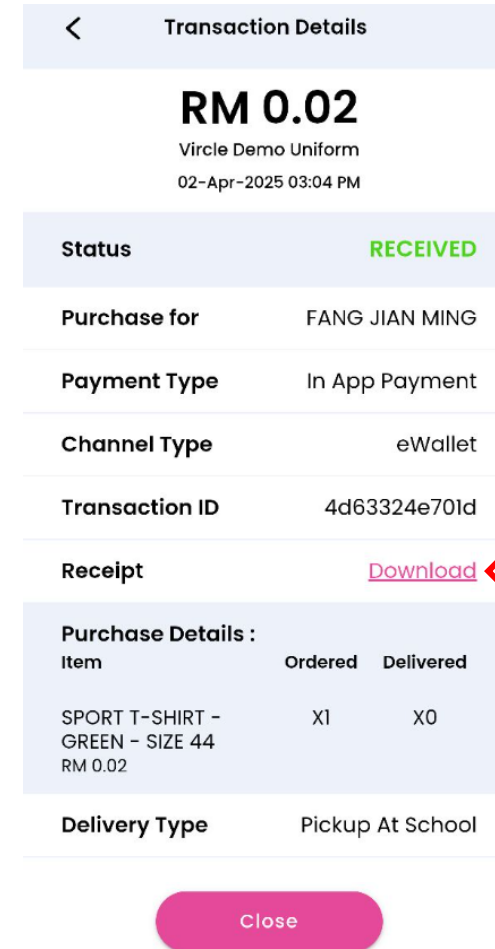
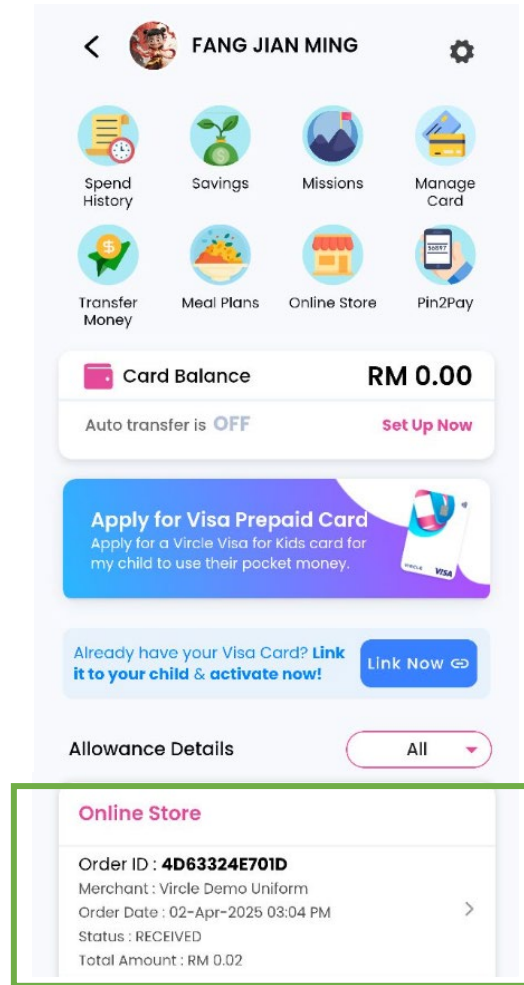


The purchased order is display at child dashboard

View your purchased orders



Option 1:



Press to download Receipt

Option 1:

