

U.S. banking for international students — to be delivered through licensed partners.

Simba Money LLC is developing an iOS-first platform to help international students arrive in America ready: a U.S. account, a card, tuition payments and essential services in one place, designed for delivery through licensed partners. The platform is in development and U.S. services are not yet available. We are now selecting launch partners.

THE OPPORTUNITY

2024/25 ACADEMIC YEAR

1,177,766

International students in U.S. higher education, including OPT — a record (+4.5%)

IIE OPEN DOORS 2025

\$42.9B

Contributed to the U.S. economy by international students

NAFSA, 2024–25

355,736

U.S. jobs supported — about one per three students

NAFSA, 2024–25

294,253

Students on Optional Practical Training (+21.2%)

IIE OPEN DOORS 2025

WHAT WE'RE BUILDING

IOS-FIRST · PARTNER-DELIVERED

Accounts

Planned

U.S. checking and savings, applied for online — with a passport-based pathway where the partner bank's identity program allows. ACH, domestic wire and direct deposit.

Cards

Planned · Exploring

Debit cards, university-branded designs, and potential secured and unsecured student credit programs designed with issuing partners.

Payments

Planned

Tuition payments to participating universities, ACH and domestic wire from the student's U.S. account — fees and timing shown before payment. International transfers are not part of the planned product.

Student services

Exploring

U.S. eSIM, admissions and F-1 preparation support, and student insurance — each through qualified, licensed specialists.

WHERE WE ARE TODAY

AS OF OCTOBER 2, 2026

U.S. platform	Product design, prototypes and partner selection	In development
Consumer products	No accounts, deposits, cards, credit or transfers are offered	Not offered
Sponsor bank, card issuing, payments	Selection open; no partner is announced	Selecting
Universities	Pilot conversations open; no partnership is announced	Open

PARTNERS WE'RE LOOKING FOR

OPEN ROLES

U.S. sponsor bank	Checking, savings and debit for eligible international students, with the bank's compliance program at the core.	PRIORITY
Card issuing & processing	Debit issuing, network, processing and campus-branded designs; lenders for potential secured and unsecured student credit.	PRIORITY
Domestic payments & tuition delivery	ACH, domestic wire and direct deposit capabilities, tuition payment delivery and reconciliation with universities.	PRIORITY
Universities	International student offices and bursar teams for a controlled pilot; optional campus-branded cards.	OPEN
Specialist services	Carriers for SIM/eSIM, admissions specialists, immigration attorneys or accredited representatives, licensed insurers.	OPEN

PROPOSED OPERATING MODEL

FOR DISCUSSION

Partner bank owns the program

Deposits, identity verification (CIP), BSA/AML, sanctions screening, account terms, ACH and wire origination, disclosures and regulatory reporting — with Simba Money performing delegated functions under oversight.

Simba Money owns the experience

The iOS app, onboarding support, first-line customer support, communications, information security for the app, and coordination across partners.

Licensed providers deliver the rest

Card processing, tuition payment delivery, insurance and telecom — each under its own license, terms and disclosures.

Agreed before launch

A written responsibility matrix covering disputes, error resolution under the applicable payment rules, complaints, marketing review and audit access.

WHO WE ARE

SIMBA MONEY · SIMBA GROUP

Simba Money Tanzania

Digital wallet, transfers, bill and school-fee payments and a Visa debit card in Tanzania. Simba Money (Private) Limited states that it is authorised and regulated by the Bank of Tanzania as an Electronic Money Institution (Tanzania only).

Simba Group of Companies

16 companies and brands across oil & gas, logistics, cash-in-transit, manufacturing and fintech. Headquarters in Dubai; logistics services since 2000. Chairman Farid Nahdi · Group CEO David Ndelwa.

HOW WE'LL WORK TOGETHER

FROM FIRST CALL TO LAUNCH READINESS

01 Capabilities & fit Students, markets, services and economics.	02 Partner review Structure, ownership, activities and your due-diligence list.	03 Program design Funds flows, disclosures, data handling and roles.	04 Launch readiness Agreements, approvals, testing and controls.
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Build the U.S. student platform with us.

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