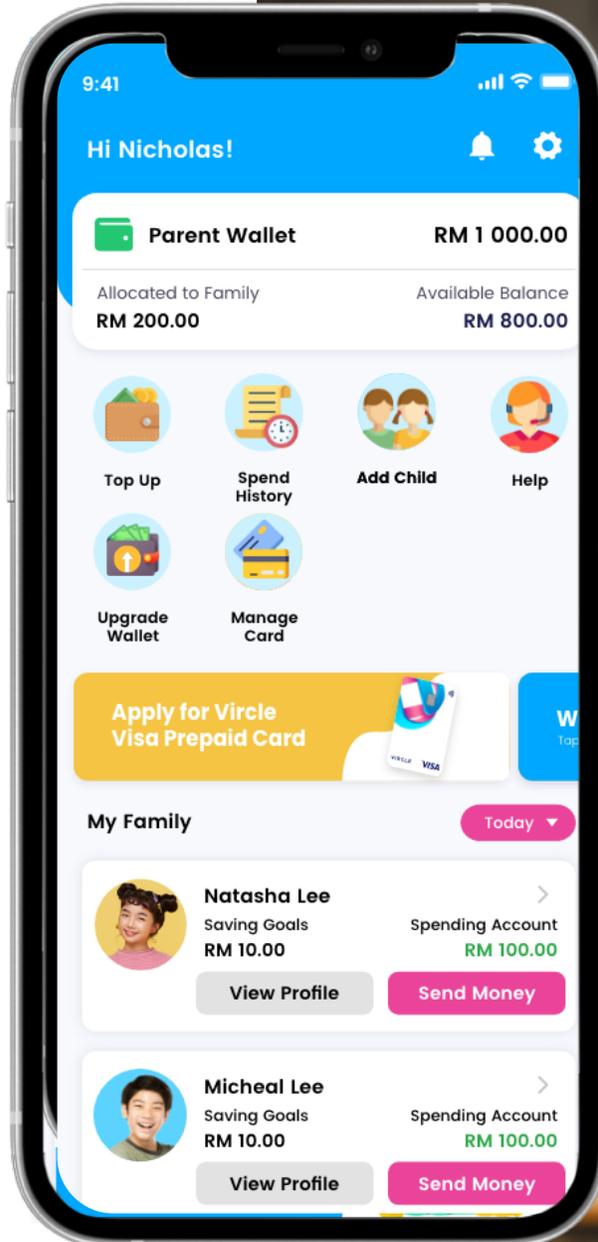




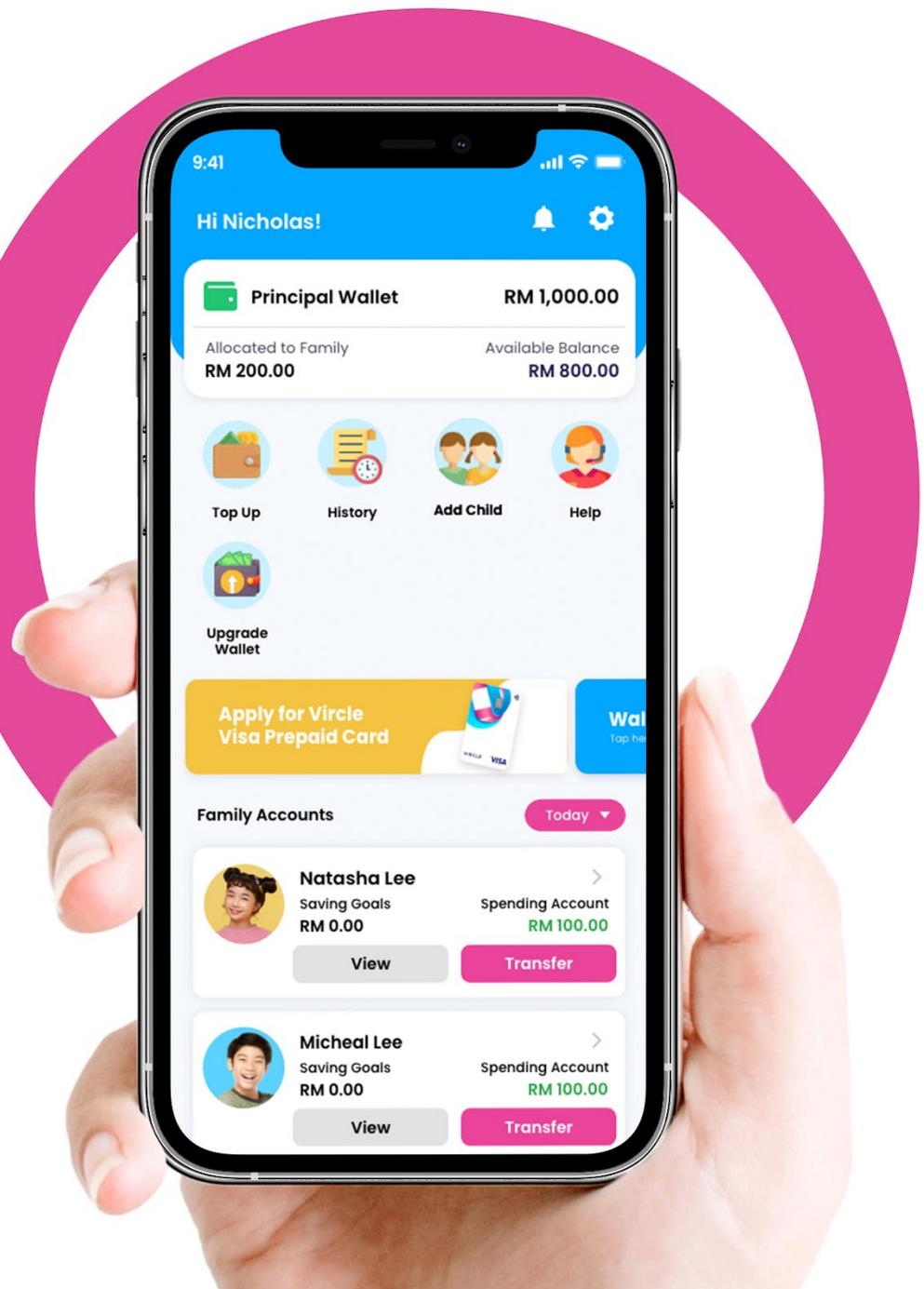
Introduction of VIRCLE CASHLESS SOLUTION

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 approved under the Financial Services Act 2013 (E-MONEY) laws. Vendor agnostic.
- 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.



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 cant 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

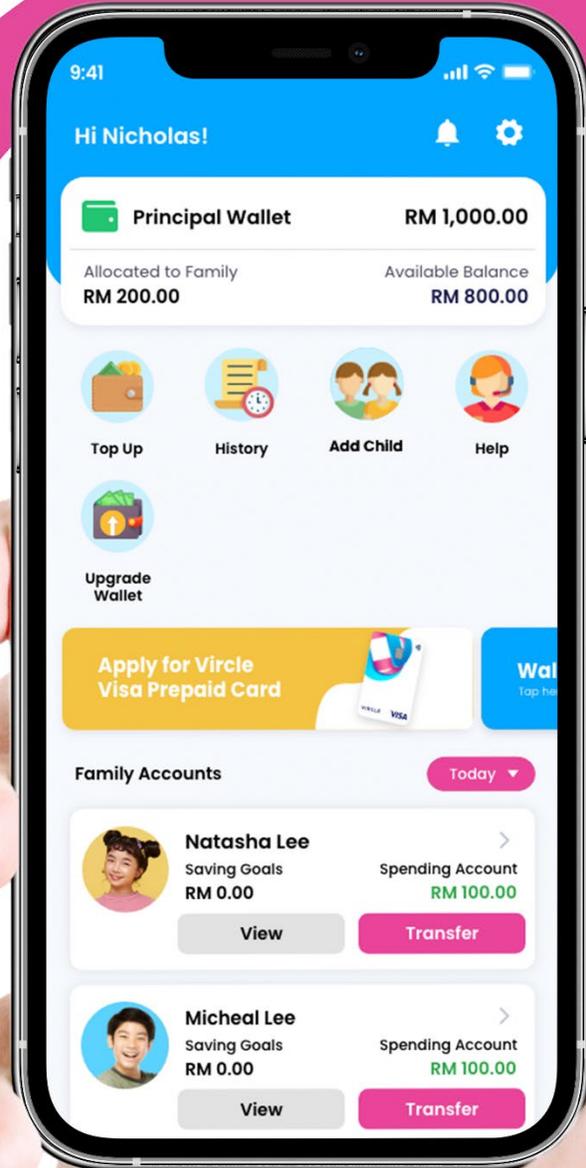
example:

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

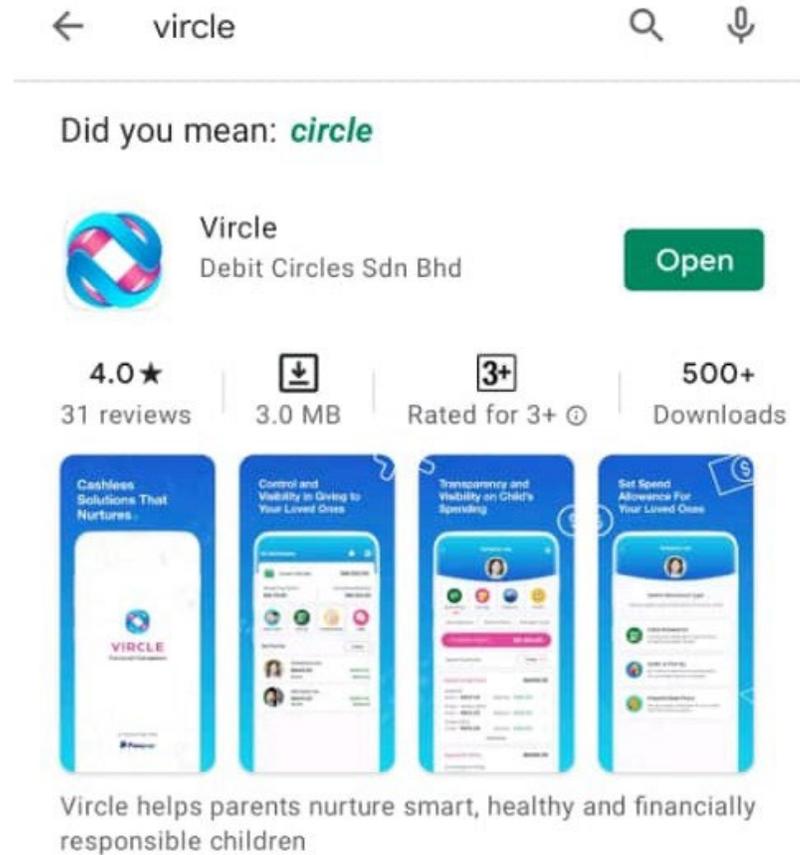
Get Started



iPhone 8 Plus & Above

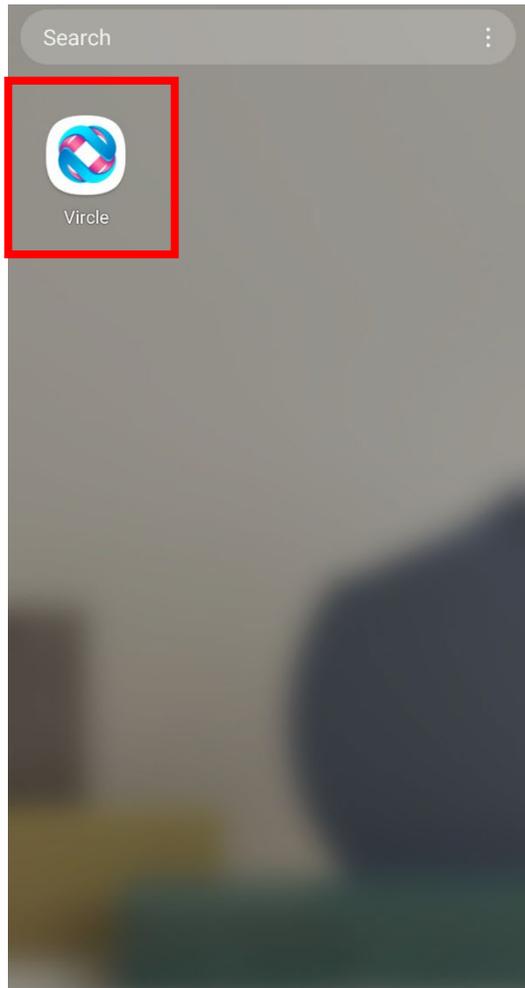


Android 10 & Above

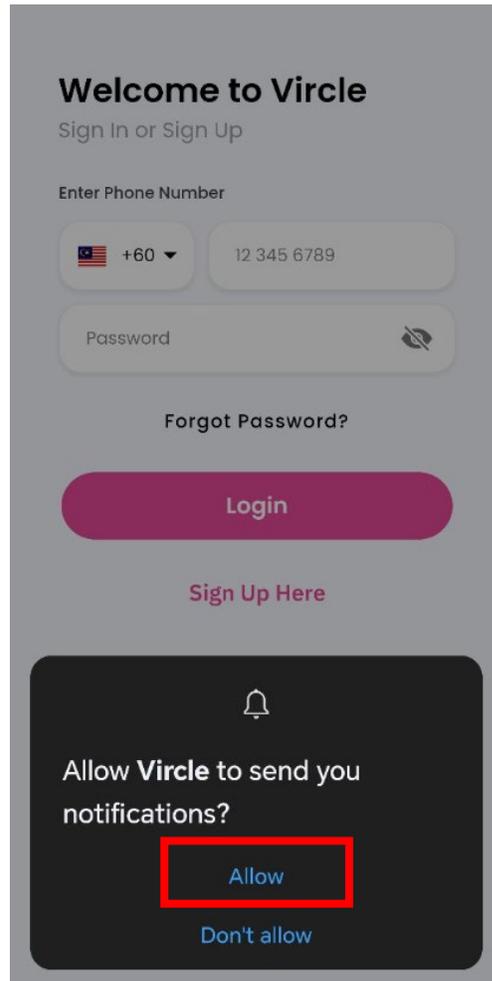


Step 1: Decide which Parent will Manage the App. Download the Viracle Application from Apple App Store or Google Play Store or Huawei App Gallery.