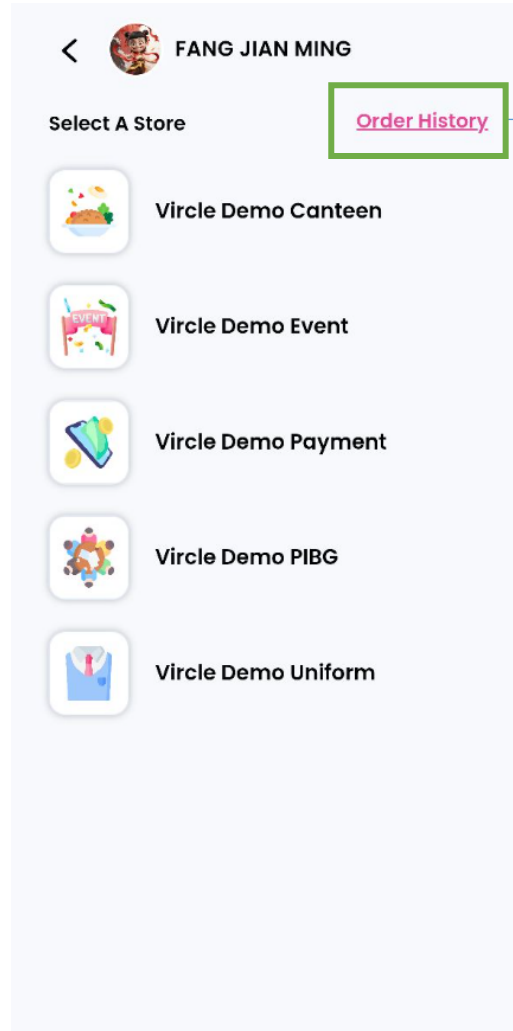
Tap on active orders from child page

View Order Details

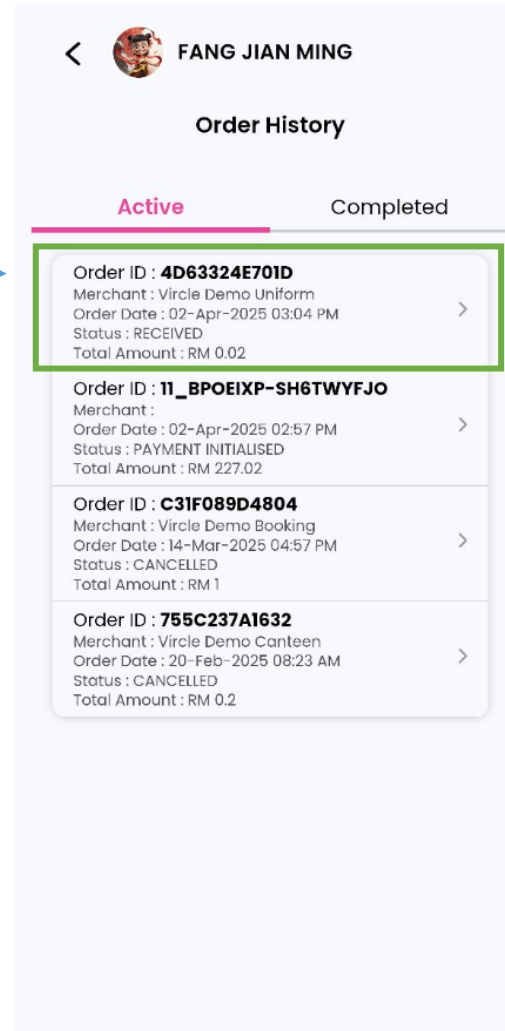
View your purchased orders



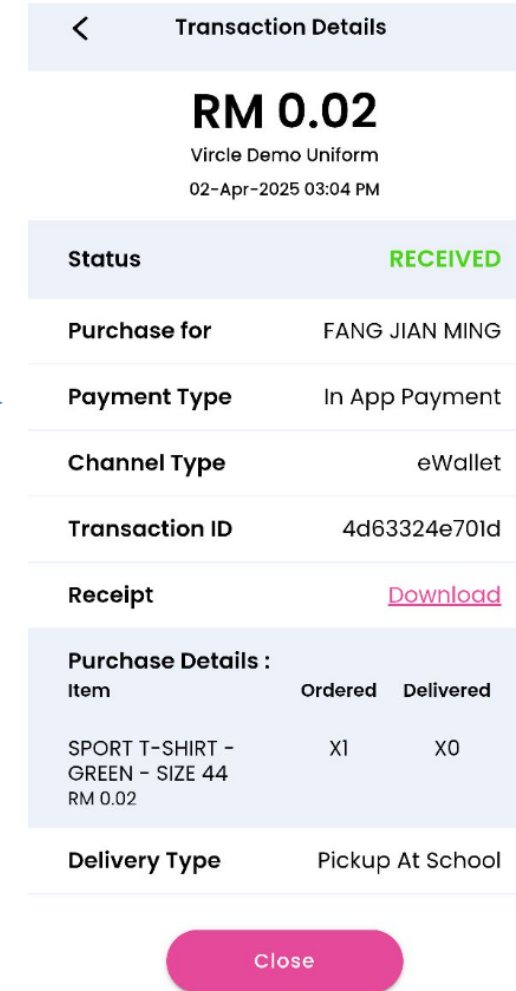
Option 2:



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

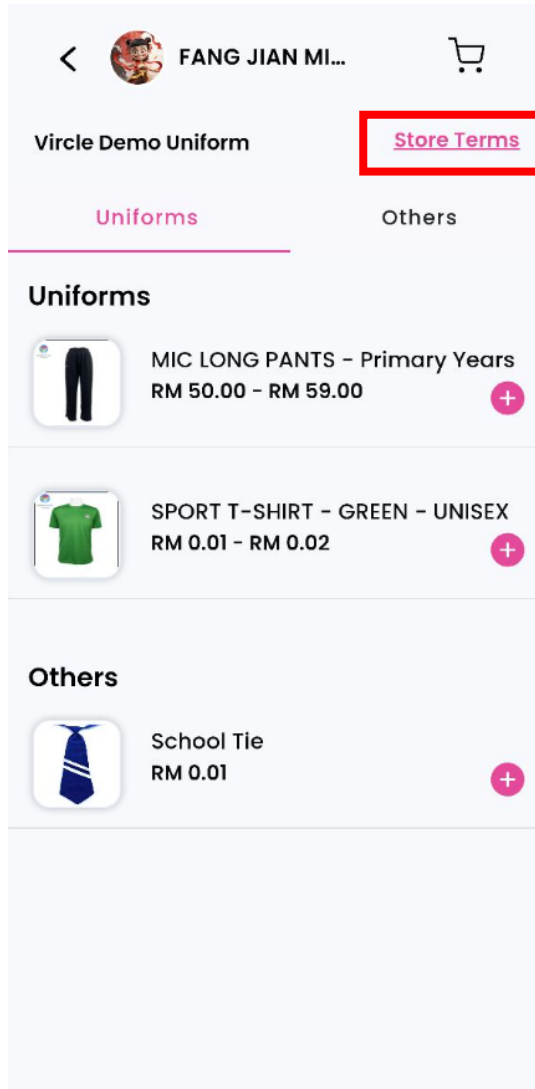


Select an order and tap the small arrow



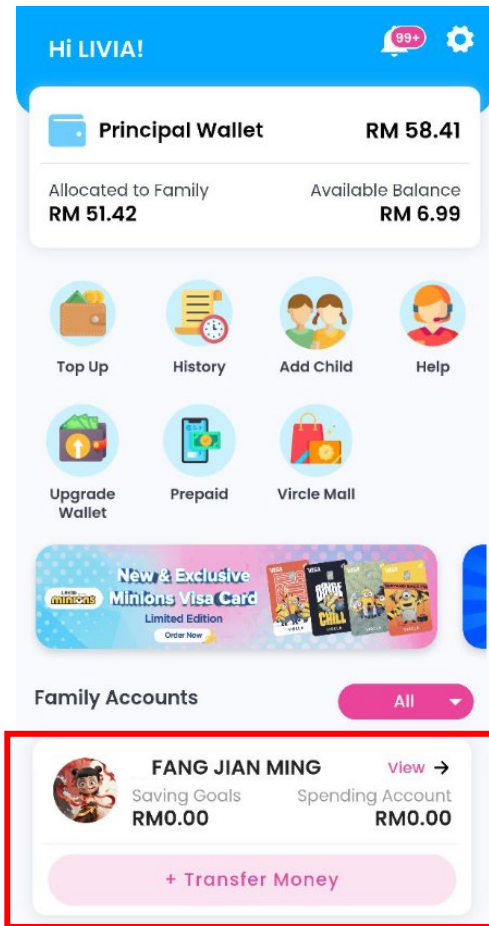
View Order Details

Terms of Merchant – How to get help



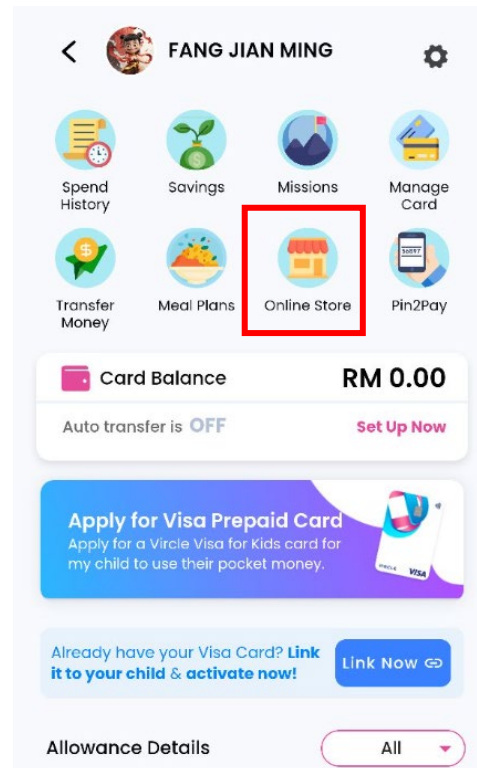
Terms and conditions of sales, refunds, exchanges and how to contact the Merchant, please refer to “Store Terms” at the selected Online Store

