

FOR SCHOOLS & FAMILIES

Three ways to pay. Zero friction. Maximum savings.

VaultsPay replaces legacy payment systems with a **unified, low-cost digital infrastructure** that connects parents, students and school finance — all in real time.

● PILLAR 01 · ON-US WALLET



Cut school payment fees by up to 50% — and never miss another payment

- ✓ **On-Us Wallet transfers** — parent wallet to school wallet: real-time, zero bank interchange fees
- ✓ Pay **tuition, books, transport & school trips** directly — all from one app
- ✓ **Instant settlement** — no waiting, no hidden fees, no manual receipts
- ✓ Families get **individual IBANs, multi-currency wallets & pre-paid card access**

50%

lower transaction fees vs traditional bank transfers with **On-Us Wallet**

● PILLAR 02 · CARD TAP



VaultsPay Card at checkout — 30% less in transaction fees

- ✓ Physical & virtual VaultPay cards accepted at **Smart POS terminals** — NFC, chip & QR
- ✓ Specialised **card-present processing** drives interchange savings the school keeps
- ✓ Secure eCommerce link for online school payments — **no physical terminal needed**
- ✓ High-speed terminals for **canteen, reception & events** — handle peak volume effortlessly

30%

fee reduction when parents pay with **VaultsPay Card** on our terminals

● PILLAR 03 · ANY CARD WELCOME



Any bank card accepted — **zero manual reconciliation** ever again

Power your business with seamless payments acceptance. From retail stores to on-the-go vendors, enjoy fast transactions, multi-payment options, dynamic currency conversion, and robust security right in the palm of your hand. [KNOW MORE →](#)

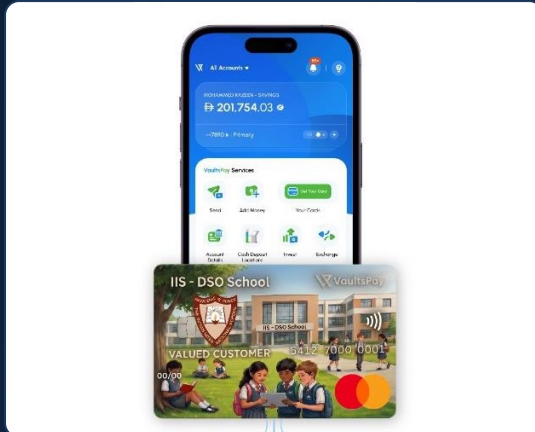
- ✓ Parents tap any bank credit or debit card on **VaultsPay handheld POS** — or pay online via secure link
- ✓ **Direct ERP & school system integration** — every transaction is automatically matched
- ✓ Finance staff spend **zero time counting receipts** — reconciliation happens in real time
- ✓ **Apple Pay, Google Pay, Samsung Pay & QR code payments** all accepted natively

100%

automatic real-time reconciliation directly with **school management systems**

One Wallet One Global Card Unlimited Roaming

Top-up in the UAE — Use Anywhere!!!



E-commerce
Shopping in New
York



College Cafeteria in
the UAE



Coffee in London

- Parent manages primary account
- Unlimited Cards can be issued
- Top-up in minutes
- Card can be used anywhere overseas
- Every card spending can be controlled
- Loaded with Safety features

The On-Us Wallet — built for schools, loved by families. No credit card needed. No hidden fees. Just smarter money management for your child.

No exchange counters. No cash. Just
Tap & go.



No juggling cash



University Card



Instant Top-up

Skip the exchange counter.

Skip the high fees. One wallet. Every currency. Every border.

The smarter way to carry money
abroad.



University Card



Spend Controls



Spend Globally

The Only Family Wallet

Built for families who travel. No hidden fees. No bank account needed. Just smarter money, everywhere.