



Pre-Paid Card Frequently Asked Questions

1. Who is Banco do Brasil Americas?

Banco do Brasil Americas was established in 2012 with headquartered in Florida. It has more than 200 years of experience and credibility from its shareholder: Banco do Brasil S.A.

Banco do Brasil Americas branches conveniently located in six South Florida cities: Aventura, Boca Raton, Light House Point, Miami, Doral, and Orlando.

Customer Service is offered in 3 languages (Portuguese, English and Spanish). It is a facility offered by Banco do Brasil Americas and a convenience for carrying out financial transactions.

2. How can I get the tracking number/code regarding the delivery of my card abroad?

The first card request generated by CAPES or CNPq will be sent abroad utilizing regular mail. This mailing form doesn't provide you with a tracking code/number. Please allow the estimated time of delivery to pass to receive your card.

For students requesting a reissued card with express delivery service, the tracking code/number can be requested through the Prepaid Card Customer Service.

3. How can I get the tracking number/code regarding the delivery of my card in Brazil?

The cards delivered in Brazil are sent via Correios and the tracking number/code is sent automatically to the email address given by the student at the time of registration.

4. Does BB Americas validate or confirm my address before sending my card?

BB Americas utilizes the information you have on file with the institution responsible for your scholarship (CAPES or CNPq) for card production and delivery. Please ensure that your information is up-to-date before making your request as your address will not be verified by BB Americas and this could cause delays in the final delivery of your prepaid card.

5. I did not receive my card yet. What is the card delivery time?

Our estimated delivery times depend on the shipping method selected and can be found below:

- Standard delivery in Brazil= up to 15 business days
- Standard delivery abroad= up to 30 business days
- Express delivery abroad= up to 15 business days (Delivery times above are an estimative)

You can verify your shipping address and estimated delivery date by contacting our Prepaid Card Customer Service. In case there are discrepancies between your current address and the address on file with your scholarship institution, a secondary card can be requested to the right address. Please remember to always keep your information up-to-date to avoid delays in the reception of your prepaid card.

6. What is the estimated delivery timeframe for the 1st issue of my card?

The issuance of your 1st card should be requested by the institution responsible for your scholarship (CAPES or CNPq). The estimated timeframe for delivery in Brazil through regular mail is up to 15 business days from the date we receive the request from the institution responsible for your scholarship (CAPES or CNPq). The estimated time of delivery outside of Brazil via regular mail is in up to 30 business days from the date of the request.

7. How can I activate my card?

You can activate your prepaid card through the following methods:

1. Call our Prepaid Card Customer Service: +1-866-345-1892 (USA toll free – Can be dialed through Skype), +1-510-771-6406 (Collect Calls or from outside the USA not toll free) or +800-6677-8000 (in other countries, excluding Brazil), 4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option. If you are outside the US, please make sure to dial according to the specific country guidelines for international calls.
2. Visit the Website: <https://bbamericas.mycardplace.com/cholder>. After this, you need to type in the 16 numbers of your card in the section: Activate/Register Card. Your card will be activated only for shopping. And in order to withdrawal money from your account, you will need to create a PIN.

Important: Please activate your card within the first 120 days upon delivery. In case your card is not activated within this time frame it will be blocked for security reasons.



Pre-Paid Card Frequently Asked Questions

8. Is my online passcode/password and my PIN number the same?

The online access code / password is not the same as your PIN:

PIN: Your initial card PIN will be selected during the activation call (it can only be created during the call). After that you will be able to change it at any time through BB Americas prepaid card portal. The PIN will be used for withdrawals from your account or when using the card as debit.

PASSCODE: Your passcode is needed to get in contact with BB Americas Prepaid Customer Service the first time. You will need to contact the BB Americas Prepaid Customer Service to obtain further information regarding the passcode.

9. How can I create a password (PIN) for my card?

Your initial card PIN will be selected during the activation call (it can only be created during the call). After that you will be able to change it at any time through BB Americas Prepaid Card portal. The PIN will be used for withdrawals from your account or when using the card as debit.

10. How can I recover my online password?

Go to BB Americas Prepaid portal and click “Forgot password”. During this process, a temporary password will be sent to the email address registered in our system with steps to recover access to your account.

11. I can't recover my online password. How should I proceed?

If you lost access to your email on file or have issues receiving the temporary Password Recovery email, please contact BB Americas Prepaid Card Customer Service in order to verify/update your information and re-submit your password recovery request again.