Introduction of eStore with Custom Form & Consent



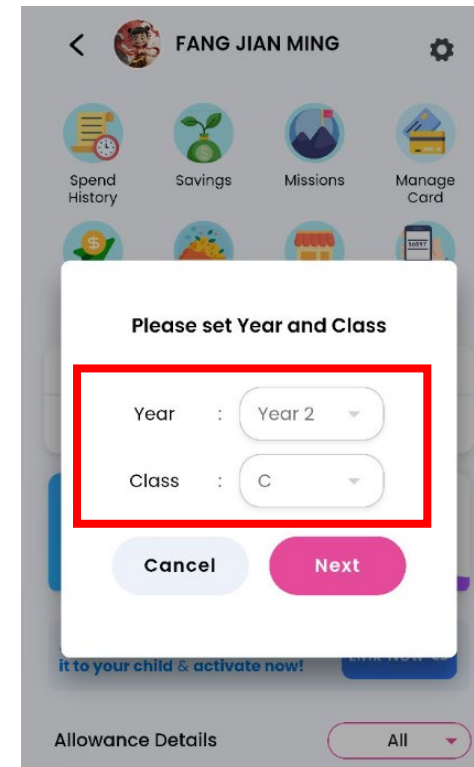
Step 1

Select your child's profile on parent dashboard



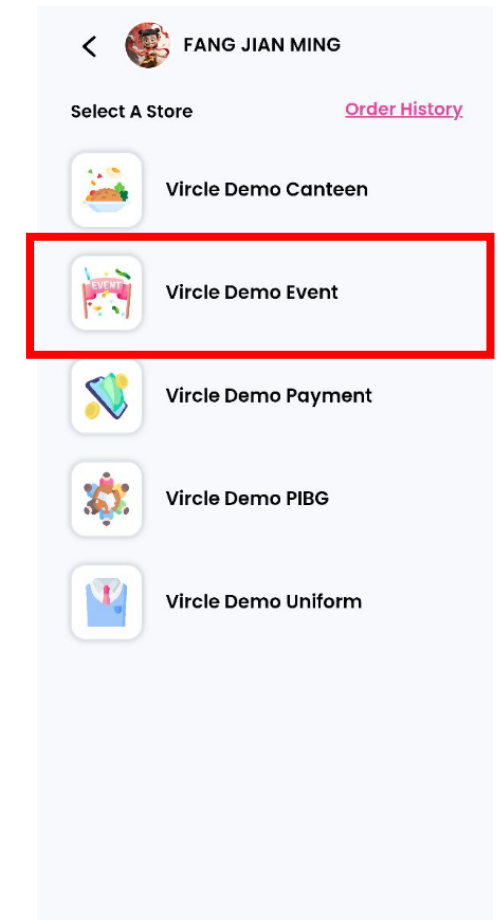
Step 2

Select "Online Store" (school may change the name for the icon)



Step 3

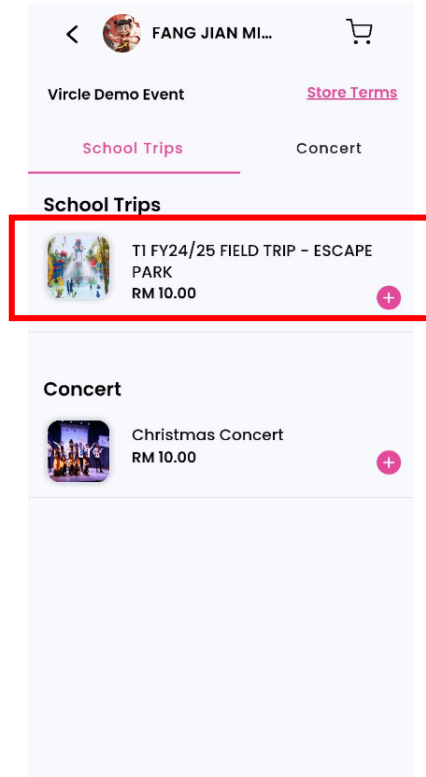
Select the Year and Class, then press Next



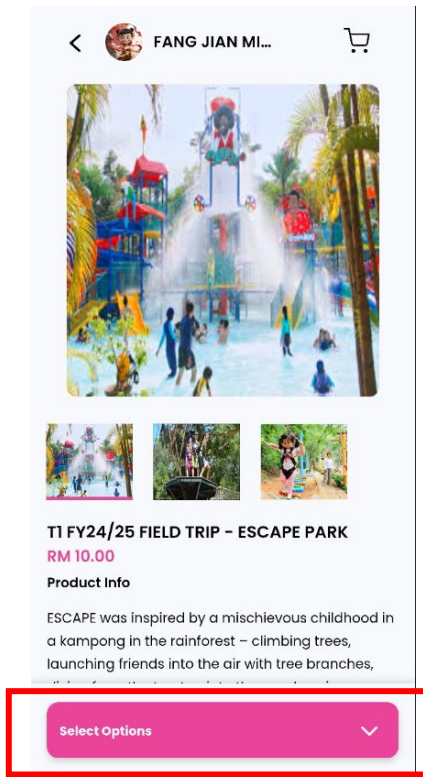
Step 4

Select the store, example select the Event Store

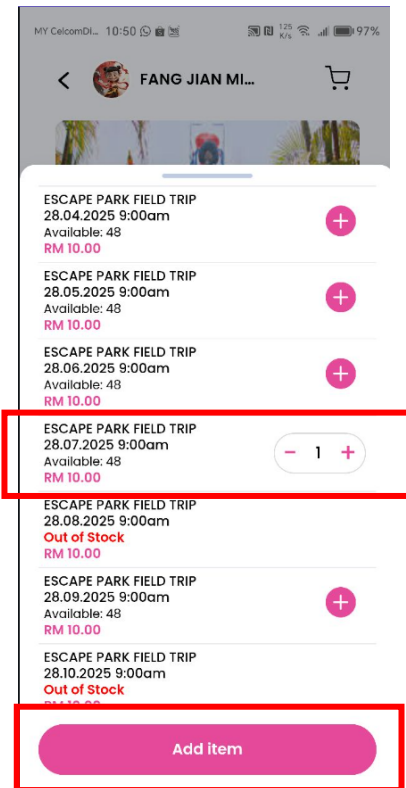
Introduction of eStore with Custom Form & Consent



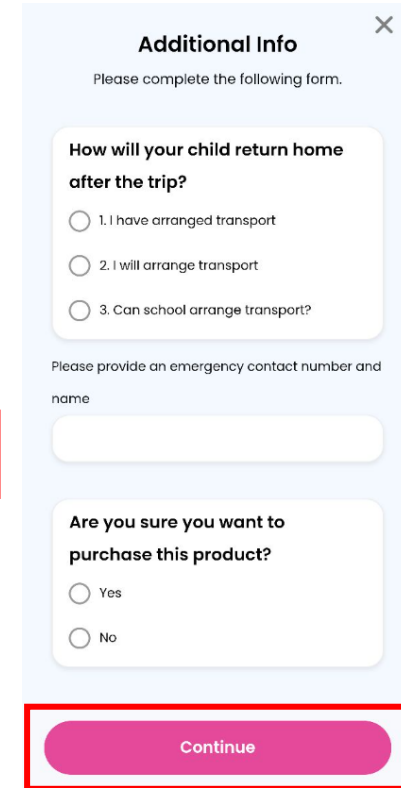
Step 5
Select the product you want to purchase