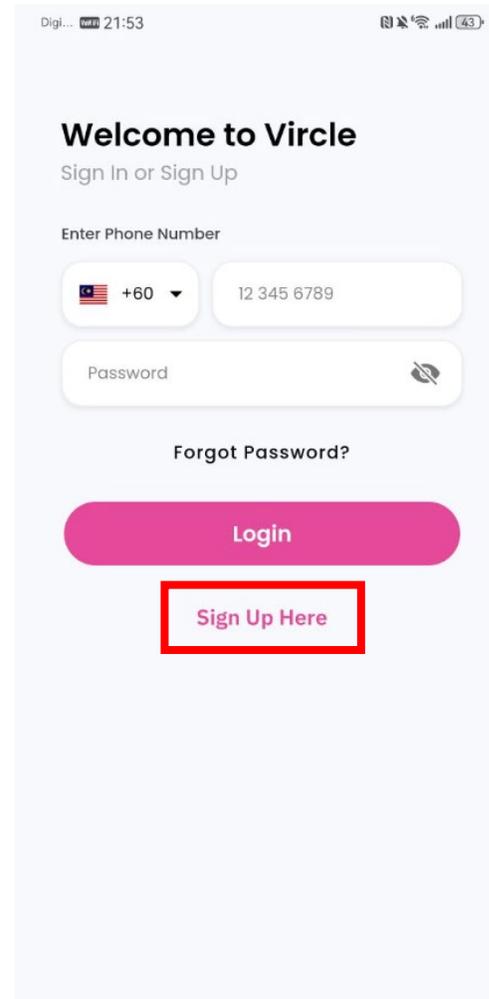
Powering up your app for the 1st time



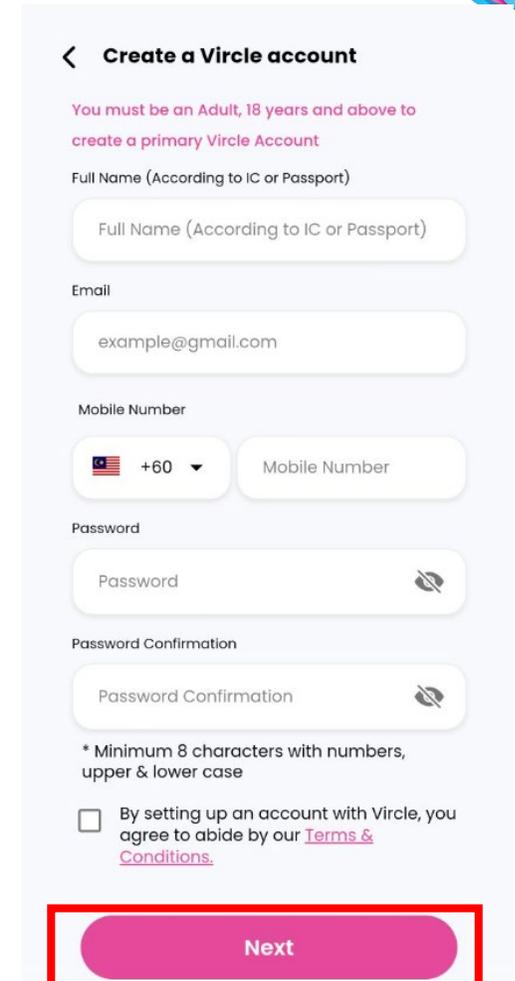
Step 2
Open the Viracle App



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

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

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.

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

Continue

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.

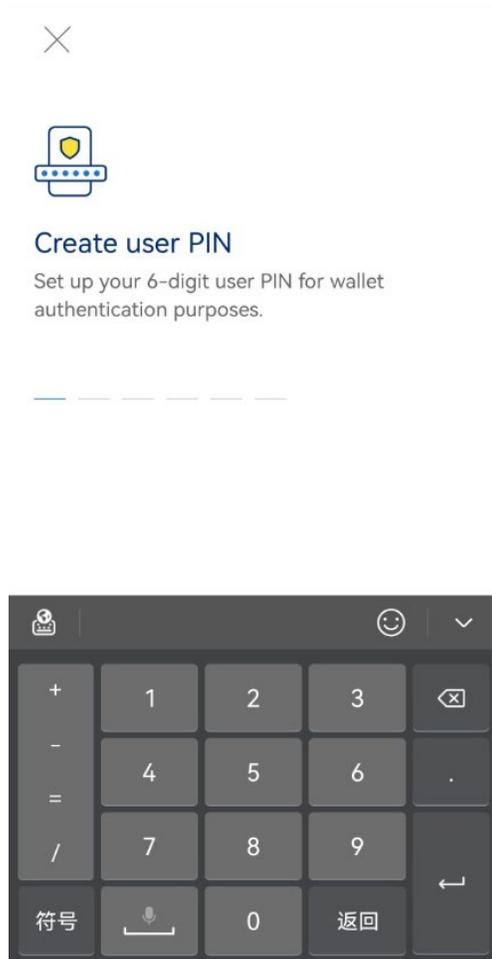
Step 6
Check the email & mobile are key in correctly and press **“Confirm”**

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

Step 8
Press **“Activate Now”**

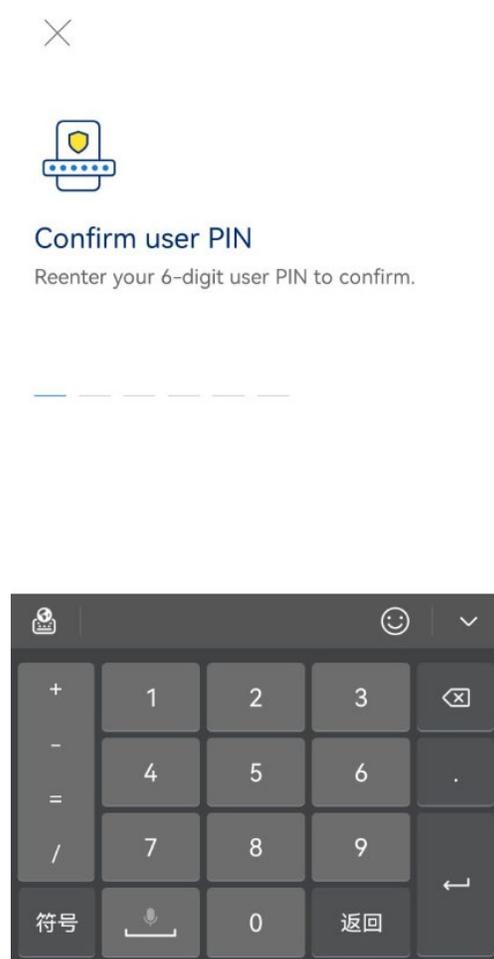
Step 9
Key in your informations required by the **Central Bank of Malaysia**

Powering up your app for the 1st time



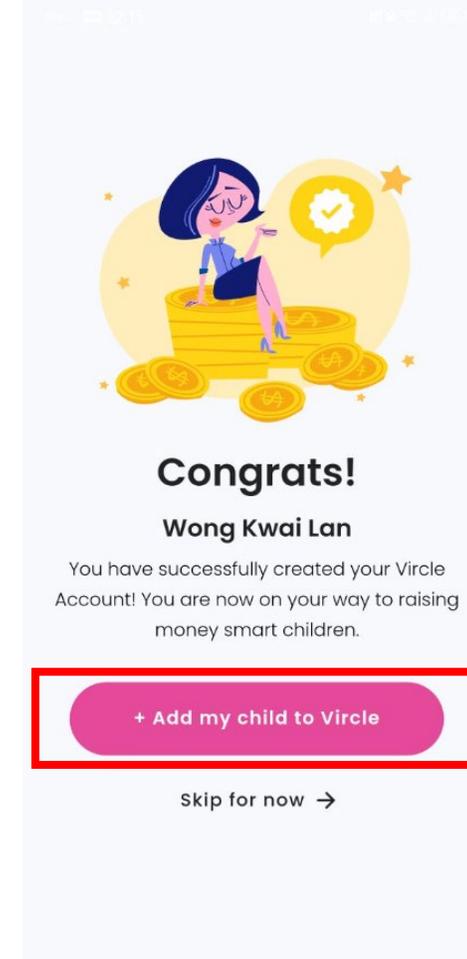
Step 10

Set Up Transaction Pin
(6 Digits of your choice)



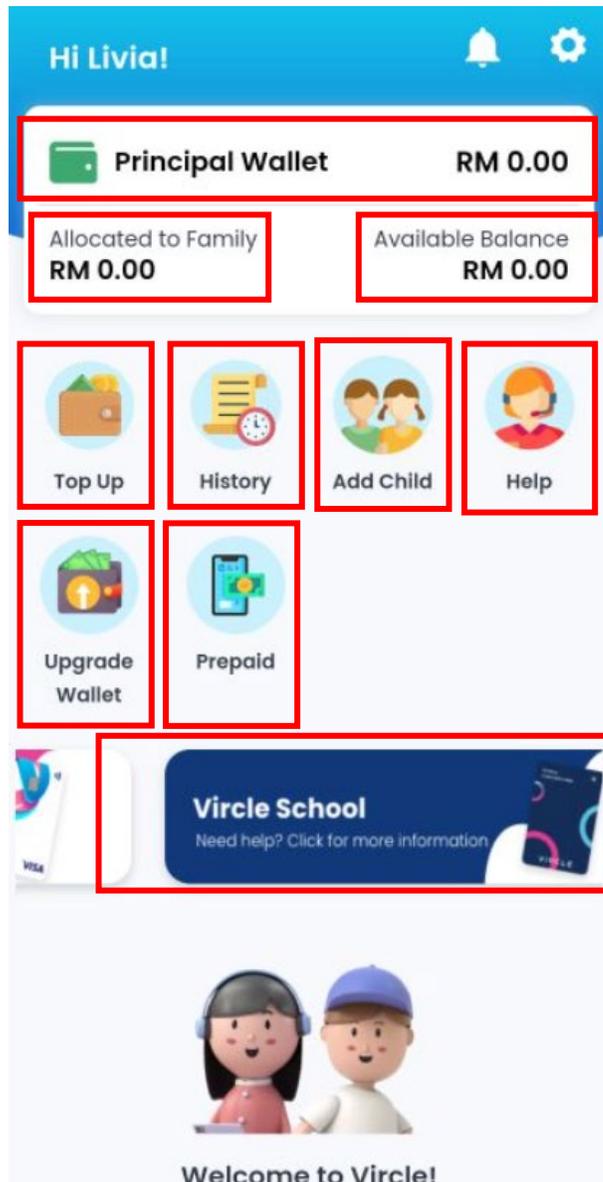
Step 11

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 Viracle”** to add child
Or **“Skip for now”** to the Viracle eWallet main dashboard

View Dashboard

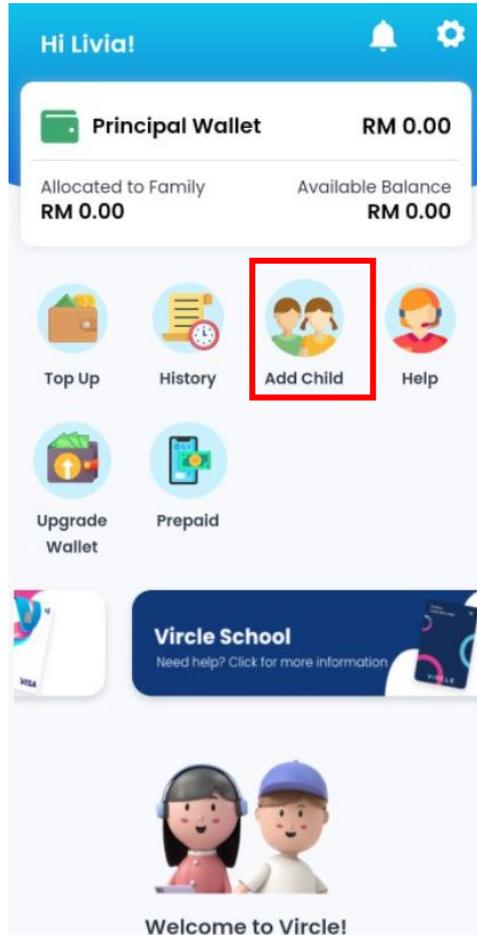


- **Principal Wallet** is Total funds in your eWallet (Parent).
- **Allocated to Family** is the Total funds allocated to children or member/s registered under your account.
- **Available Balance** is the Available funds to be allocated in future or used to make in app purchased (meals, payments)
- **Top 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
- **Slider Carousel** is call to action button, Viracle news update

