



Frequently Asked Questions

BRAZIL



We hope that we have answered your questions below.

If not, please email us at help@sokin.com. Please include your Sokin ID, registered phone number and a summary of the issue you are facing, and we will get back to you as soon as we can. Alternatively, you can speak to a Sokin customer care representative by calling your local helpline number which can be found at sokin.com/help.

1. How do I register for an account?

Download the app, follow the instructions and within minutes you will be registered.

2. After I login, what should I do?

If you are unable to access any of the features within the application, it is because further actions may be required in relation to verifying your identification. Please complete the account verification process to enable all the features of the Sokin mobile app. Once your account is verified, we will send you a notification so that you can continue using the Sokin mobile app.

3. What are the steps for verifying my account?

In order to verify your account, you will be needing your CPF document number and address details. Upon logging in after registering, you will be required to input these details which we will verify. Upon successful verification, your Sokin account will be approved and ready to use.

4. Can I change my language preferences?

Yes. The Sokin app is available in multiple languages. You can change your language preferences before or after you login to the app.

5. Where can I review the Sokin terms and conditions?

You can review the Sokin terms and conditions at the following URL: www.sokin.com/legal

6. Where can I review the Sokin privacy policy?

You can review the Sokin privacy policy at the following URL: www.sokin.com/privacy-policy

7. I am unable to receive my one-time password (OTP) on my mobile or email, what should I do?

If you did not receive an OTP or the OTP you received has expired, you can request a new one by clicking on the 'Resend OTP' button. Please note that once you request a new OTP, you will have to wait for 1 minute before you can request another one.

8. Which countries does Sokin allow registration from?

Please refer to www.sokin.com/regulation for further information regarding the countries we are regulated in and where we provide our services.



9. Which currencies will my Sokin account support?

As of now, the currency you can transact in is Brazilian Real via the Sokin mobile app, but we will keep adding more currencies as we expand.

10. Can I send and receive money via Sokin?

The ability to send and receive money to and from your Sokin wallet will soon be available to you.

11. How can I top up my Sokin wallet?

You can use your debit card to load money into your Sokin wallet. Simply enter your card details into the Sokin mobile app and then enter the amount you would like to top up your wallet with. You can save your card details so that you can make future top-ups faster without having to re-enter all your card details.

12. Is there a fee for topping up my Sokin wallet?

No, Sokin does not charge any fee to top up your Sokin wallet using your debit card.

13. How do I request a transaction statement for my Sokin account?

You can generate an account statement under Transaction History on the Sokin application by clicking the mail icon in the top right corner and selecting your chosen date range.

14. What subscription plans are available?

There is currently no subscription available but, as we expand, we will be introducing some plans very soon.

15. How can I update my password?

An option to update your password is available in the Sokin app. Simply enter your old password, your new password, and then enter the one-time password (OTP) you receive on your registered number and your password will be updated.

16. What can I do if I have forgotten my password?

An option for password retrieval is available within the Sokin app. Simply click on the 'Forgot Password' button found on the login screen and enter your registered mobile number and email address. You will then receive a one-time password (OTP) on your registered mobile number, which you will be required to enter. After the OTP has been verified you will be able to set your new password.

17. Are there any transfer limits on my account?

All Sokin users are subject to transfer limits, please refer to www.sokin.com/legal for further information regarding the applicable limits in your jurisdiction.



18. How can I close my Sokin account?

Should you wish to close your Sokin account for any reason please send us an email at help@sokin.com and a Sokin representative will assist you.

19. How can I order a Sokin debit card?

You can request a physical Sokin debit card via the Sokin app by accessing the card management section.

20. How long does the Sokin debit card take to deliver?

Your Sokin physical debit card will be delivered to your delivery address within 7-10 working days from the time of your request.

21. How can I activate my Sokin debit card?

You can activate your Sokin card through the card management section in the Sokin app once you receive it. You will also need to set a 4-digit PIN for the card to be able to start using it.

22. How can I block my Sokin card?

In case of theft or loss, you can block your Sokin debit card by logging into the card management section of the Sokin application. Simply choose to block your card temporarily or permanently.

23. My phone/SIM card was lost/stolen. What should I do?

Your account will still be protected because your secret PIN number is still required to access the application. However, it is important that you contact us by calling your local helpline number which can be found at sokin.com/help. We will block your Sokin account immediately.

24. How much does it cost to register and get my Sokin card?

Registration is absolutely free! There is a charge for the card, please refer to the Fee and Limits schedule which can be found at www.sokin.com/legal.

25. What is a prepaid card?

A prepaid card is a preloaded debit card. The card can be used to pay for goods and services, up to the value that is loaded onto it, wherever you see the MasterCard Acceptance Mark including in shops & online.

26. Can I use my card to withdraw cash at an ATM or for cashback?

Cashback is not permitted.

27. Are there any restrictions on where I can use my card?

You are prohibited from using your card in Sanctioned & High Risk Countries – please contact help@sokin.com if you would like a list of all prohibited countries.



28. Can I go overdrawn?

Your card is a prepaid Card, which means that you can only spend available funds on the card. Your card will be declined if there are not enough funds on the card for the purchase you are attempting. If for any reason a transaction is processed that exceeds your available funds, we may block your card, and you will be required to repay the amount owing immediately.

29. How long is my card valid for?

The card is valid until the expiry date showing on the front of your card.

30. Can I use my card abroad?

Yes, at any ATM or POS that accepts Mastercard.

3DS authentication

31. What is 3DS?

3DS (3-domain structure), also referred to as payer authentication, is a standard which helps to reduce fraud and provide extra security to your online payments. Authentication is the process by which you identify yourself by sharing secure information which is known only to you.

32. What is the use of authentication in online transactions?

Authentication provides an additional layer of security for online transactions, making it harder for fraudsters to gain access to your payment details.

33. Is 3DS active on my card?

Yes, your card has been enrolled in Mastercard SecureCode (3DS), so wherever you see the Mastercard SecureCode logo online, your card number will automatically be recognised during checkout. Your card provider is contacted during checkout to confirm your identity as the genuine cardholder.

34. What is the process for authentication?

You will receive a 6-digit one-time password (OTP) for each online purchase you make at participating merchants. The OTP will be sent by text or by email to the mobile phone or email address that you have registered with your card provider. Simply enter the OTP on the authentication page displayed and press the 'Submit' button. The OTP will then be verified by your card provider and the transaction will be approved or declined.

35. How will I know whether the registered mobile number is the right one?

The last few digits of the mobile number will be displayed on the authentication page of the online transaction you are performing. Please check your mobile number is correct as your password will be delivered to this number.



36. What if I suspect that fraud has occurred on my card?

If you ever suspect that a fraudulent purchase has been made using your card, you should immediately contact the Sokin helpline by calling your local helpline number which can be found at sokin.com/help.