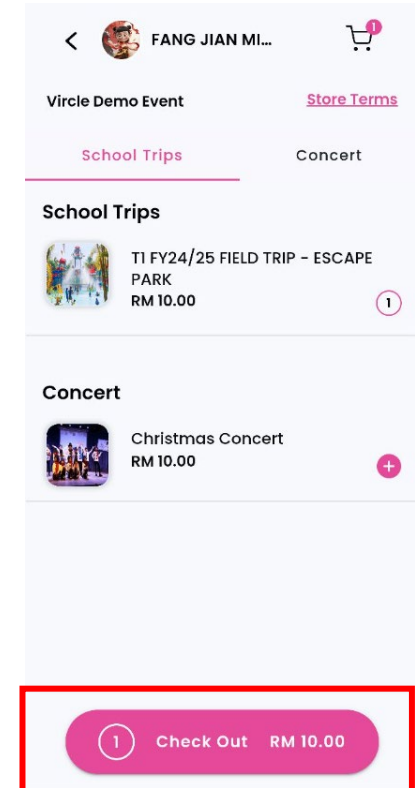
Step 6
View the product details then press "Select Option"



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

Step 10

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

< Consent Approval

Following item(s) require **Parent Consent**

Consent User Details

Parent Name
LIM FEI JIAN

Parent's NRIC/Passport

Child Name
LIM FEI JIAN

Child's NRIC/Passport

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 11

Check the consent User Details is correct then press “**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 12

Read the Consent Agreement then press “**Approve**”

< 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 13

Select “**Proceed**”

< **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 **RM 10.00**
9:00am
1 Session
+ Update details

Taxes **RM 0.00**
0%

Add a Note (Optional)
Kindly specify any special instructions

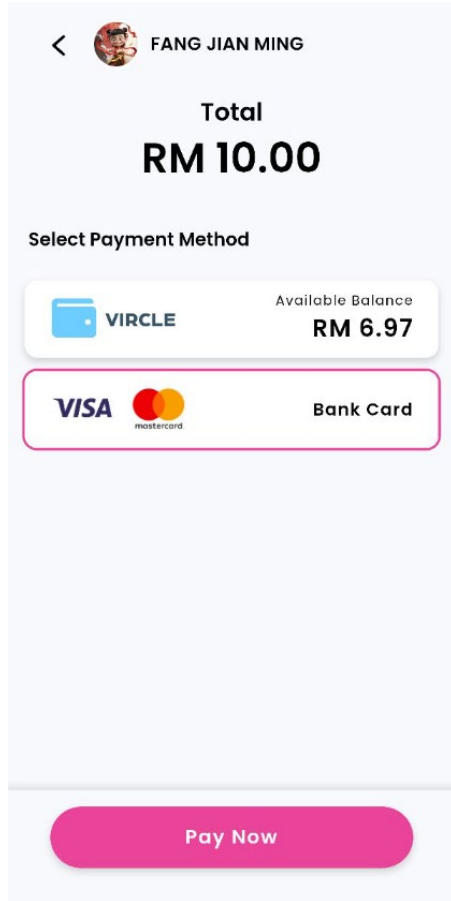
Total (incl.tax) **RM 10.00**

Purchase Now

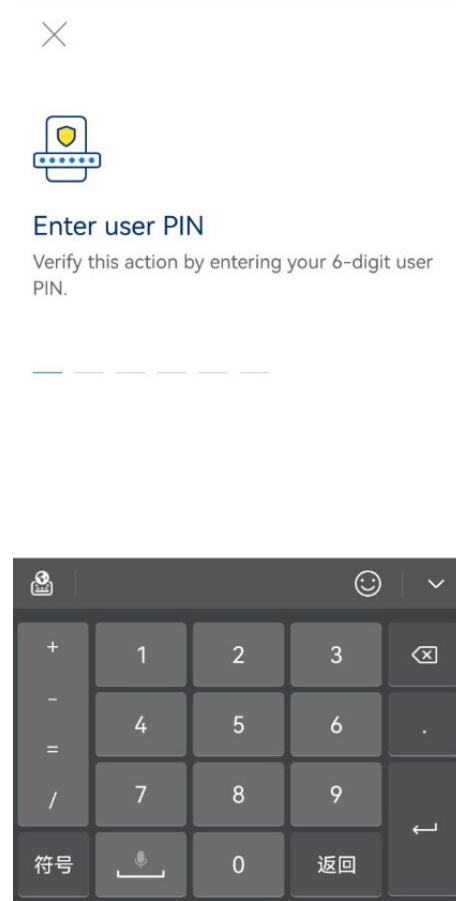
Step 14

Check the summary and press “**Purchase Now**”

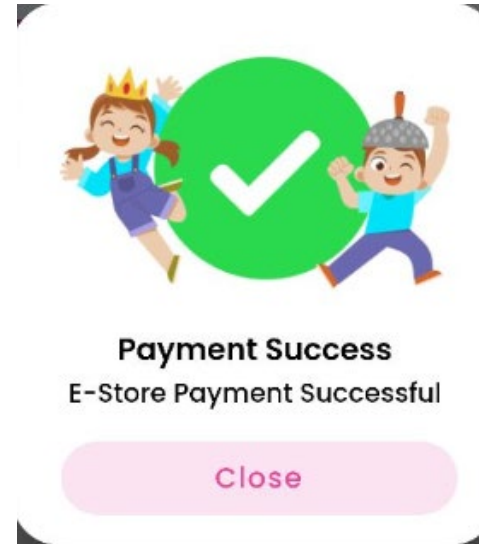
Introduction of eStore with Custom Form & Consent