12. I did not receive my card because it was sent to the wrong address. How should I proceed?

Please make sure to allow the estimated time to pass for your card to be delivered to your address on file. In case your card is not delivered within the estimated time frame, please contact BB Americas Prepaid Card Customer Service in order to verify your information and generate a request to process a new card for you.

Please make sure you keep your information with your Scholarship institution (CAPES or CNPQ) updated at all times as BB Americas will utilize this information to process and mail your prepaid card.

13. My address is outdated. How should I proceed?

Go to the “Additional Services” tab on the top menu of your BB Americas Prepaid portal and click “My Profile” where you will be able to update your address and other personal information.

14. How can I get a new card?

You can order a new card through BB Americas Prepaid Card Customer Service at any time. Please refer to the table of fees located in the Prepaid Terms & Conditions, for shipping cost.

15. What is a “purse”? What are the sub-purses linked to my card?

Your prepaid card has a main account that is fixed in American Dollars (USD). Any amount in another currency within your account will be held in subaccounts called sub-purses. In order to differentiate the main account and the subaccounts, the number in your prepaid card will begin with “5” (five) and the sub-purses will begin with “92”. Considering that your card is a multi-currency product, you can convert money from one currency to another at any time. This allows your scholarship to be deposited in any currency determined by your Scholarship (CAPES or CNPQ) institution.

16. Can I create a sub-purse in my card?

You can create a new sub-purse or purse through your online portal. Go to “My Cards” and “Manage Scholarship Accounts”, and select the currency you would like to add in your card. We currently have available 12-currencies that were defined by the institution responsible for your scholarship.

17. My allowance was deposited and I can't see it available in my card. How should I proceed?

Possibly, your allowance was not deposited in American Dollars (USD) but in another currency. In this case, the amount will go directly into the appropriate sub-purse. In case you still can't visualize the credit, get in contact with BB Americas Prepaid Card Customer Service.

18. I did not receive my allowance in my card. How should I proceed?

Please get in touch with your Scholarship institution (CAPES or CNPQ) to inquire about your deposit status.



19. BB Americas call center informed that my card was not generated and I am not registered in the Prepaid card portal. How should I proceed?

The first card has to be requested by the institution responsible for your scholarship (CAPES or CNPQ). Get in touch with your institution to finalize the required process and as soon as BB Americas receives your information and card request from the program it will be processed and mailed to the address you have on file.

20. How can I cancel my card?

Please get in contact with BB Americas Prepaid Card Customer Service to cancel your card:

+1-866-345-1892 – (USA toll free – Can be dialed through Skype)

+1-510-771-6406 (Collect Calls or from outside the USA not toll free) or +800-6677-8000 (in all other countries, excluding Brazil).

4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option. If you are outside the US, please make sure to dial according to the specific country guidelines for international calls. (E.g.: dialing from Brazil: 0021-1-510-771-6406).

21. How can I use my card away from where I live or in a currency different from the allowance I receive?

The funds in your card will need to be available in your main account in American dollars (USD) or in a sub-purse in the countries' currency in order to be able to use it abroad. When the funds are in American dollar (USD), they will be automatically converted to the local currency during its usage.

22. I received a scholarship but I need to return the funds to CAPES or CNPq. How should I proceed?

If you received your prepaid card and need to return the funds to CAPES or CNPq, you only need to perform an operation online called "Card to Bank". It will be necessary to obtain the information from CAPES or CNPq in the United States.

If you haven't received your card and consequently didn't create your online access, it will be necessary that you get in contact with BB Americas Prepaid Card Customer Service to request a transfer form.

23. The tracking number from CORREIOS is not working. How should I proceed?

Your tracking code/number may take a few hours to generate and update. Please keep following up with Correios' for more information.

24. My card was sent through FEDEX and they are not able to deliver it. How should I proceed?

Please contact FEDEX customer service line, to discuss the specifics of your card delivery. You can find information about your local FEDEX on their website at www.fedex.com. If your card has been sent back and was not able to be delivered, please contact BB Americas Prepaid Card Customer Service to request a new card to be processed.

25. How should I proceed if my card is lost, stolen or if I detected fraudulent activity in my account?

In case your card is lost, stolen or you detected fraudulent activity in your account, please communicate immediately with BB Americas Prepaid Card Customer Service at:

+1-866-345-1892 – (USA toll free – Can be dialed through Skype)

+1-510-771-6406 (Collect Calls or from outside the USA not toll free) or +800-6677-8000 (in all other countries, excluding Brazil).

