



Frequently Asked Questions

CANADA



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.

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 ID and address?

To complete your account verification, login to the profile section of the mobile application, where you will be able to start the process.

- a. The ID verification and liveness detection will allow you to upload your government photo ID and take a video of yourself.
- b. Advanced verification will allow you to upload details of your address.

4. Why is my Sokin account not active after uploading my verification documents?

If you have submitted your documents for verification and still cannot use the application, your request may still be pending. You can view the status of your account verification under your profile. Online verifications can take up to 30 minutes to process. If for any reason, your documents are not verified within this time frame, or you have exhausted the number of attempts to verify yourself through the app, please contact us at kyc@sokin.com, quoting your registered mobile phone number. The Sokin team will manually process your request, which could take up to 5 business days.

5. Can I change my language preferences?

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

6. 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.html

7. Where can I review the Sokin privacy policy?

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



8. 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.

9. Which countries does Sokin allow registration from?

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

10. Which currencies will my Sokin account support?

You can send, receive, and convert money in 38 currencies using the Sokin mobile app. A list of all the available currencies is visible in the mobile app when making a transaction.

11. Who can I send money to?

With your Sokin account you can send money anywhere Sokin services are available. You can transfer money from your Sokin wallet to another Sokin wallet, in all the currencies Sokin supports.

12. Who can I receive money from?

You can receive money from anyone using a Sokin wallet. All they need to do is add you as a beneficiary in their Sokin account and send the amount to you.

13. How can I add beneficiaries in my Sokin wallet?

Anyone with a Sokin account can be added as a beneficiary. To add a beneficiary, navigate to the beneficiary management menu within the application and click on the 'Add Beneficiary' button. To add someone as a beneficiary you will need the following information:

- a. Their Sokin registered User ID (which is their registered mobile number)
- b. Their Sokin name
- c. The currency you would like the beneficiary to receive the funds in.

Once you have entered these details, you will be required to enter the one-time password (OTP) that will be sent to your registered Sokin mobile number. This will complete the beneficiary addition process.

14. 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. You can also top up your Sokin wallet by generating an IBAN (International Bank Account Number) on the Sokin mobile app. This IBAN will then allow you to top up your Sokin account from an alternate bank account by quoting the Sokin IBAN as the destination account.

15. 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 or via your Sokin IBAN.

16. 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.

17. How can I send money through my Sokin account to other people?

To send money to someone, you need to make sure that they are added as a beneficiary (see Question 13). Once you have selected the beneficiary, enter the currency and the amount you wish to send and then execute the payment.

18. What if I have entered the wrong beneficiary details and I need to recall my transfer?

If you need further information regarding your rights around recalling funds, please email us at help@sokin.com.

19. What subscription plans are available?

There are two plans available at Sokin: Basic and Premium. When you join Sokin as a new customer, a Basic plan is selected by default for you. You can upgrade your plan to Premium whenever you like, which provides you unlimited transfers for a fixed monthly fee.

20. How do I upgrade my Basic plan to Premium?

You can upgrade your subscription via the application. Simply login and go to the subscription menu and select the desired plan.

The plan becomes effective as soon as the initial subscription amount has been paid and will be subsequently charged monthly on the date of your initial enrolment. Your subscription fee will be deducted from the default currency wallet. Should there be insufficient funds in your wallet account, the subscription fee will be charged to your stored debit card.

21. How does Sokin collect the charges for subscription?

During subscription renewals or upgrades, Sokin automatically deducts the fee from your Sokin wallet, in advance, for the next monthly subscription period. Should there be insufficient funds in your wallet, Sokin will collect this fee from your stored debit card.



22. 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.

23. 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.

24. Are there any transfer limits on my account?

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

25. 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.

26. How can I order a Sokin card?

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

27. How long does the Sokin card take to deliver?

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

28. How can I block my Sokin card?

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

29. 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 write to us immediately at help@sokin.com. We will block your Sokin account immediately.

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

Registration is absolutely free! You'll also receive the card free of charge and there is no annual fee or hidden charges.

31. 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.

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

Yes, you can use your Sokin card for cash withdrawals at ATMs and for cashbacks.

33. 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.

34. Is there a charge for this card?

Yes, there is a charge please refer to the Fee and Limits schedule which can be found at www.sokin.com/legal.html

35. 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.

36. How long is my card valid for?

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

37. Can I use my card abroad?

Yes, at any ATM or POS that accepts Mastercard.

3DS authentication

38. 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.

39. 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.

40. 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.

41. 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.

42. 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.

43. 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 support team at help@sokin.com.