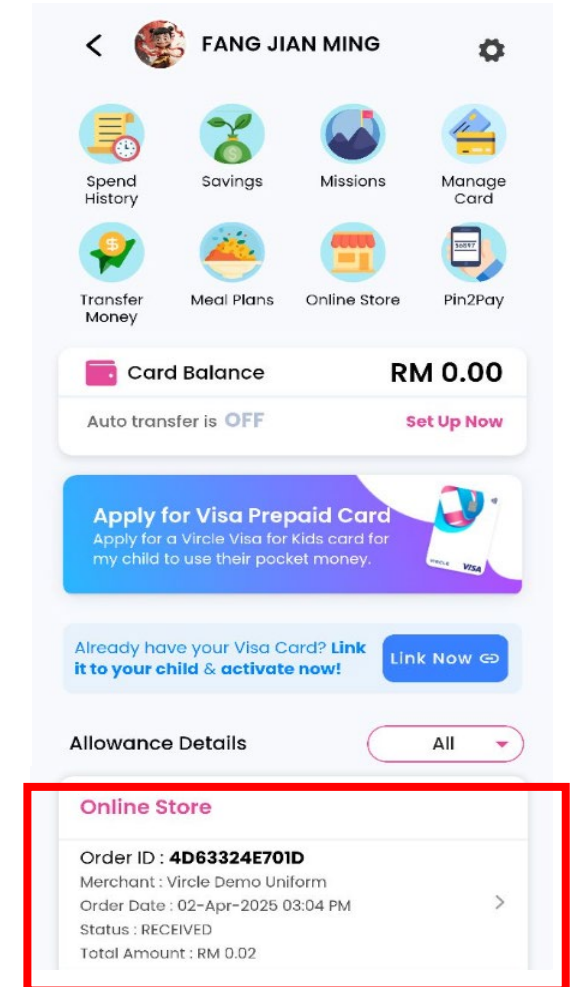
Step 15
Select the payment method
and press “Pay Now”



Step 16
Key in the User Pin to complete
the purchase



Step 17
Payment Success and press
“Close”

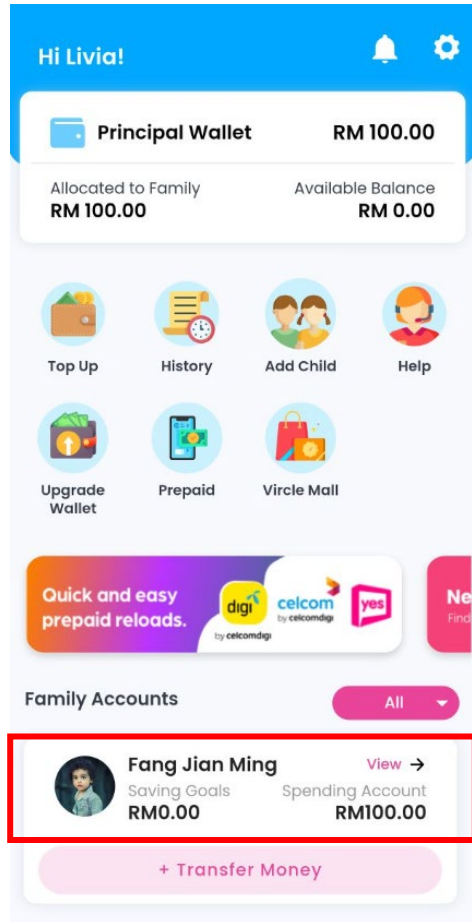


The item you purchased is
display at child dashboard

VIRCLE

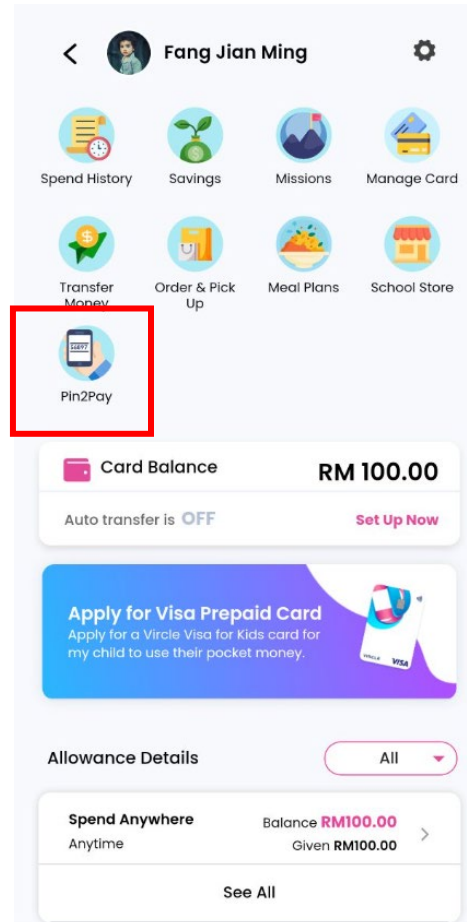
Pin2Pay

Pin2Pay for Parent – Use Vircle without any payment card



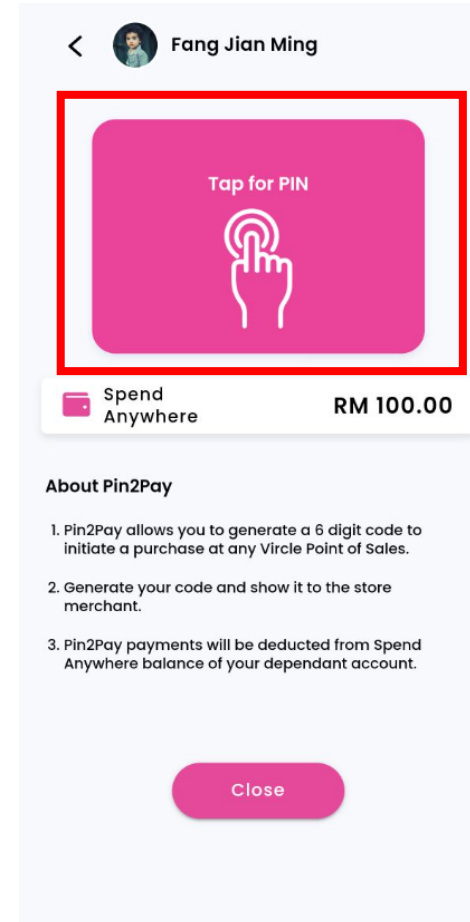
Step 1

Press any one of the child photo



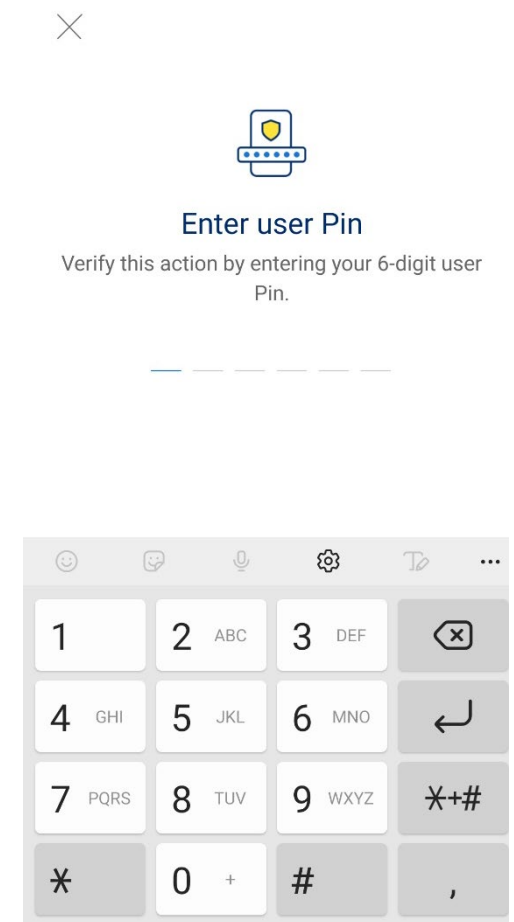
Step 2

Select “Pin2Pay”