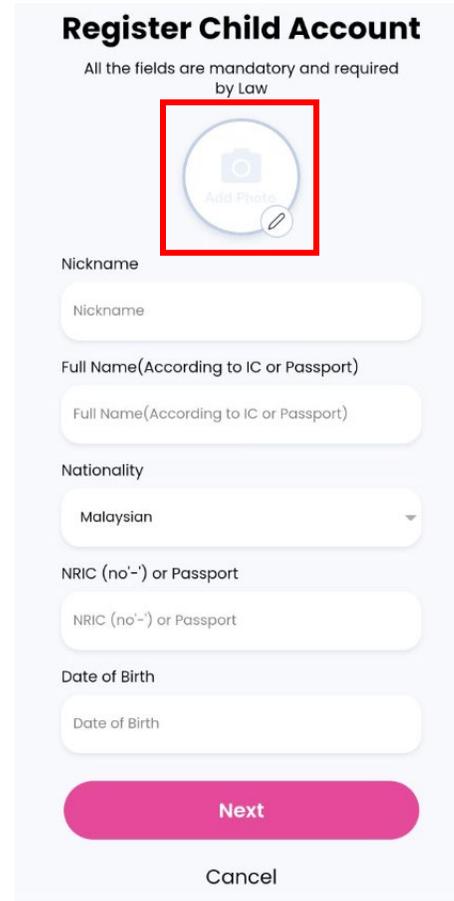
VIRCLE

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

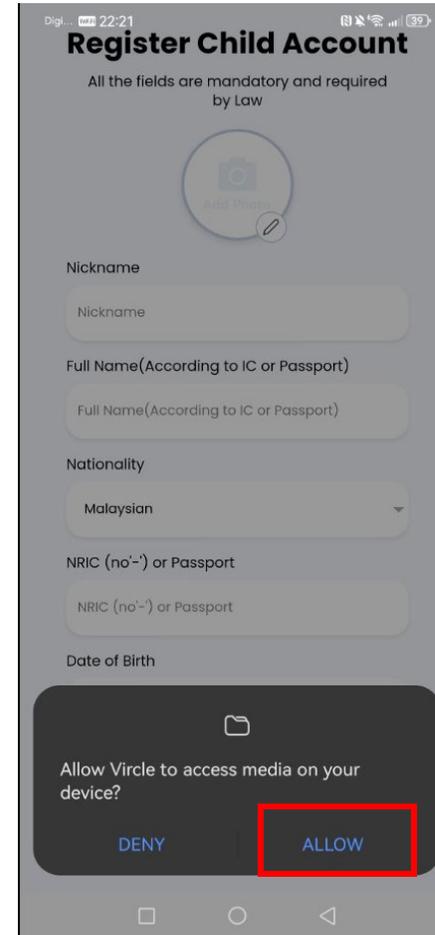
Add a Child



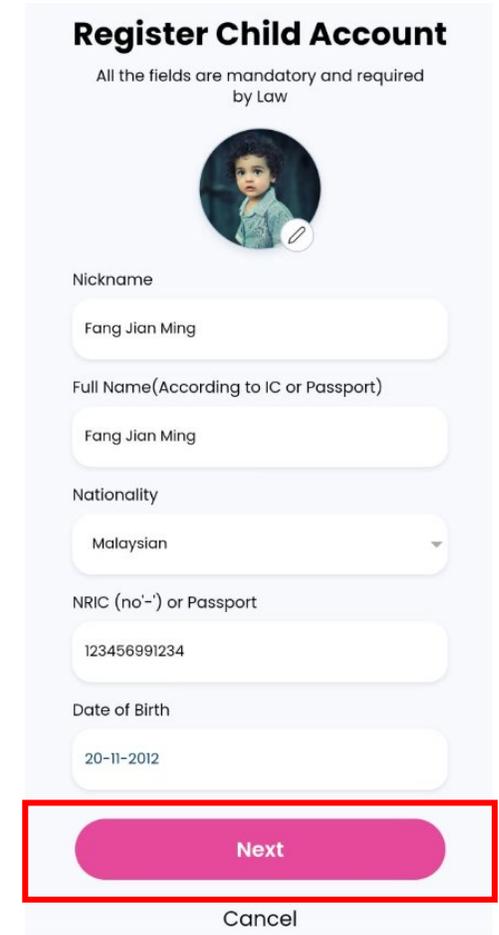
Press **“Add Child”**



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

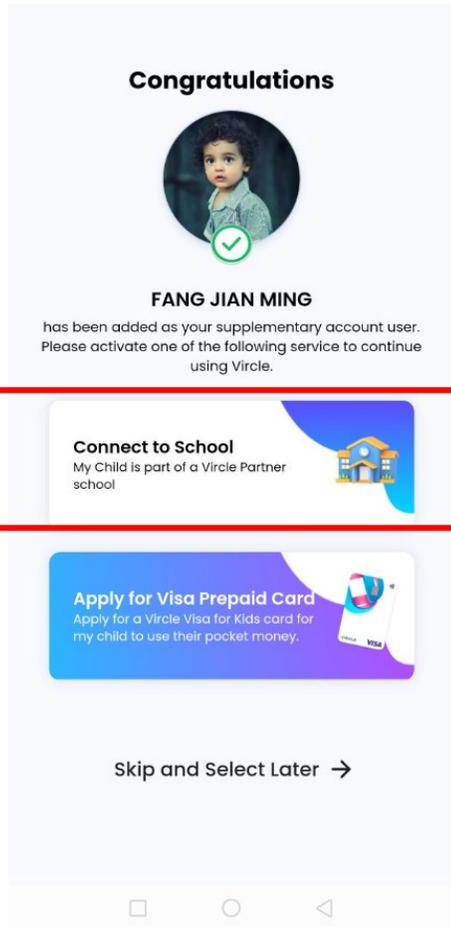


Please press **“Allow”** Viracle to access media on your device to select photo

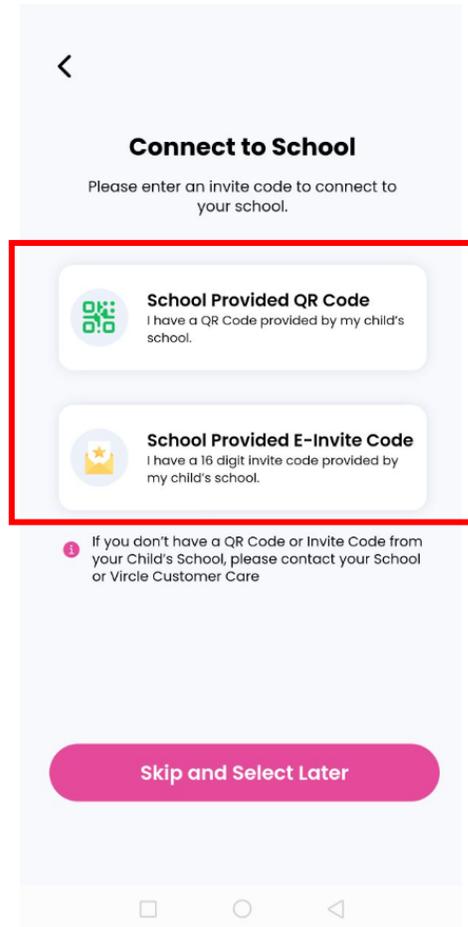


Key in Child's information, press **“Next”**

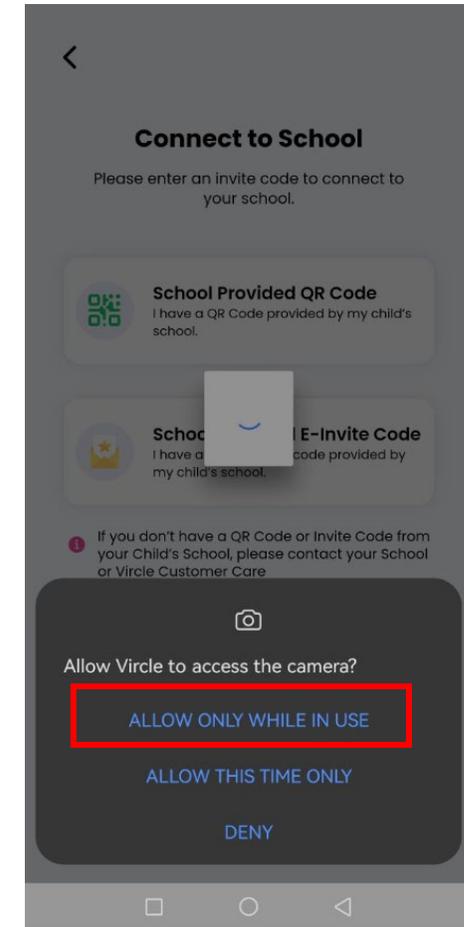
Add a Child



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 Viracle to access the camera

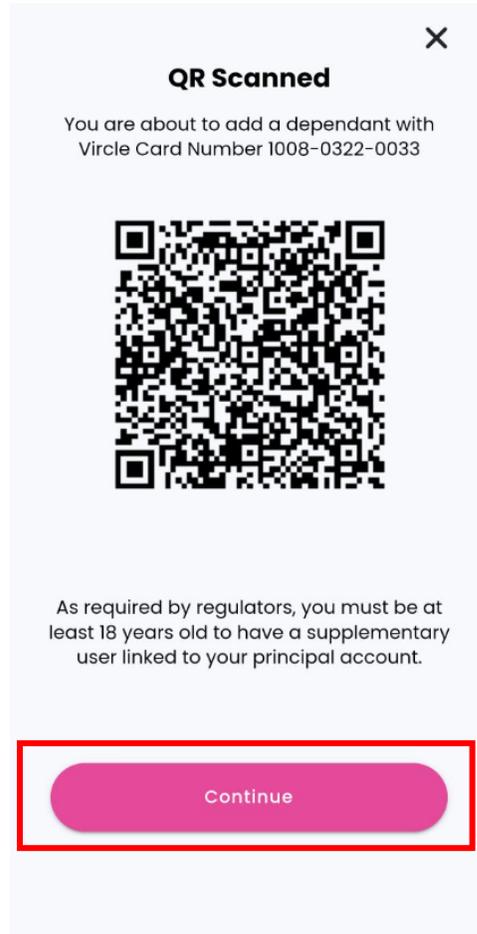
Add a Child



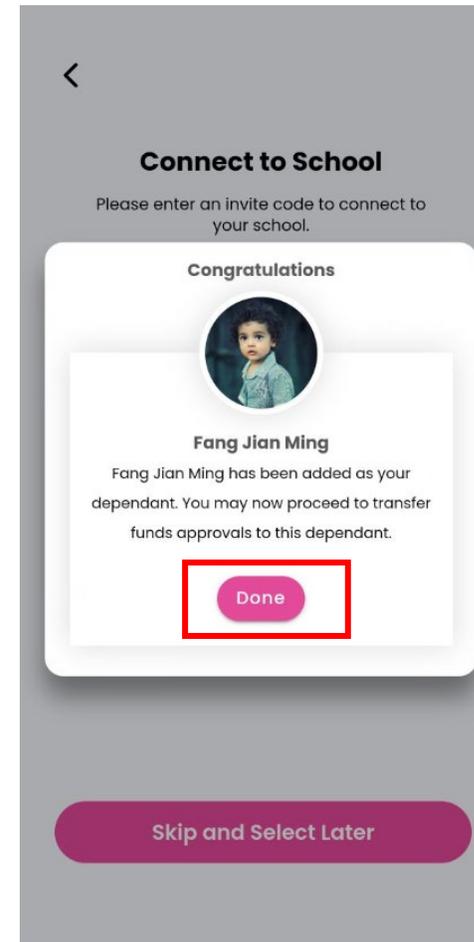
OR

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

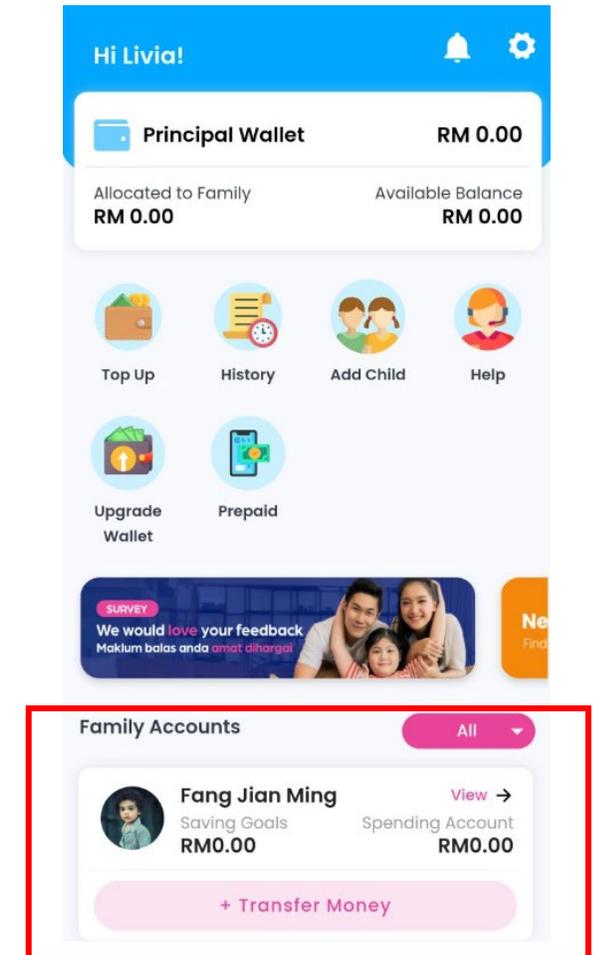
Scan your child's personal QR code or key in the 16 digits e-Invite code from your email



Press **“Continue”**



Congratulations!
Your child is added to your account successfully



All children you have added will be visible on your dashboard

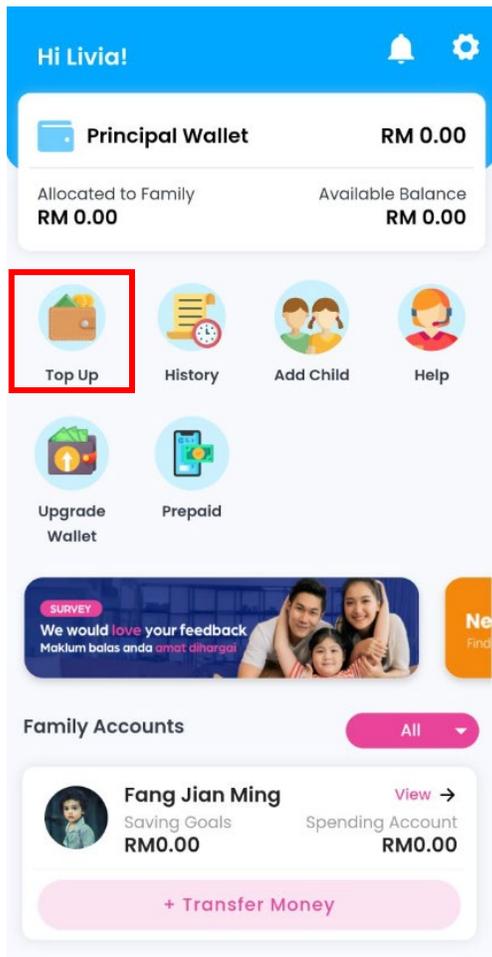


VIRCLE

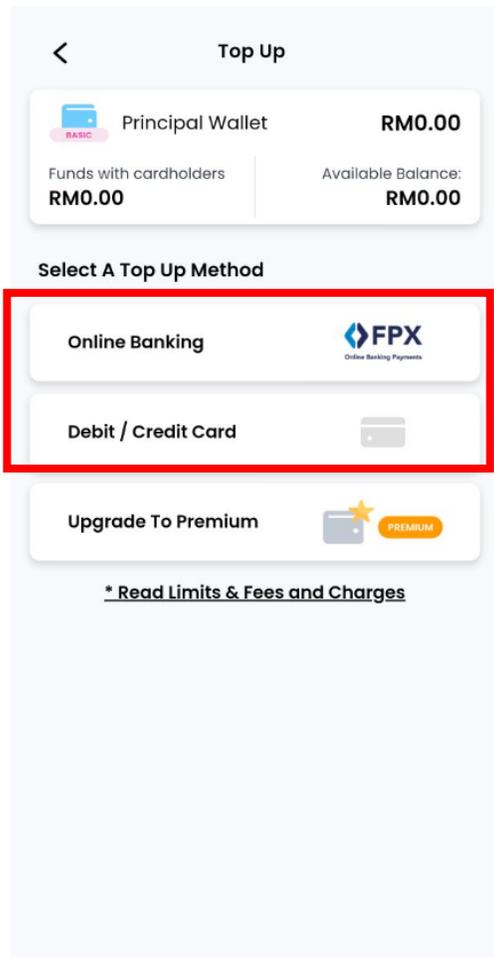
Step 3: Top Up Parent eWallet



Topping up Principal e-Wallet

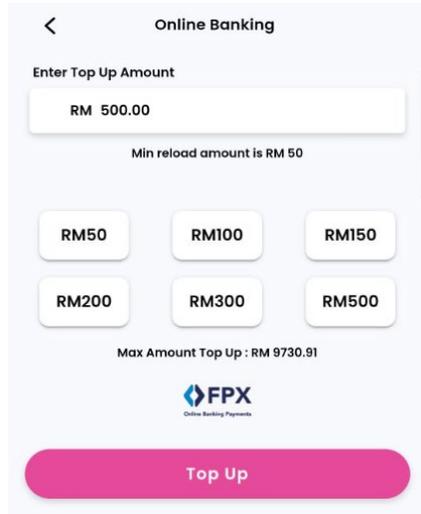


Step 1: Tap the Top-Up Icon

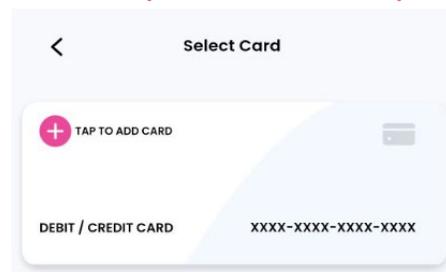


Step 2: Choose your preferred payment method and top up amount

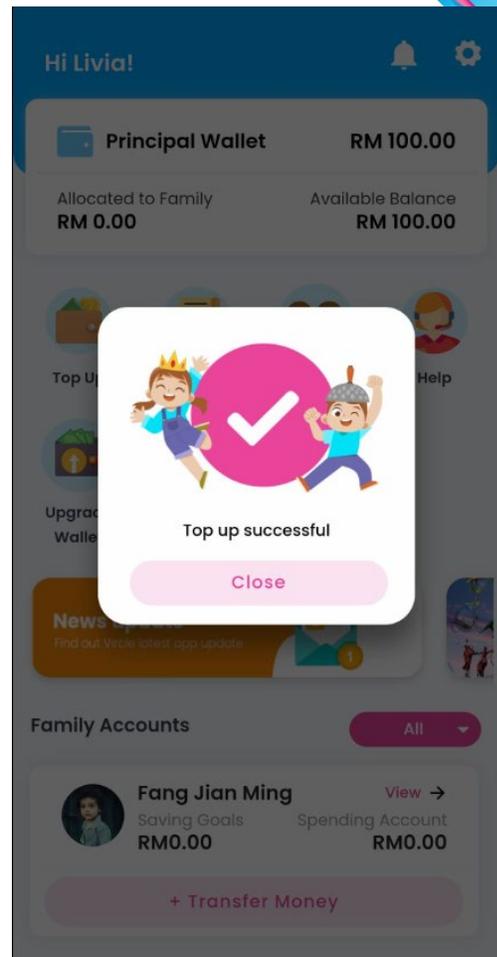
Online Banking



Bind Card (Credit/Debit)