4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option If you are outside the US, please make sure to dial according to the specific country guidelines for international calls. (E.g.: dialing from Brazil: 0021-1-510-771-6406).

Please note that when reporting your card as lost or stolen a new card will be processed and your current one will be cancelled for security reasons. You are allowed to have only one card open.

Verify if there is any fraudulent transaction to open a dispute process, which may take up to 90 days.

Considering that the estimated time of delivery outside of Brazil via regular mail is within 30 business days, we suggest that you request and pay for the Federal Express delivery within 15 business days due to your urgency

26. How can I report fraud or inquire about a non-authorized transaction in my card?

In case you detected fraudulent activity in your account, please communicate immediately with BB Americas Prepaid Card Customer Service at:

+1-866-345-1892 – (USA toll free – Can be dialed through Skype)

+1-510-771-6406 (Collect Calls or from outside the USA not toll free) +800-6677-8000 (in all other countries, excluding Brazil).

4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option If you are outside the US, please make sure to dial according to the specific country guidelines for international calls. (E.g.: dialing from Brazil: 0021-1-510-771-6406).

Please be aware that when reporting your card as lost or stolen, a new card will be processed and your current one will be cancelled for security reasons.



Pre-Paid Card Frequently Asked Questions

27. How can I get a transaction refund?

In case a transaction is not authorized (purchase or withdrawal), it is necessary to get in contact with BB Americas Prepaid Card Customer Service to question the transaction and start the refund process. During your call, our agents will specify the documents necessary to start your claim and we will send you a form that needs to be filled out and sent within up to 10 (ten) days. Upon receiving the form within the time frame required, the bank will make a temporary credit to your prepaid account. An investigation will be initiated with MasterCard and the settlement will be completed within a 90-day period. If the investigation determines there was fraudulent activity in your account, the temporary credit applied will be permanent. In order to dispute a charge on your card, you will need to call the prepaid card Customer Service:

(USA Toll Free) +1-866-345-1892 or (Collect Calls or from outside the USA not toll free)

+1-510-771-6406 or (International Toll Free - Excluding Brazil) +800-6677-8000.

4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option

If you are outside the US, please make sure to dial according to the specific country guidelines for international calls.

(I.E.: dialing from Brazil: 0021-1-510-771-6406).

28. In which ATMs can I make withdrawals? How can I find them?

Please visit MasterCard's website at (www.mastercard.com) to find any enabled ATM locations in any country.

Note: If you were given an EMV chip card, please utilize the ATMs that appear with EMV symbol. For cards without the EMV protection, you will need to utilize an ATM without the EMV signage.

Important: Make sure the ATM has the MasterCard logo displayed before making the transaction.

29. How can I withdraw more than the allowed amount in an ATM?

In order to withdraw more than the allowed amount in an ATM, we offer the "cash advance" service option. There is a daily limit for this withdrawal, according to the Terms and Conditions, and it has to be done in a bank agency. Unfortunately, we don't have the information of at what banks this can be done (Cash Advance), because they are additional services. We know that any bank that issues MasterCard cards and products might have this additional service.

30. What are the fees for withdrawals?

Please refer to the updated "Terms & Conditions" on our website for the limits on withdrawals/purchases. Keep in mind that the amounts are in \$USD and the limits for other currencies are the equivalent amount in that currency based on the current exchange rate.

31. My card was returned to the sender or was sent to the wrong address. How should I proceed?

It is the cardholder responsibility to maintain the delivery address updated with the sponsoring institution. If the address provided to us for delivery by the sponsoring institution is undeliverable or the card was returned, a reissue will be necessary. For security purposes, all returned cards are destroyed. To request a card reissue, please contact the Prepaid Card Customer Service.

32. I am unable to withdraw funds at ATM's in Japan with my EMV chip card, what can I do?

Please visit the MasterCard ATM Locator in Japan: <http://www.mastercard.co.jp/personal/jp-atm-location-aeon-en.html>

To find MasterCard/Maestro/Cirrus ATM locations in Japan, please visit Japan Post, Seven Bank, AEON Bank and Citibank Japan websites.

All Maestro-branded EMV cards issued outside of the Asia/Pacific region are able to withdraw currency at Seven Bank and AEON Bank's ATMs.

Special Note: If an ATM location is not conveniently located near you, please contact BB Americas for special arrangements.