Step 3

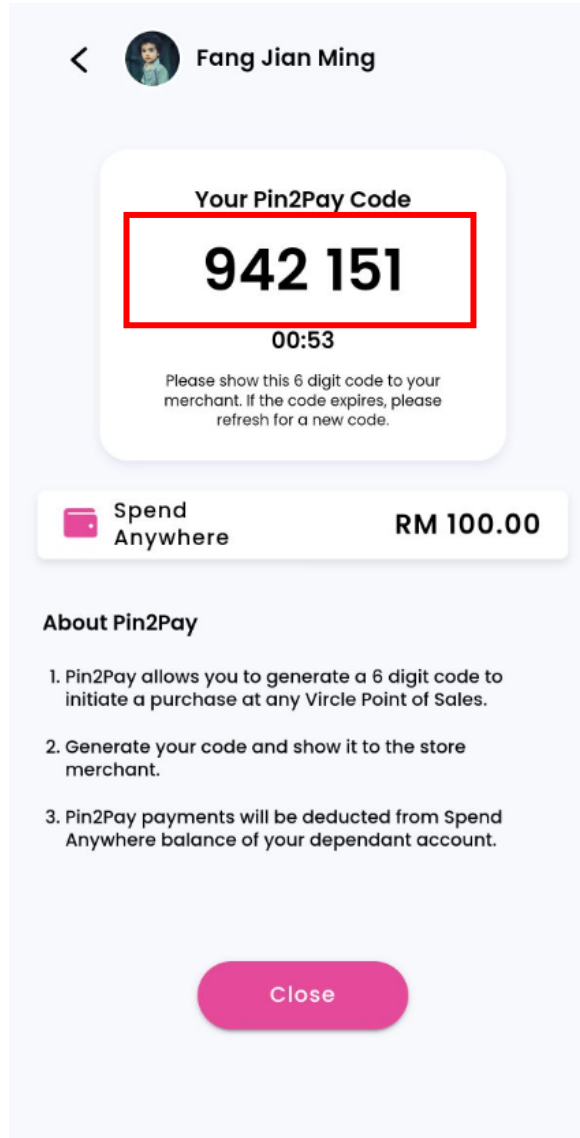
Press “Tap for PIN” to generate payment PIN



Step 4

Key in the your own user PIN

Pin2Pay for Parent



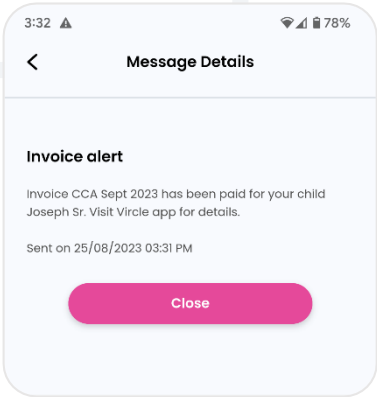
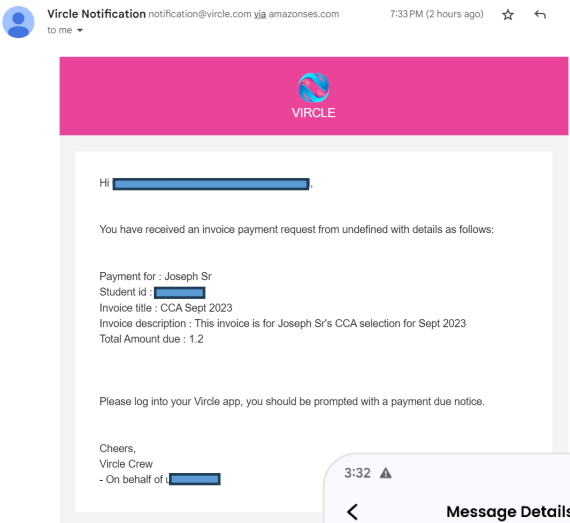
Show Cashier the Pin2Pay code to proceed the payment without any Parent Card/Student Card. The payment is deduct from child allowance account.

The 6 digit code will expires in 1 minute

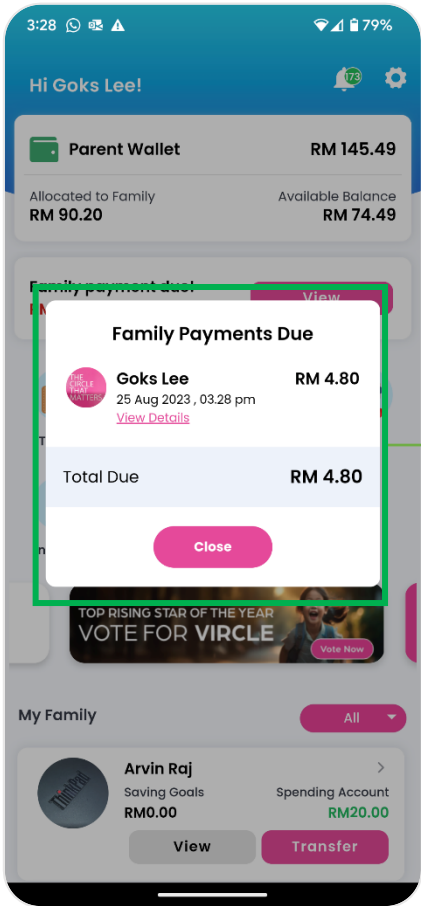
VIRCLE

Payment Invoice

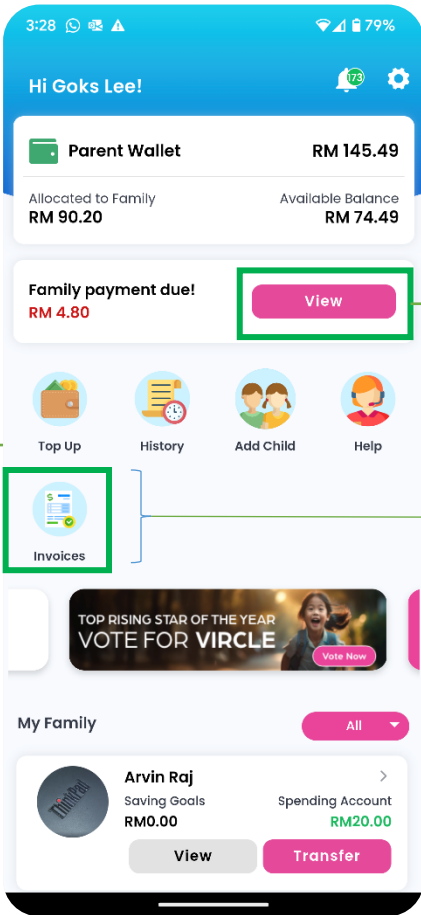
Parent Journey - Receiving an Invoice alert