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

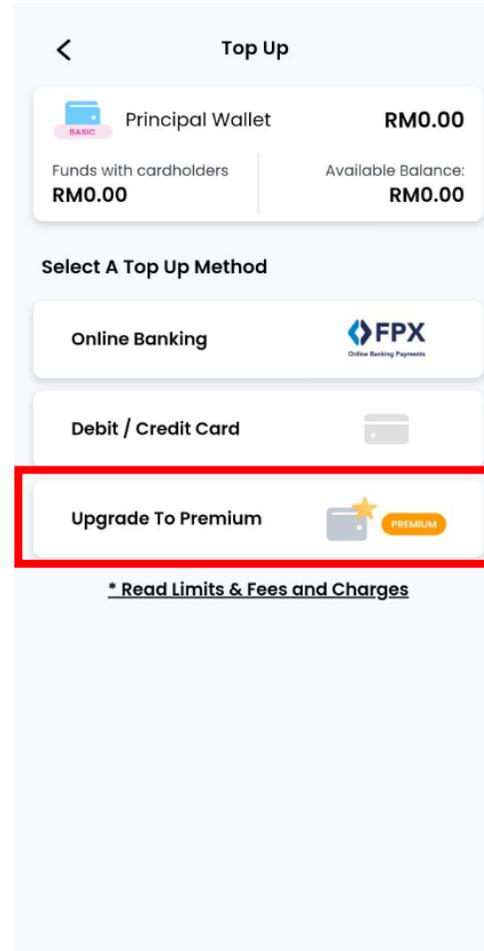


Congratulations!
Your Top Up is successful

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



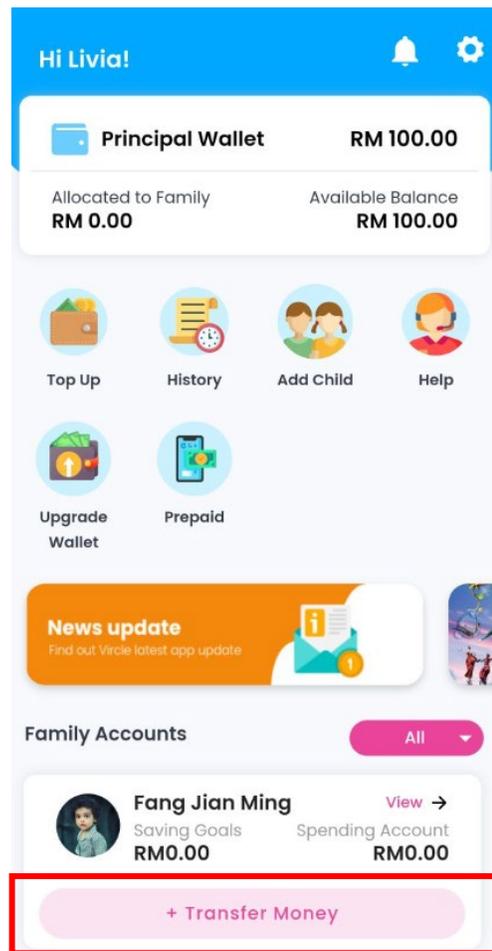
- To upgrade for free, from TOP UP
 - Tap on **Upgrade to Premium**
 - Confirm Identity details (Should matching ID data)
 - Provide Occupation details
 - For foreigners, provide local Address too
 - Complete NRIC / Passport Scan
 - Complete liveness test (look left, right & Smile)
 - Wait up to 2 minutes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

VIRCLE

Step 4: Transfer Money to card

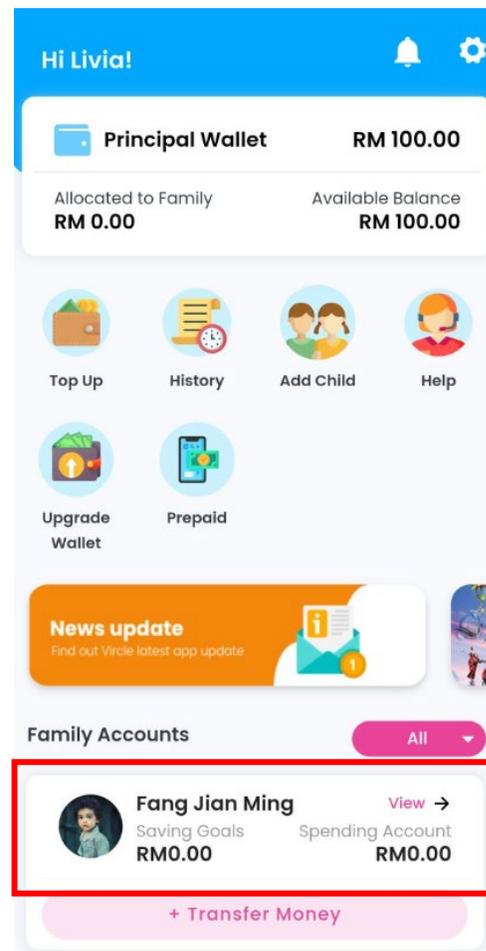
(allocate money from eWallet into child card)

Transfer Money from Principal Wallet to Child

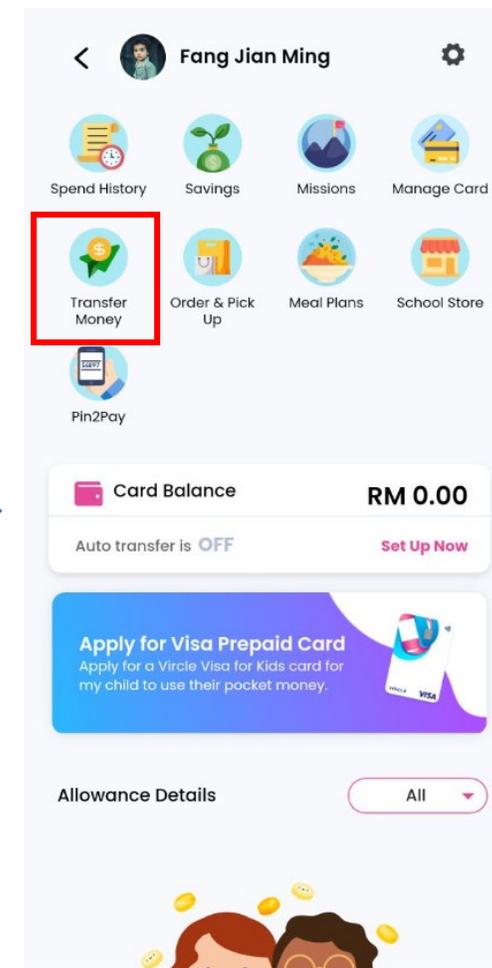


Press "Transfer Money"

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

+ 1 2 3

- 4 5 6 .

= 7 8 9

/ 符号 0 返回 Go

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

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**

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

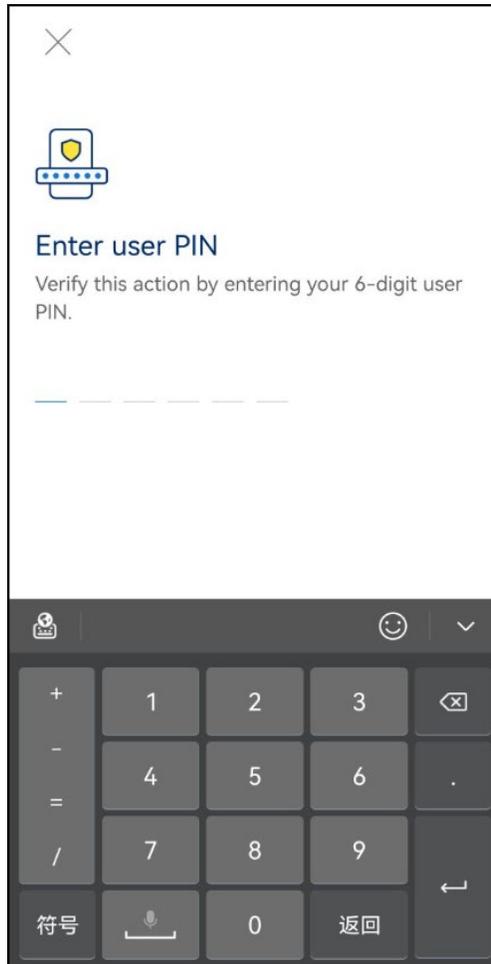
Step 3:

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

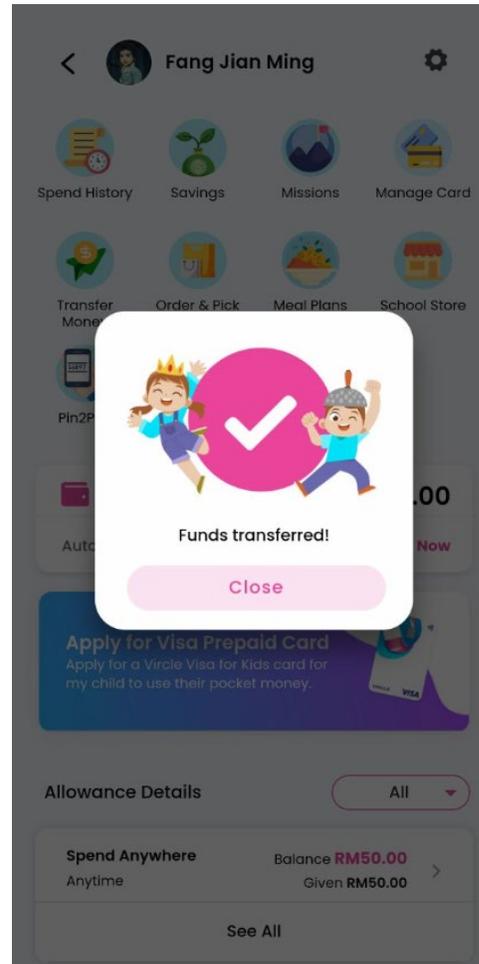
Step 4 :

Confirm details and press **Transfer Now**

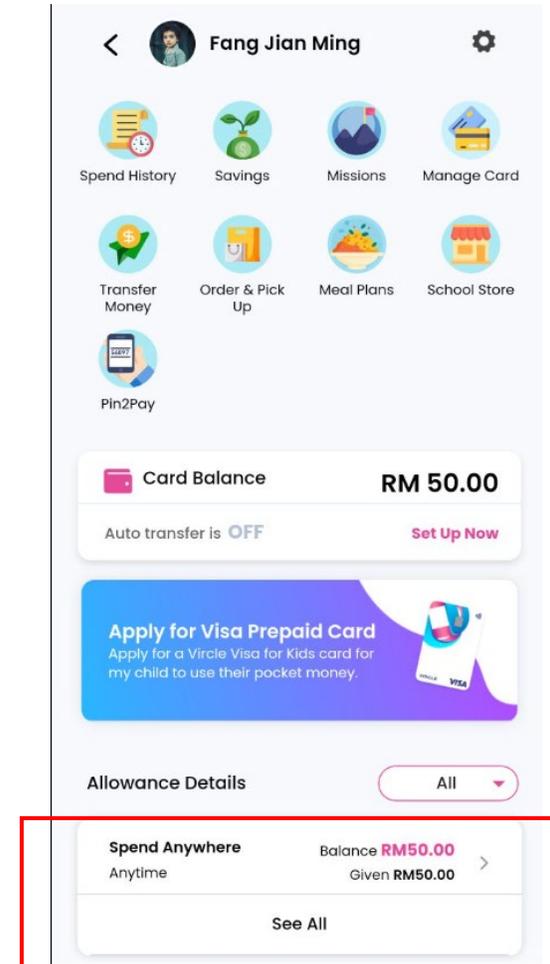
Transfer Money



Step 5:
Key in your User Pin



Congratulations!
Money transferred to Card

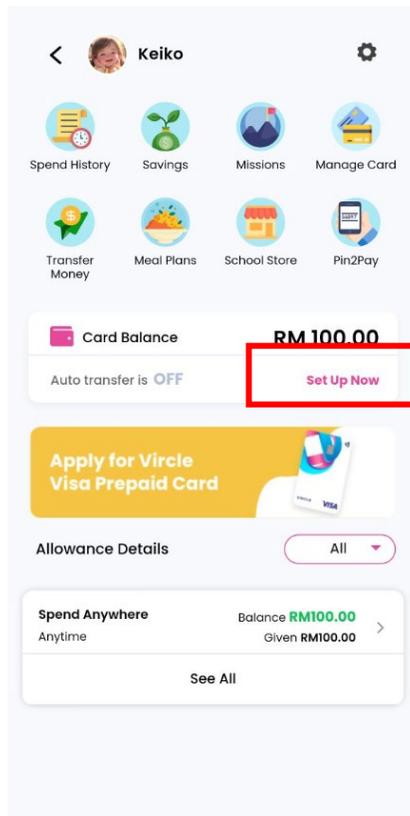


View Given Allowances

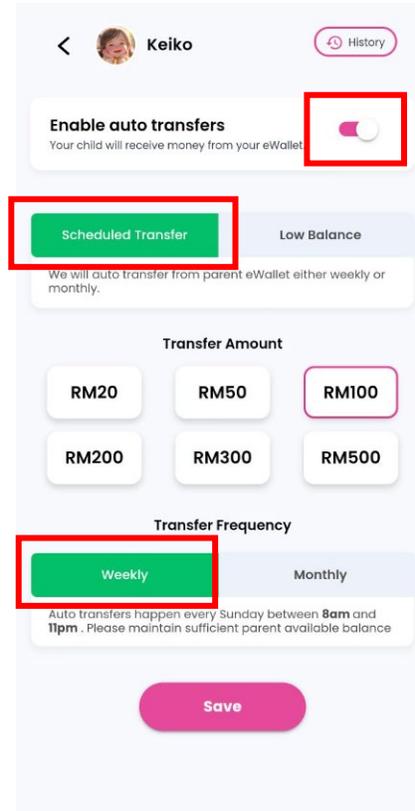
Auto transfers to children, they will always have funds