33. What is the daily limit for withdrawals and purchases with my prepaid card?

The information about the daily limit for withdrawals and purchases can be found online in the "Terms and Conditions" section. Please note that the limits expressed on this document are in American dollars (USD) and the limits in other currencies are equivalent to the converted amount.

Pre-Paid Card Frequently Asked Questions

34. What is “Cash Advance” and how does it work?

The prepaid card offers the option of “Cash Advance” where the client can withdraw a higher amount than the established limit for withdrawals in ATMs. This withdrawal of a higher amount, according to the Terms and Conditions, has a daily limit and it has to be done by a bank agency. Unfortunately, we don’t have the information of at what banks “Cash Advance” can be done, because they are additional services. We know that any bank that issue MasterCard cards and products might have this additional service.

35. What are the fees for using my prepaid card?

Fees regarding the usage of your prepaid card can be found online in the “Terms and Conditions” section. Please note that the fees in this document are in American dollars (USD) and the fees in other currencies are equivalent to the converted amount.

36. How can I transfer money from my card?

You can transfer money from your prepaid card utilizing the following services in your BB Americas Prepaid Card portal:

- “Card to Bank” allows transferring funds from your prepaid card to any checking account in the United States;
- “International Transfer” allows transferring funds from your prepaid card to any other checking account in the following countries: Belgium, Brazil, Canada, France, Germany, Great Britain, Greece, Ireland, Italy, Netherlands, Portugal, and Spain; be sure to have all the correct information, including complete IBAN # or BIC. IBAN number must have a specific # of characters and no spaces or special characters as the example below.
IBAN Specification: Portugal Example: 25 characters in IBAN # PT50003507090064961393018
For IBAN format by country, see URL: <http://bfsfcu.org/pdf/IBAN.pdf>
- “Friends & Family” allows transferring funds from your prepaid BBA card to someone else’s BB Americas prepaid card. This operation is available in any country

Please Note: these operations can only be done through the prepaid card site accessing your prepaid card account.

37. How can I transfer money to my card?

You can transfer money to your prepaid card utilizing the following services in your BB Americas prepaid card online portal:

- “Card to Card” allows you to transfer funds to your BB Americas prepaid card through an American debit card (USA) or any international credit card.
- “Bank to Card” allows you to transfer from your American checking account to your prepaid card.

When making transfers from an American bank to your prepaid card, it will be necessary to first register your bank account and validate it. After the validation, the operation can be submitted. Funds are transferred within 4 to 7 business days.

38. My card has a negative balance. How can I make it have a positive balance?

Please verify if you have any available balance in your different sub-purses that can be transferred to your main account. If so, you can convert your foreign currency into American Dollars (USD) to cover the negative amount. Please note that fees may apply to this transaction.

If there isn’t any balance in a sub-purse, you will need to transfer funds into your card through a deposit. If the balance available in the sub-purse is not in USD, it will be converted by charging the conversion rate.

Below are the available options to make deposits to your prepaid card:

- “Card to Card” allows you to transfer funds to your BB Americas prepaid card through an American debit card (USA) or any international credit card.
- “Bank to Card” allows you to transfer from your American checking account to your prepaid card.

39. What are “pre-authorization” or “pending” transactions?

Some transactions, depending on the merchant or point-of-sale venue, are only pre-authorized and will appear as “pending” in the system. The amount of the transaction will be placed in a temporary hold during the period established by the merchant. Most holds are removed automatically and the release may occur within three (3) to thirty (30) days of the transaction date. Our system will notify you when the period ends as “Expected Expiry”. The funds will be available for use only after the release.

Pre-Paid Card Frequently Asked Questions

40. My scholarship term has ended and the balance is positive in my account. How should I proceed?

When your scholarship term ends and you still have funds in your prepaid card, it will be necessary to remove the remaining balance before closing your account. Below you will find all available options to withdraw your money before you close your card:

- Purchasing goods
- Withdrawals from ATMs MasterCard/Cirrus
- By wire transfer (Card to Bank)
 - How it works: allows transferring of funds to bank accounts within American banks;
 - How to access: please refer to your Online Banking Account > Pre-paid Card.
- International wire transfer
 - How it works: allows transferring of funds to bank accounts in other countries;
 - How to access: please refer to your Online Banking Account > Pre-paid Card.
 - Foreign Countries: Belgium, Brazil, Canada, France, Germany, Great Britain, Greece, Ireland, Italy, Netherlands, Portugal, and Spain.

If you need to transfer your funds and do not have an active prepaid card, please contact BB Americas Prepaid Card Customer Service to request a transfer form.