Receives Incoming Invoice Alerts via email & in-app Alert



Home Screen Pop Ups

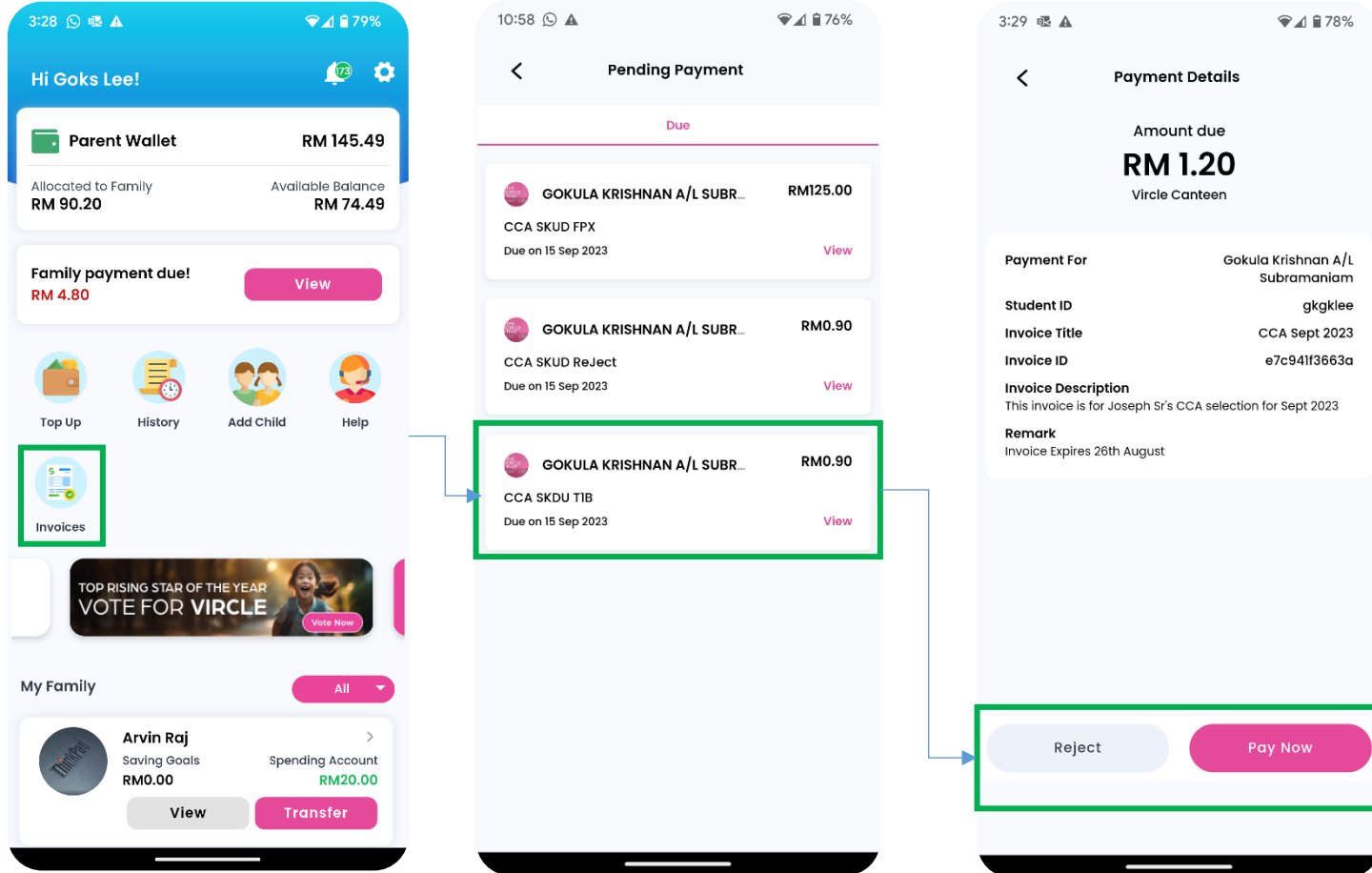


Multiple entry points to complete payments

Multiple reminders on payments due

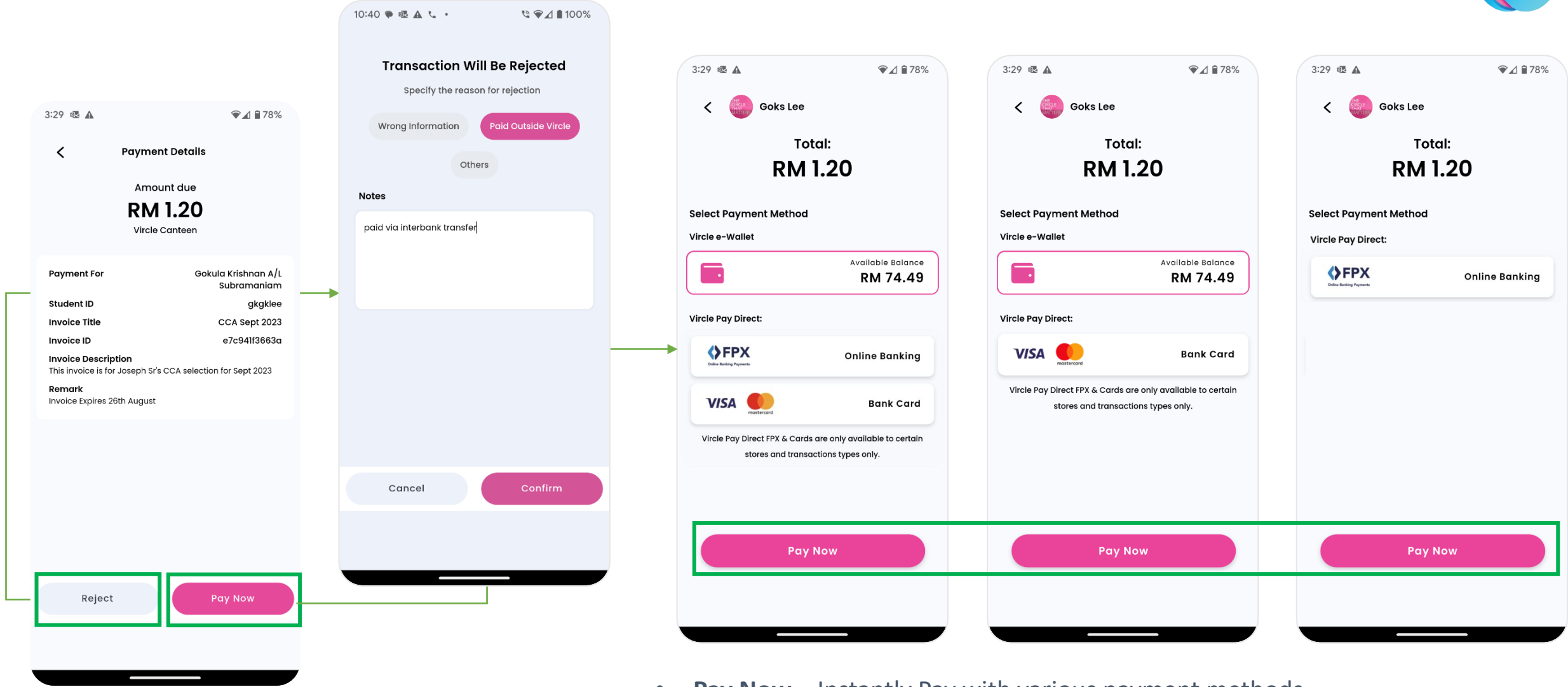
Dedicated Invoices Icon

3 Step invoice payment process



- **3 step process**
 - View the collection details
 - Select payment methods
 - Complete Payments

Multiple options to pay – School decides

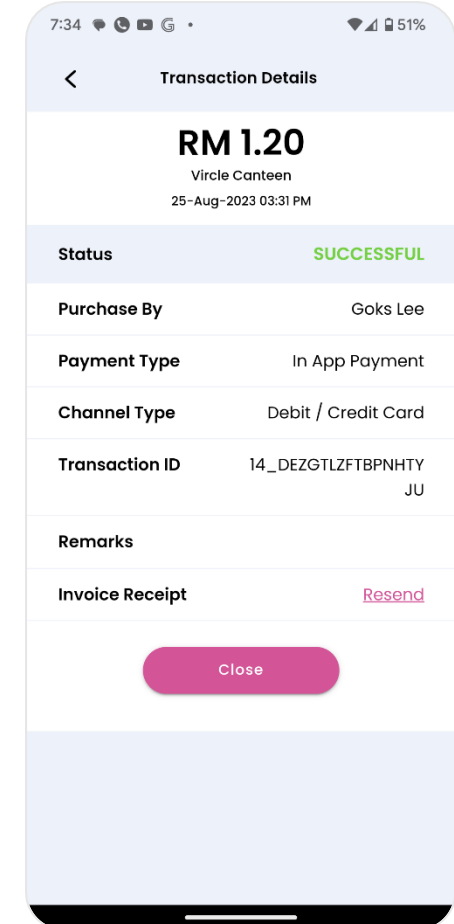
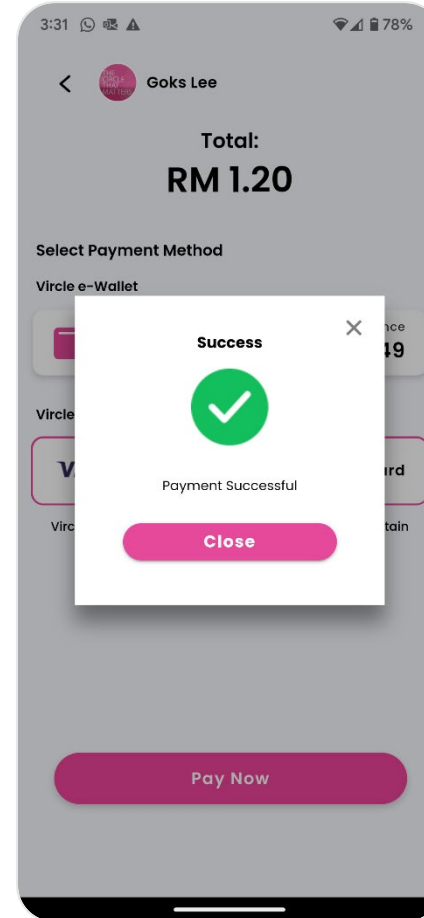
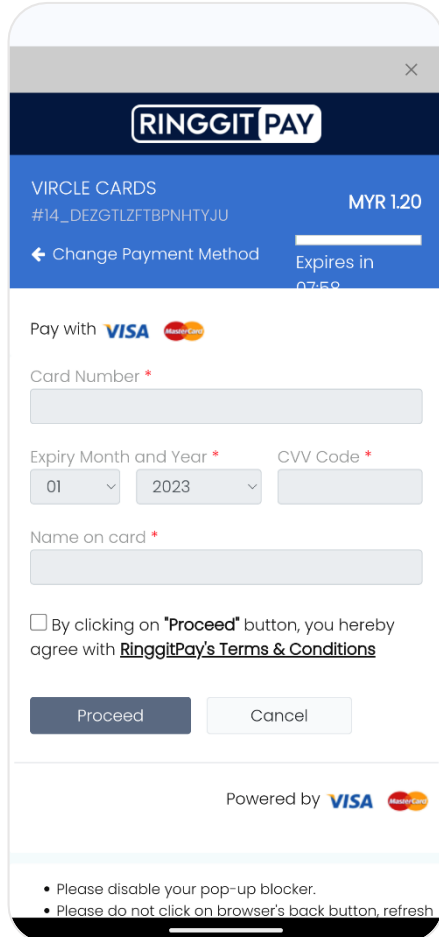