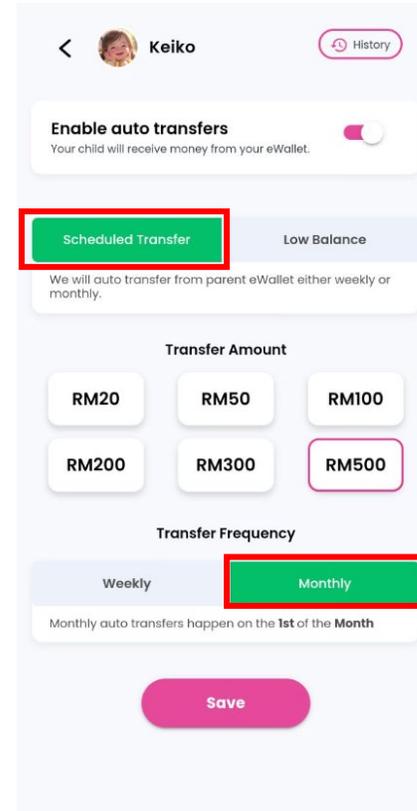
** Principal eWallet must have enough funds



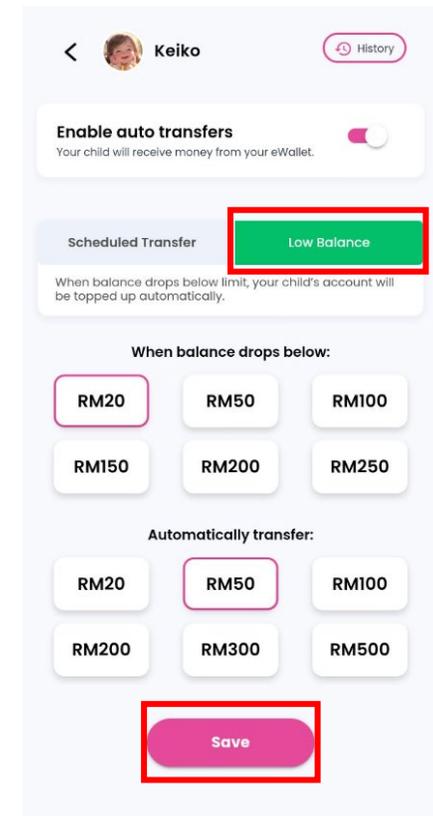
Step 1:
From Child's Account Page,
tap Set Up here



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



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

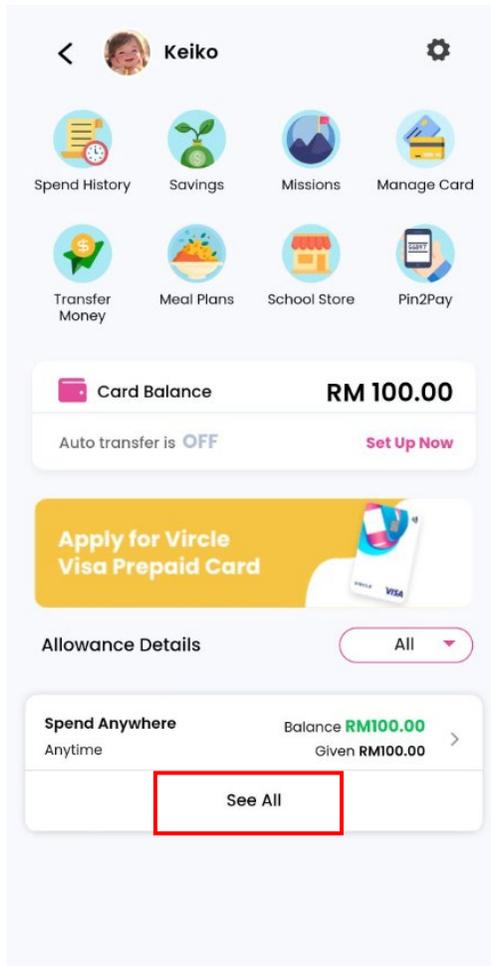


*Money is reload from **principal eWallet** – Available Balance NOT direct from bank

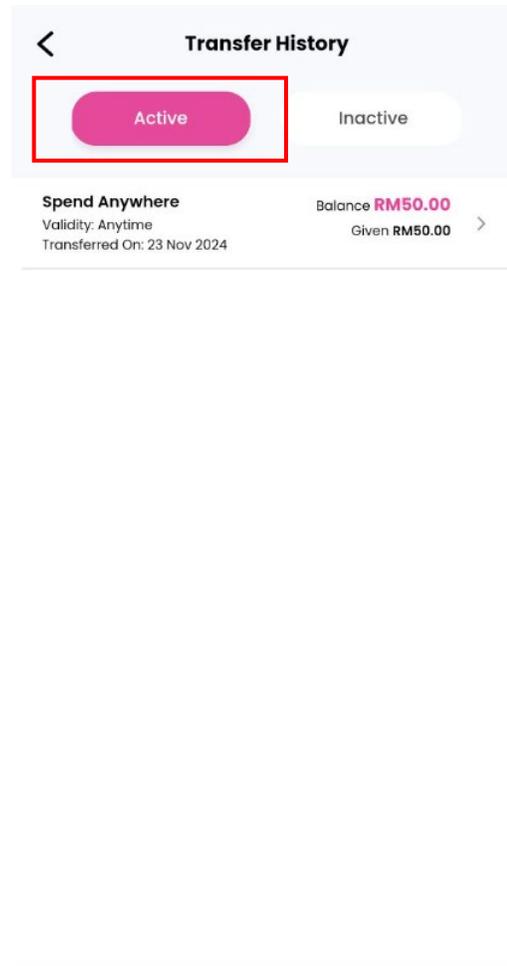
Transfer Money – Check child Allowance status



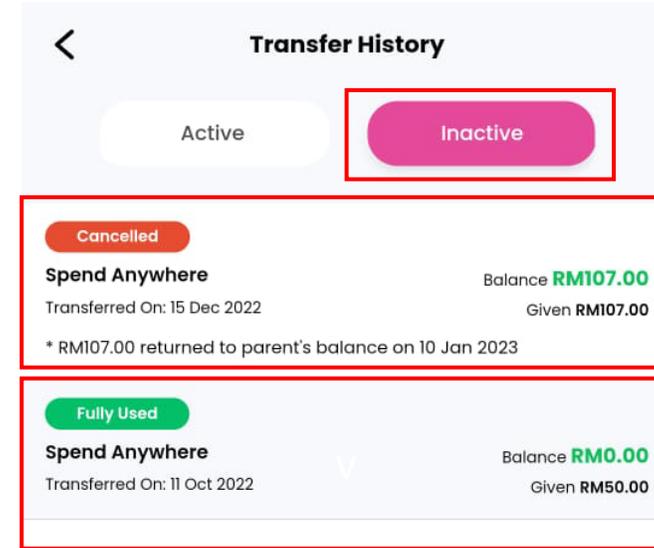
Method 1



Step 1:
Press “**See All**”



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



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

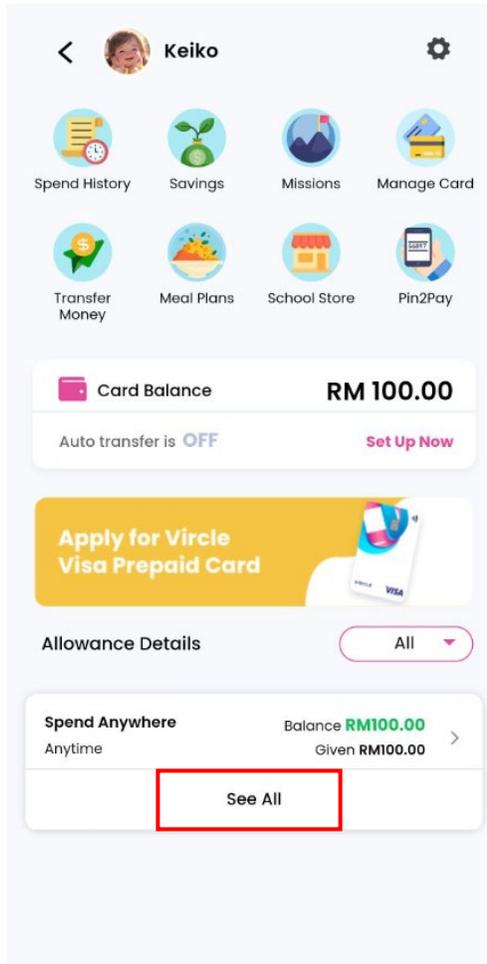
→ **Cancelled:** this allowance has been manually Stop

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

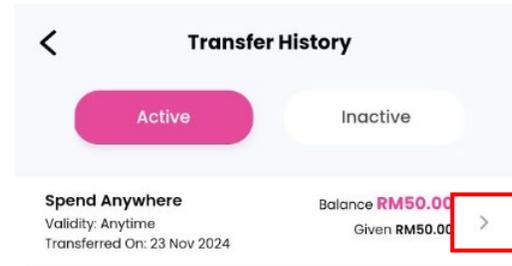
Transfer Money – View Transaction History



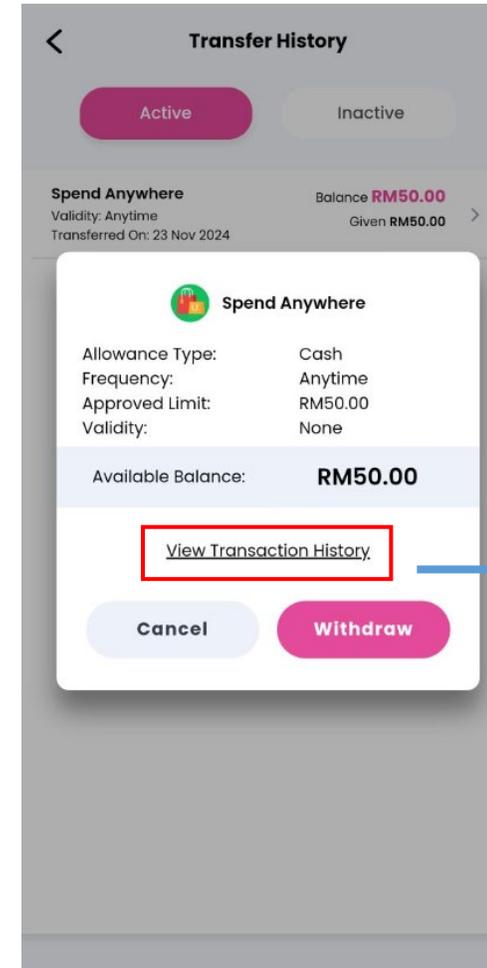
Method 2



Step 1:
Press See All

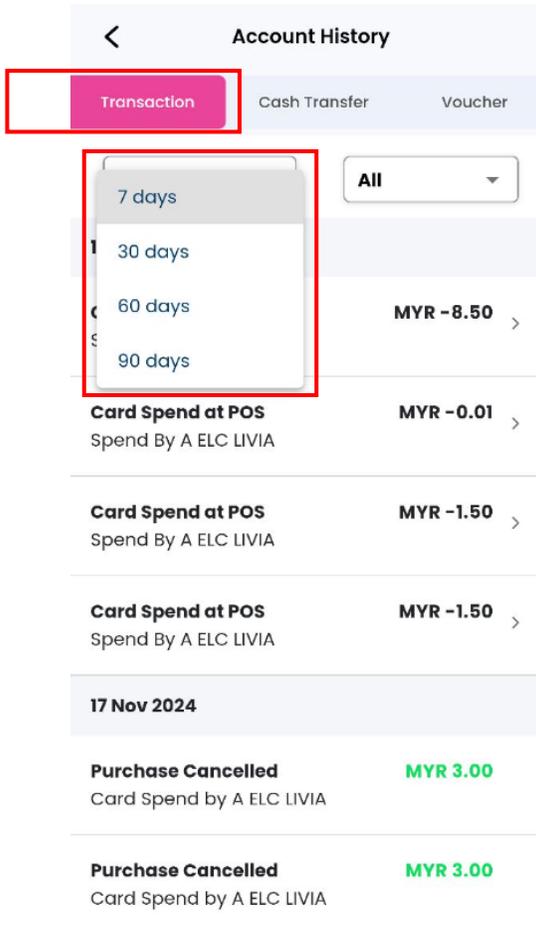


Step 2:
Press the **Small Arrow**



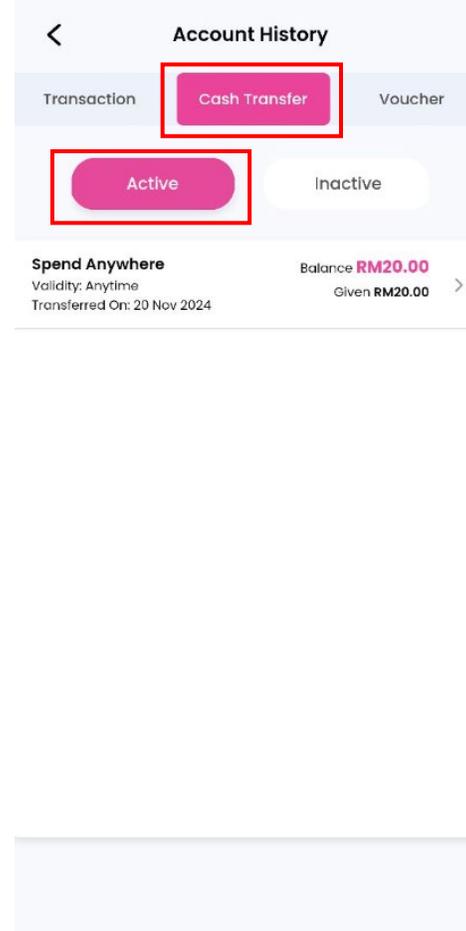
Step 3:
Press **View Transaction History** to View Child Transaction