41. I want to add a recipient for the “International Funds Transfer”. How should I proceed?

The fields to add a recipient for the “International Funds Transfer” have to be filled out as follows:

- First name (In case it is a compound name, only use the first)
- Last name (Last name without accents; do not insert a middle name)
- Account Name (Exact name on the current account, usually the full name of the account holder)
- Name of the Bank (full name of the bank)
- *IBAN (International number of the bank, except banks in Brazil; it is necessary to get in contact with the bank)
- Bank Code (Each bank has a code; it is necessary to get in contact with the bank)
- Branch Code* (Only for banks in Brazil)
- Account’s nickname (Nickname given for this international transfer registration)
- PoP Code (Purpose of Payment Code) – for Canadian banks only

42. Can I pay bills (water, electric, phone, etc.) with my prepaid card?

You can pay U.S. bills (water, electric, phone, etc.) with your prepaid card using the “Bill Pay” service on the prepaid card website. If your bills are not from the U.S., you would be able to pay bills only for service providers that allow you to make payments through their websites using your card number. If you need assistance with these operations, please call the prepaid card Customer Service:

(USA Toll Free) +1-866-345-1892 or (Collect Calls or from outside the USA not toll free) +1-510-771-6406 or (International Toll Free - Excluding Brazil) +800-6677-8000.

4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option

43. Can I have more than one prepaid card open?

When your card is reissued, the current or previous card is automatically cancelled/closed for security reasons. Therefore, you can have only one prepaid card open.

44. Can I shop online with my card?

Your prepaid card can be used to shop online. When providing your billing address please make sure to utilize the address you have on file with your scholarship institution. When in doubt, this information can be found through your online banking access.

45. Where can I find the “Terms and Conditions” of my prepaid card?

The “Terms and Conditions” document of your prepaid card can be found at the bottom of the page of BB Americas prepaid online portal or by clicking here.



Pre-Paid Card Frequently Asked Questions

46. Where can I visualize my prepaid card transactions?

Transactions made with your prepaid card can be visualized through your online portal. Make sure you select your main account in American dollars (USD) or the sub-purse according to the currency used for the payment in order to be able to visualize the bank statement.

47. How can I obtain my bank statement?

You can get your bank statement at any time through your BB Americas prepaid online portal. Make sure you select your main account in American dollars (USD) or the sub-purse according to the currency you will like to visualize, as well as any specific transaction period.

48. When I get in contact with the Prepaid Card Customer Service and I type my card's number, I get a message saying my card was cancelled. How should I proceed?

In case you hear a message from the automated system stating that your card is closed, please press "0" zero to speak to a customer service representative.

49. Can I make a wire transfer from my BB S.A. account to my prepaid card?

At this moment we don't offer an option of adding funds to your prepaid card from any Brazilian and/or other international bank account. In case you have made a wire transfer from Banco do Brasil S.A. to your prepaid card, it will be refunded.

50. How can I transfer funds between my card and the sub-purses in my prepaid card?

In order to make an internal transfer between sub-purses and/or the main card, go to the tab "Transfer" → "Shared Funds". The fee for this service is found in the "Terms and Conditions" of the prepaid card.

In case the sub-purse in the desired currency does not exist in your card, you will need to create through the prepaid card website. Keep in mind that there is a limit of 12 currencies to choose from. You can create a new sub-purse through your online portal. Go to "My Cards" and "Manage Purses", and select the currency you would like to add in your card.

The fees for this service are in the "Terms and Conditions" from your prepaid card.

51. Can I transfer funds from my prepaid card to another person's prepaid card?

You can transfer funds from your BB Americas prepaid card to another BB Americas prepaid card at any time. This operation is known as "Friends and Family". The transaction needs to be done through your BB Americas Prepaid online portal. Please check any applicable fees for this service in the "Terms and Conditions" tab.

52. How should I proceed in order to call BB Americas contact center for the prepaid cards?

Please get in contact with BB Americas Prepaid Card Customer Service:

+1-866-345-1892 – (USA toll free – Can be dialed through Skype)

+1-510-771-6406 (Collect Calls or from outside the USA not toll free) or +800-6677-8000 (in all other countries, excluding Brazil).

4007-2260 (Brazil – major cities) or 0800 600 4151 (Brazil – other cities) - choose the prepaid card option

If you are outside the US, please make sure to dial according to the specific country guidelines for international calls. (E.g.: dialing from Brazil: 0021-1-510-771-6406).