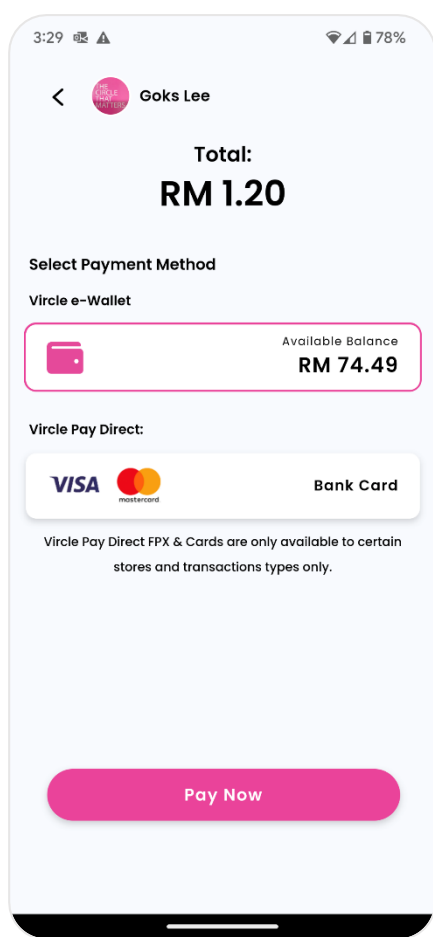


- **Reject Invoice** – User may reject paying the invoice – see rejection reasons

- **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 Viracle 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 Viracle App, please reach out to Viracle

Whatsapp us @ +6011-1117 6000 (9AM to 5PM – Mon-Fri)

Email: support@viracle.com

Or visit

FAQ's : www.Viracle.com/help

Website: www.viracle.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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