Transfer Money – View Transaction History



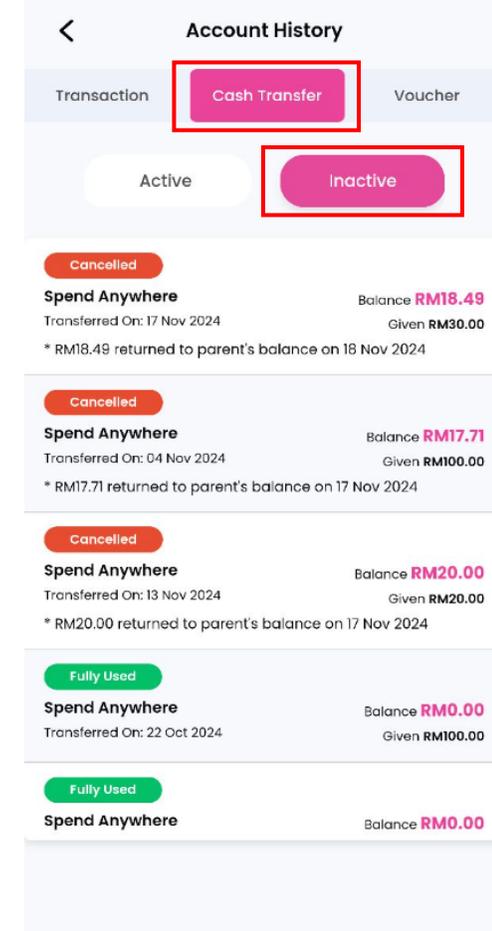
Step 4:

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



Step 5:

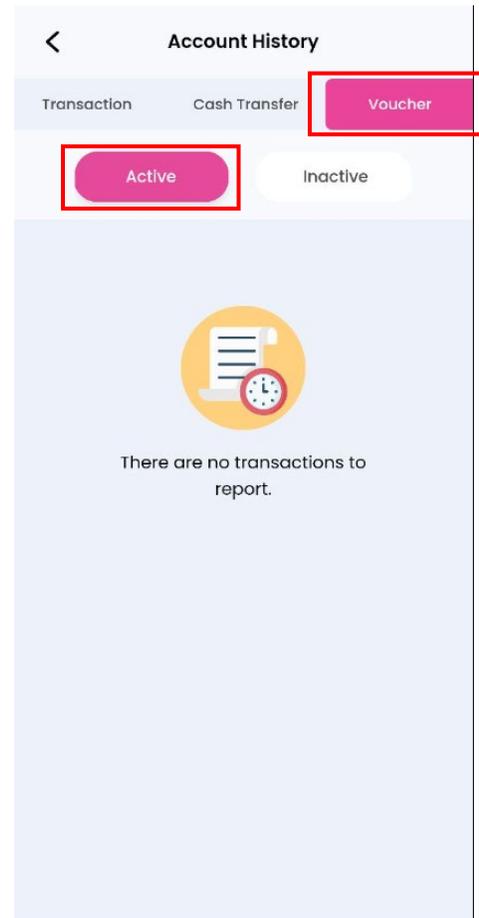
Press “Cash Transfer” - Tab “Active” showing Active Allowance that can be use for tap & pay



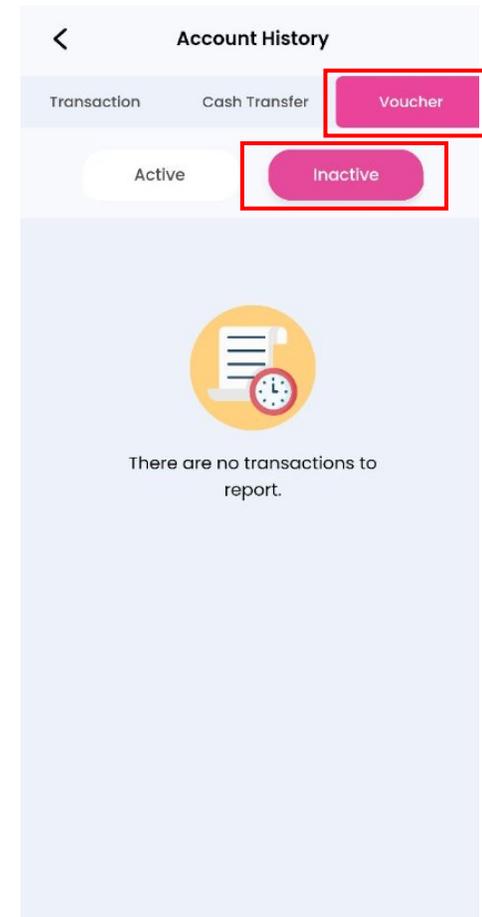
Step 6:

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

Check Voucher Status

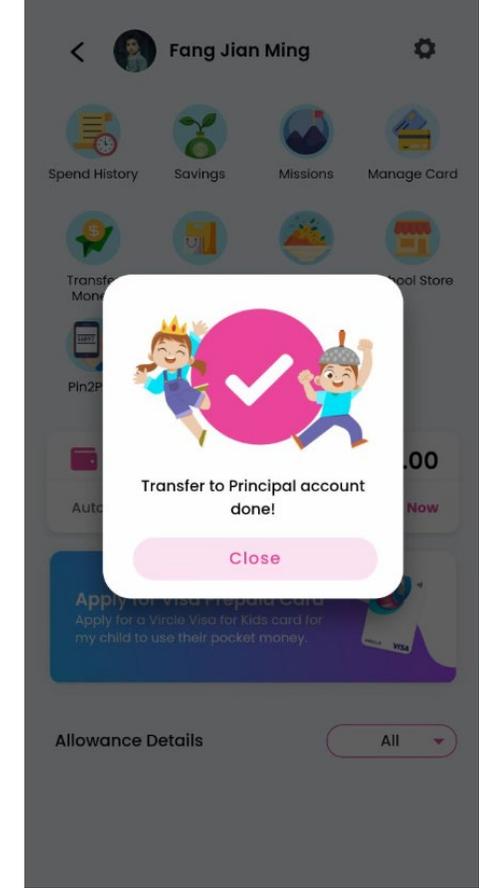
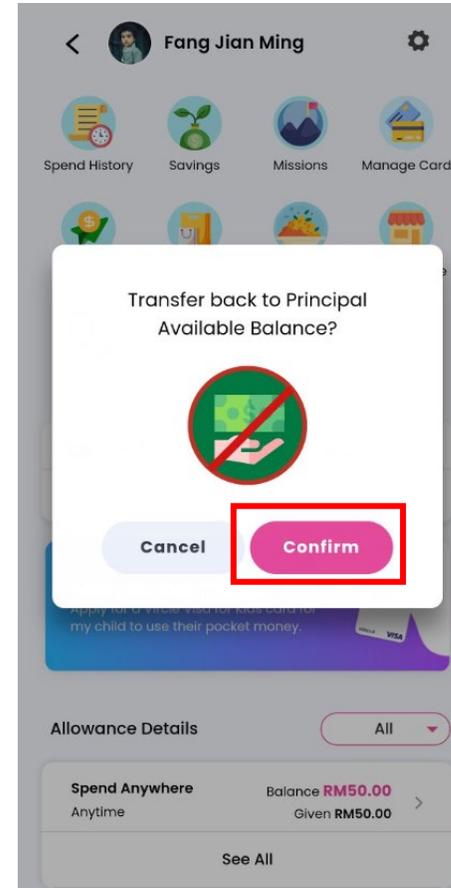
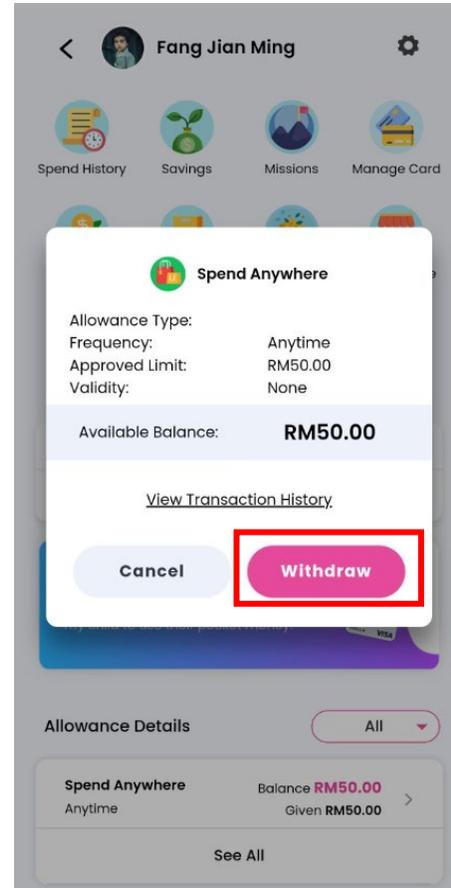
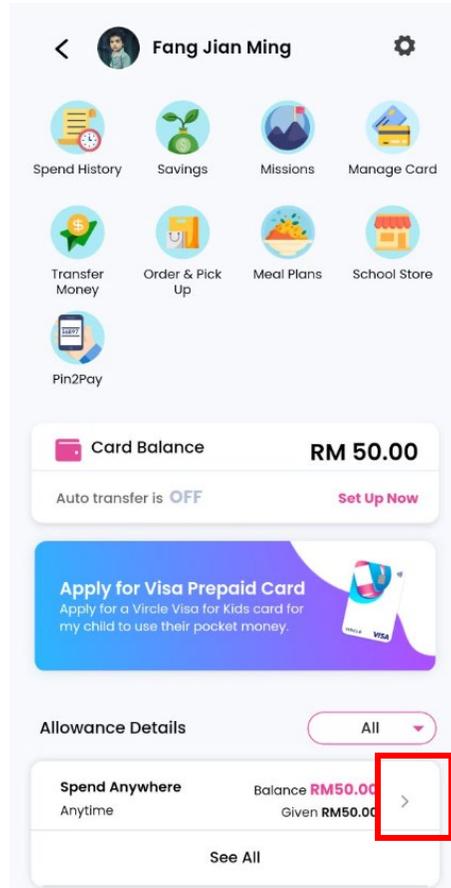
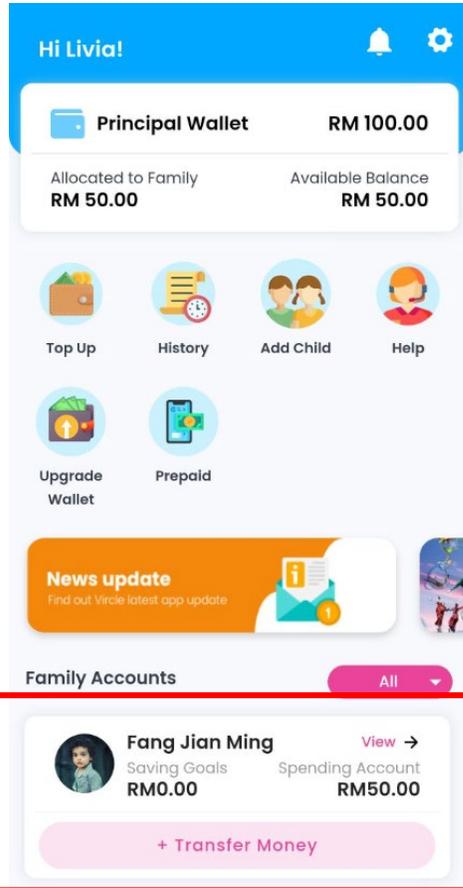


Tab **“Voucher”** - Tab **“Active”** showing Active Voucher that can be use for tap to claim



Press **“Voucher”** - Tab **“Inactive”** showing all the inactive Voucher (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"

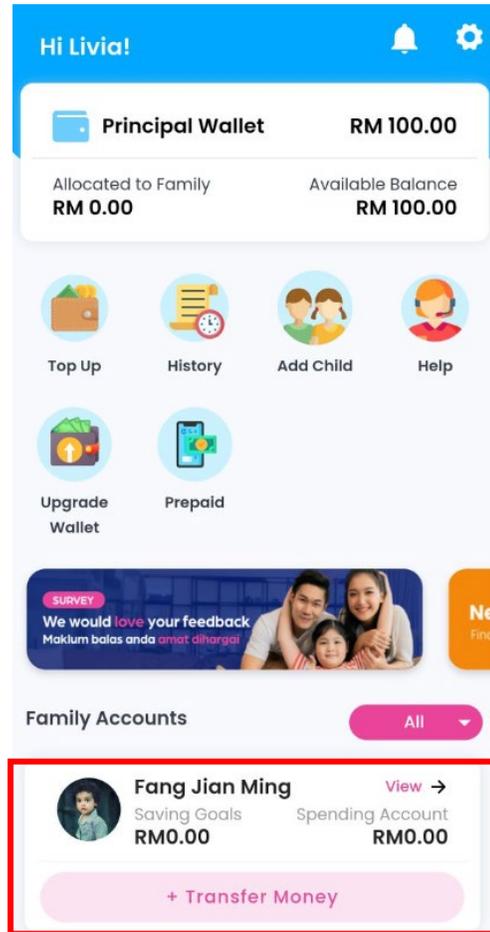
Step 4:
Press "Confirm"

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

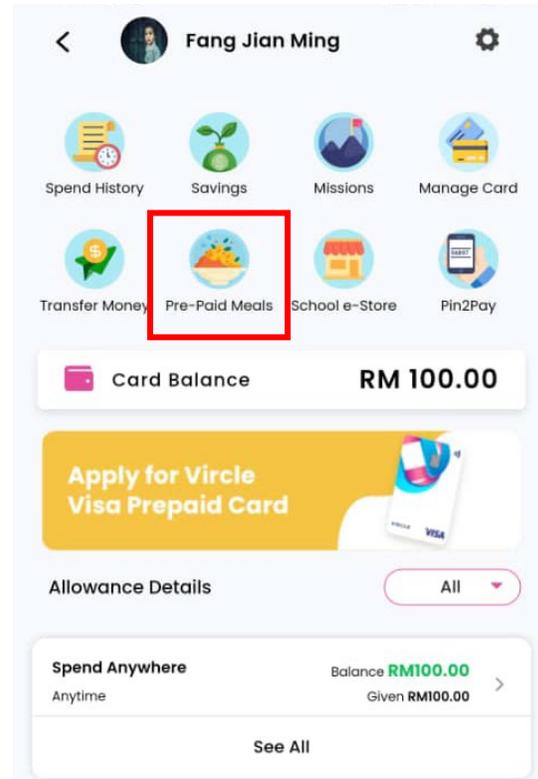
VIRCLE

Monthly / Term Fixed Meal Plan

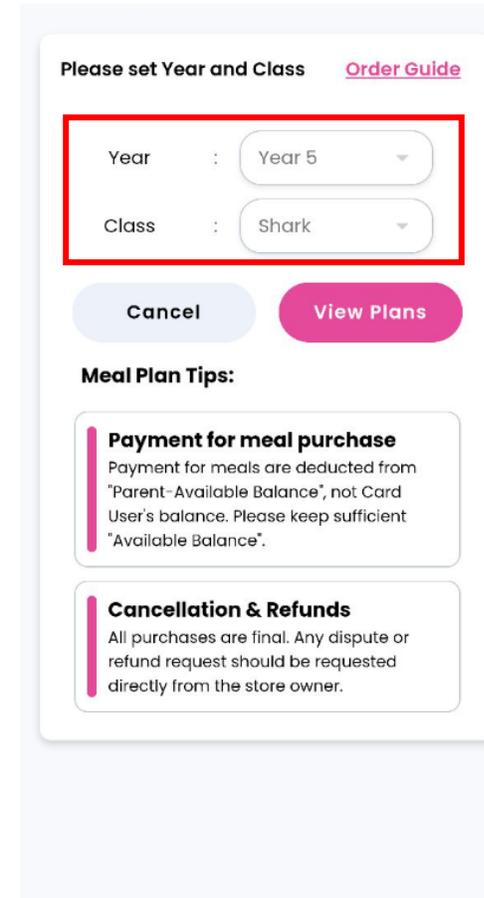
Prepaid Meal Plans (Fixed Meal Plan) – View Menu



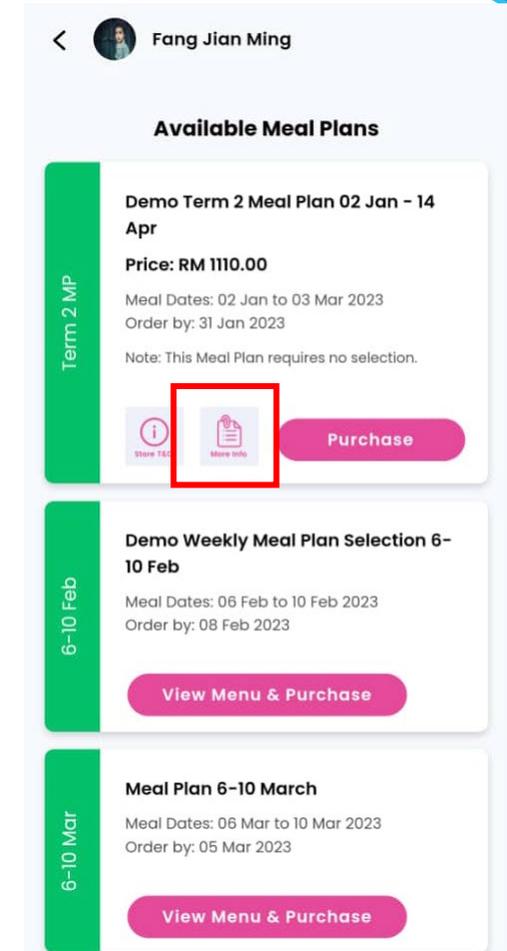
Step 1:
Select Child



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

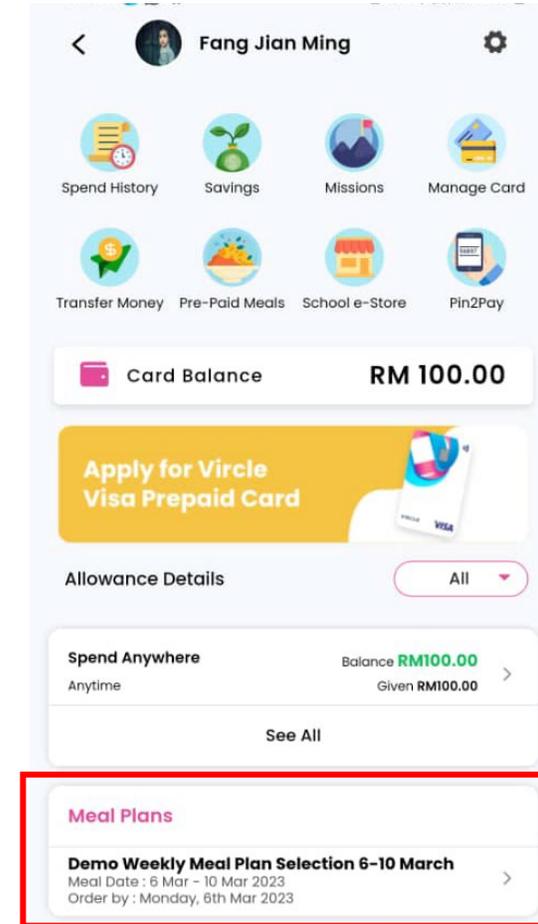
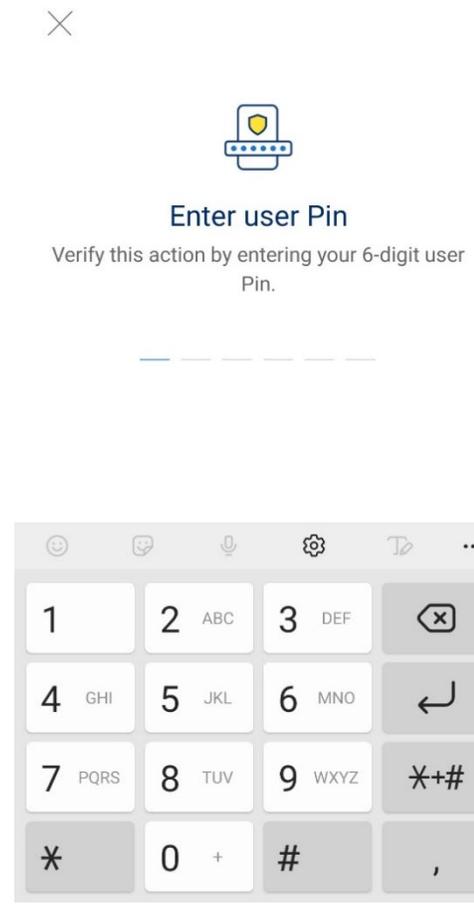
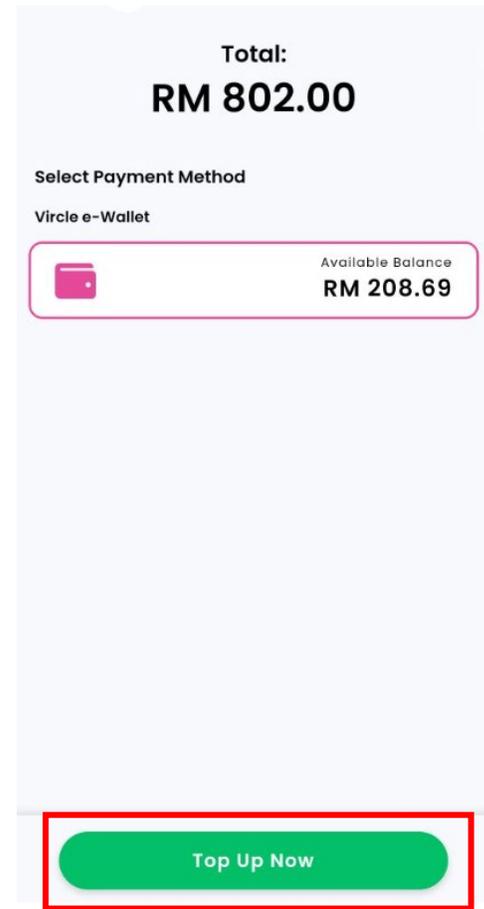
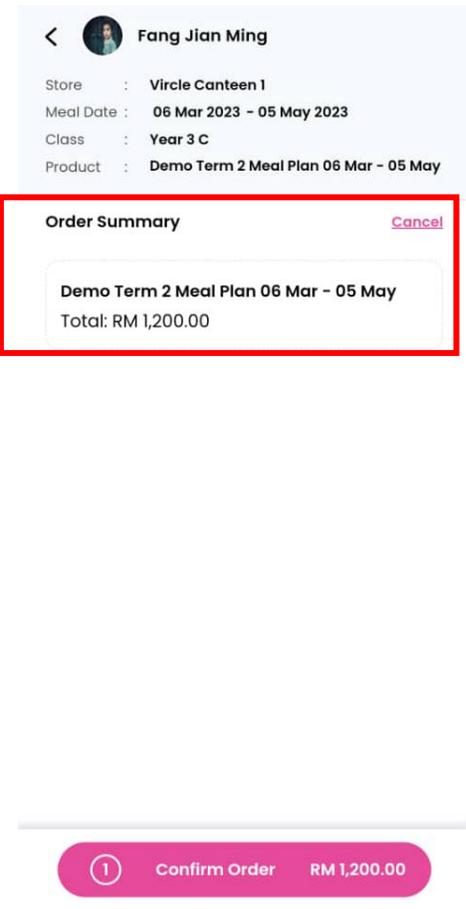


Step 3:
Pick the Year and Class of
your child accordingly



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

Pin2Pay

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

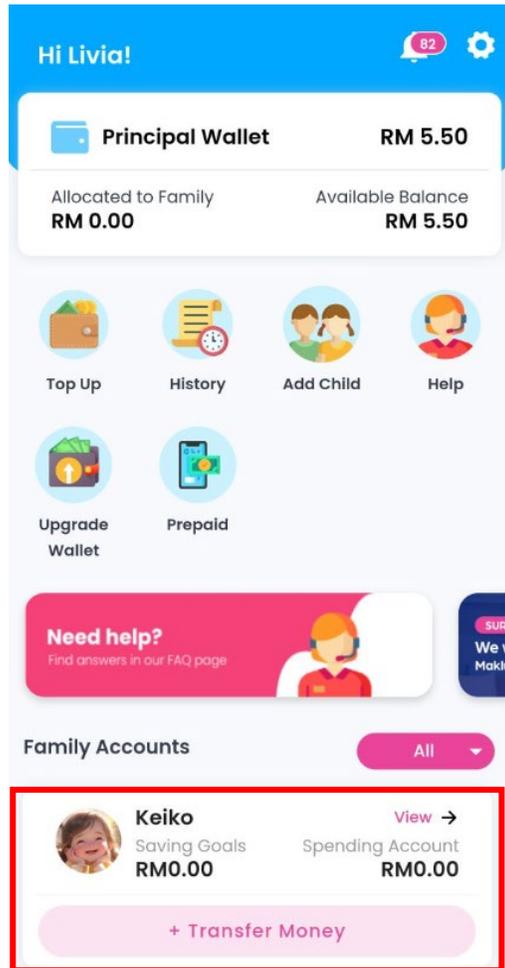
Show Cashier the Pin2Pay code to proceed the payment without any Parent Card/Student Card. The payment is deduct from child allowance account.

The 6 digit code will expires in 1 minute

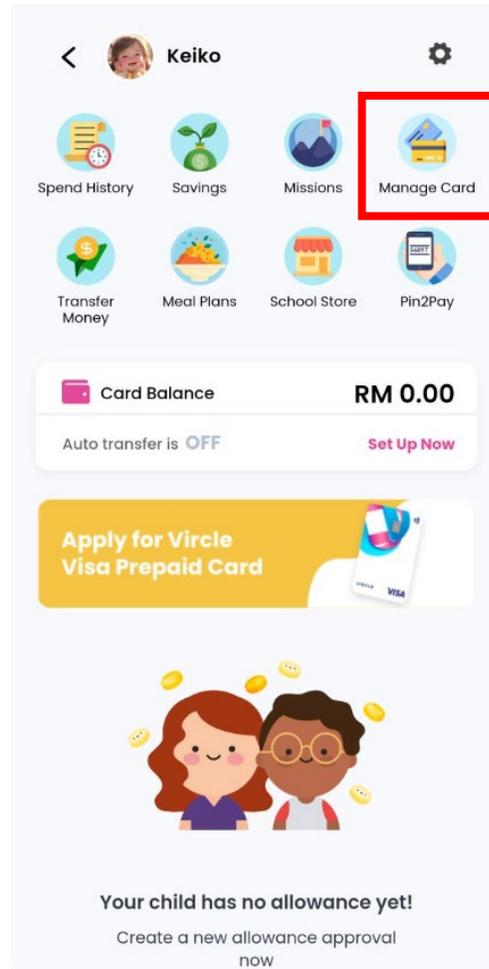
VIRCLE

Additional services

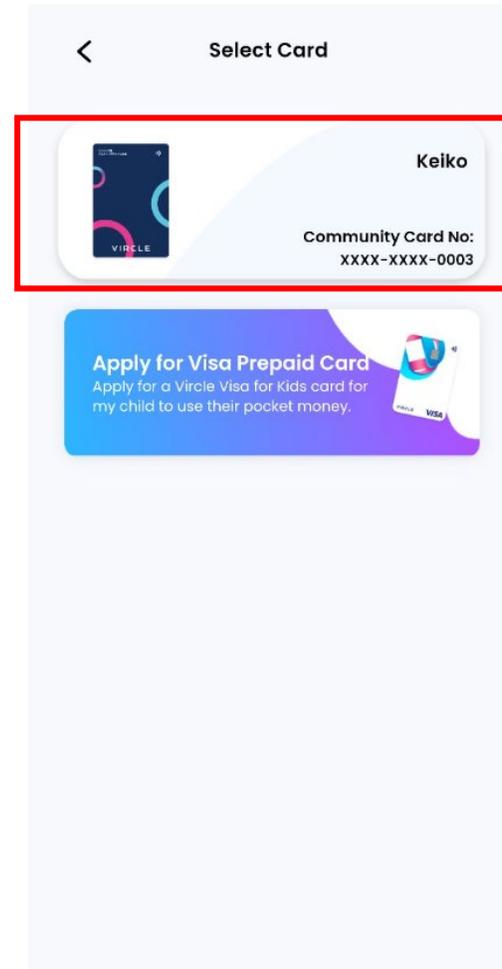
If your child has lost the school card



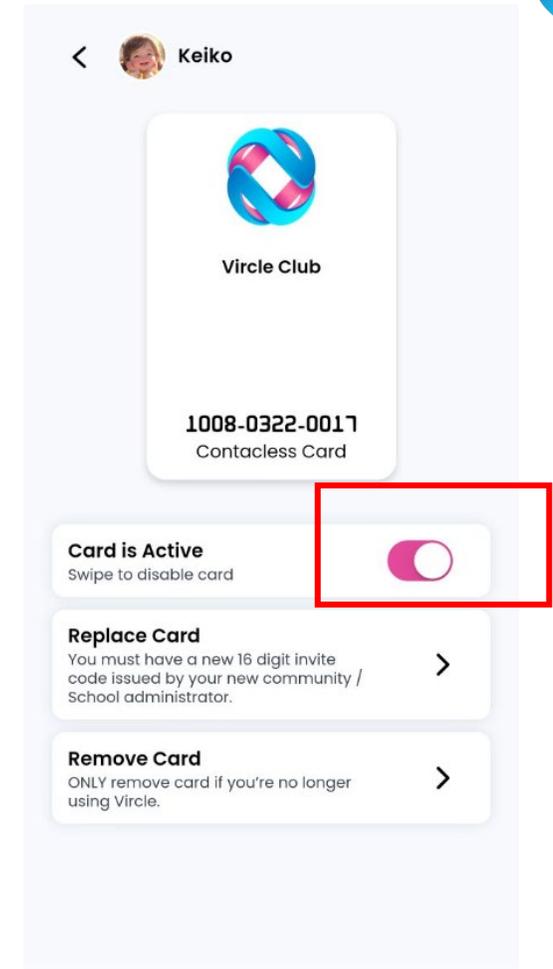
Step 1:
Select your child's profile on parent dashboard



Step 2:
Tap on 'Manage Card'

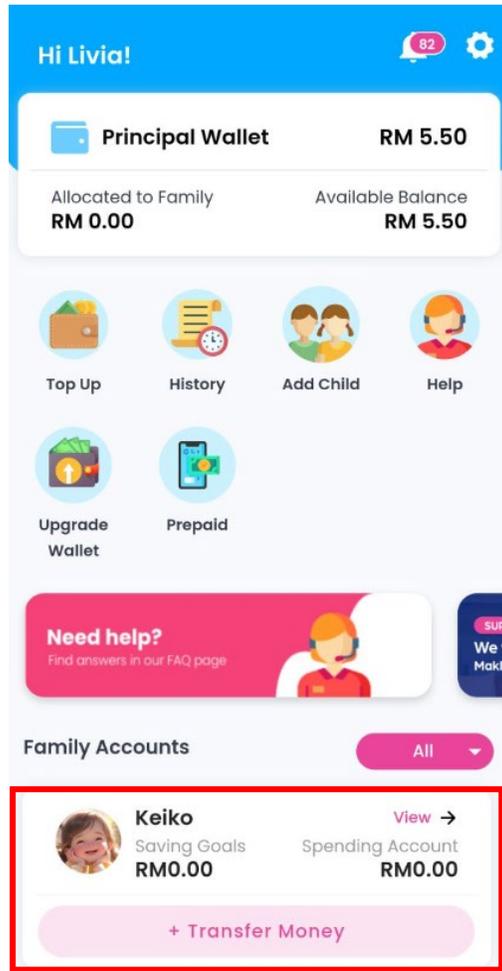


Step 3:
Select "Blue Card"

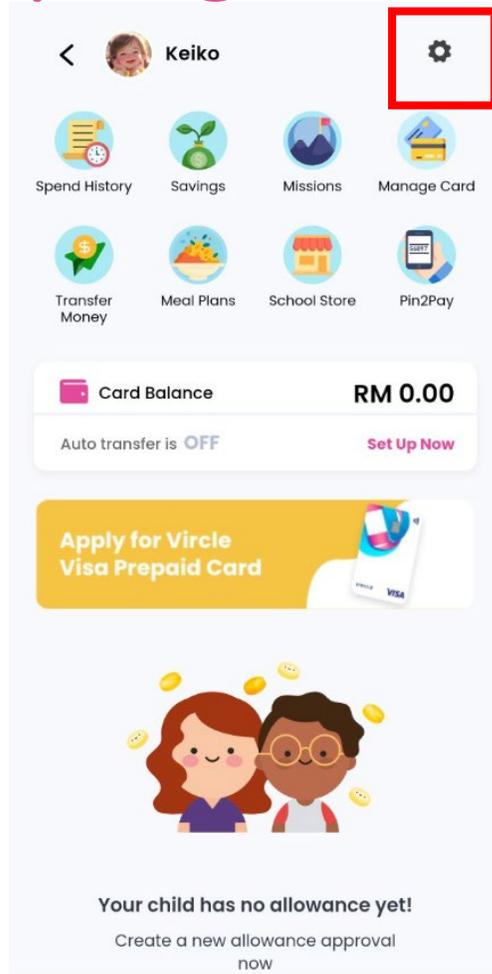


Step 4:
Swipe to the button to **left** to Freeze Card, remember to On back once get back the card or new replacement card

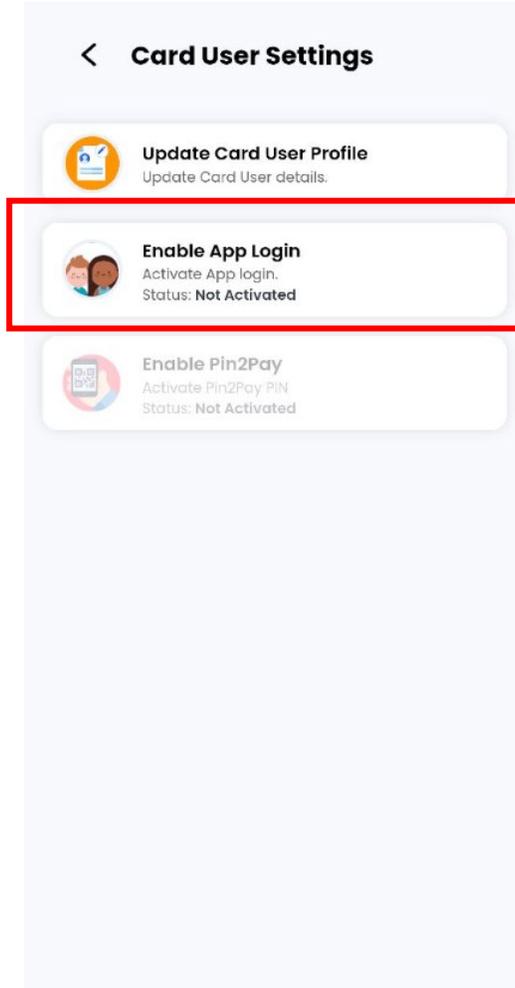
Enable Child App Logins for your children



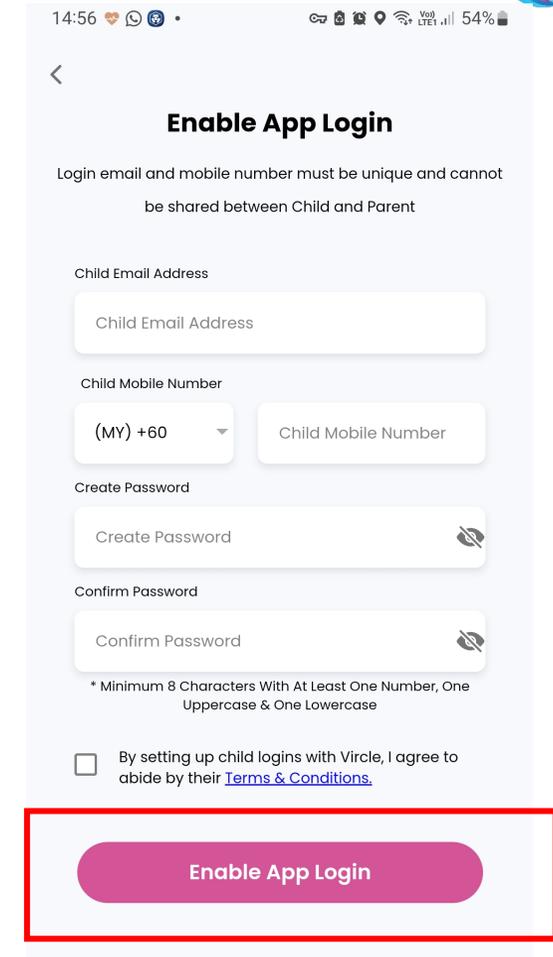
Step 1:
Select the child profile on your main dashboard



Step 2:
Press “Setting”

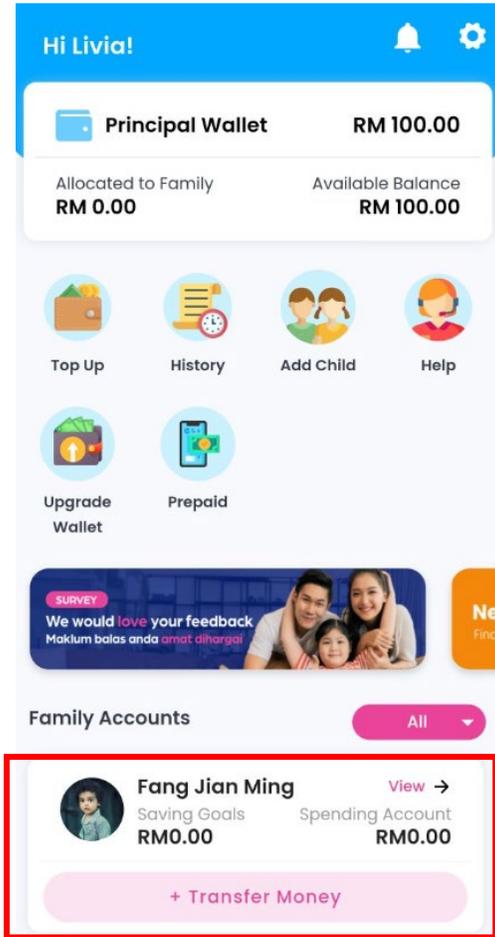


Step 3:
Select **Enable App login**

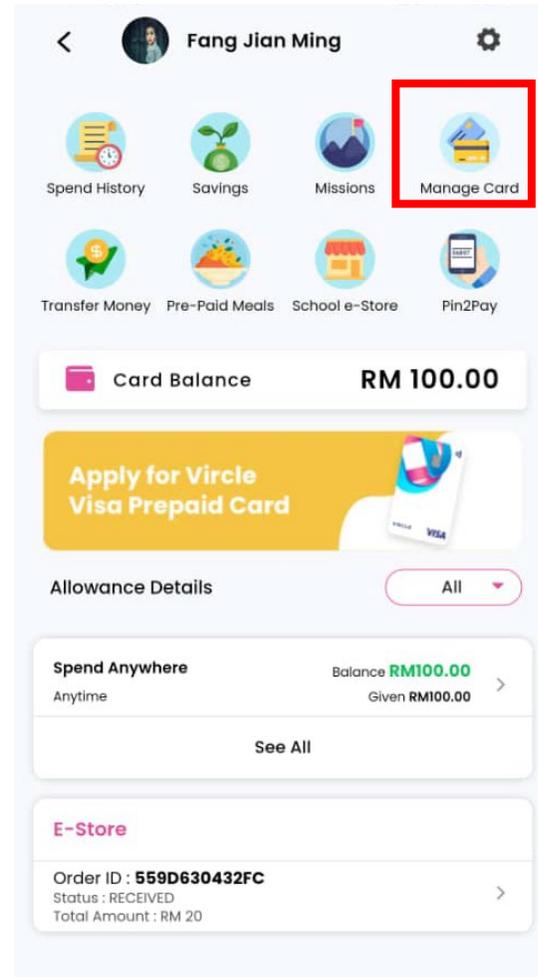


Step 4:
Enter Child details & Enable (mobile number and email must be unique to child)

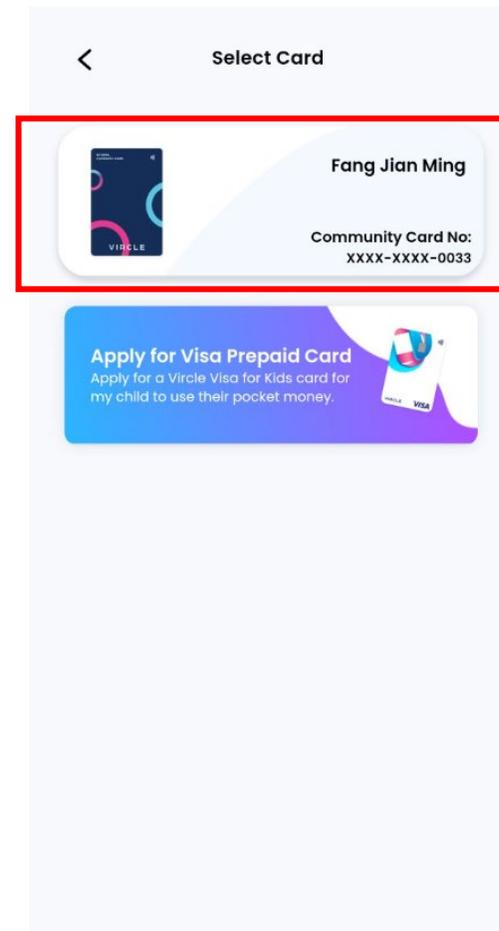
If child change school, how to connect to new school?



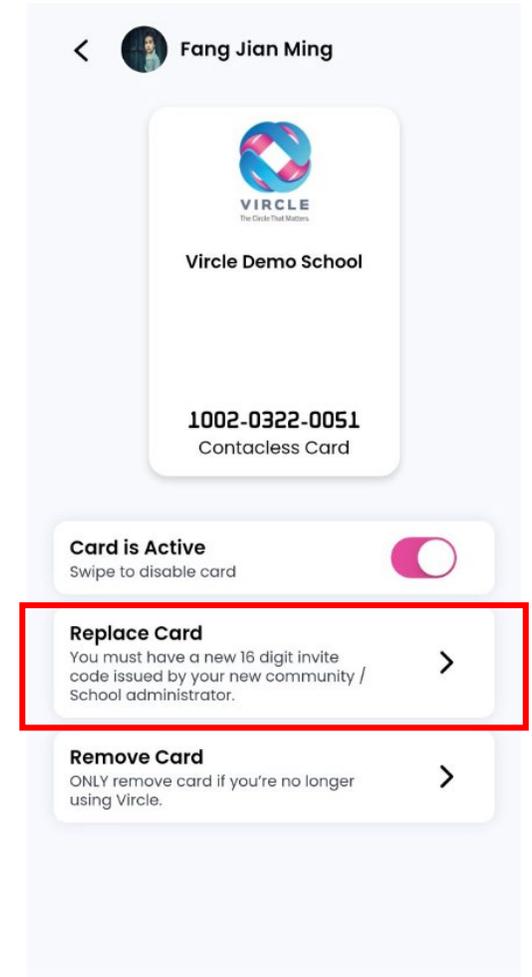
Step 1:
Select your child's profile
on parent dashboard



Step 2:
Tap on "Manage Card"



Step 3:
Select "Blue Card"



Step 4:
Press "Replace Card"

If child change school, how to connect to new school?



Enter Invite Code

Please enter an Invite Code provided by your child's school

0000-0000-0000-0000

Please enter your 16 digit invite code

Next

Step 5:
Key in the 16 digit Invite Code then press **"Next"**

QR Scanned

You are about to add a dependant with Viracle Card Number 1002-0323-0039

As required by regulators, you must be at least 18 years old to have a supplementary user linked to your principal account.

Continue

Step 6:
Press **"Continue"**

< **Fang Jian Ming**

Congratulations

Fang Jian Ming

Fang Jian Ming has been added as your dependant. You may now proceed to transfer funds approvals to this dependant.

Done

Remove Card >
ONLY remove card if you're no longer using Viracle.

Step 7
Press **"Done"**