

Yoroi to SecondFi Transition Guide

Your wallet evolved to SecondFi.
Here is what is happening, what stays
the same, and what to do.



What is happening

Yoroi Wallet has evolved into SecondFi, a self-custody neofinance platform for spending, sending, staking, and more, with you in control. Your existing Yoroi app updates to SecondFi. To keep accessing your wallet, you update your app to the latest version.

Your self-custody wallet, your assets, and your access stay unchanged. You continue in an upgraded experience.

The short version

What stays the same	
Your recovery phrase	Your keys
Your assets, exactly where they are	Your stake pool delegation
Your DRep delegation	Full self-custody

What is new	
The SecondFi Card for everyday spending	Multichain support with 10,000+ assets
Cross-network swapping and transfers	More chains, earning, and borrowing over time
One app for all of it	

If you read nothing else: holding, sending, and staking work exactly as they do today. SecondFi adds to what Yoroi offers.

What is SecondFi?

SecondFi is a neofinance platform where you can spend, send, stake, swap, and soon, save, without giving up control of your funds. Head on to the [SecondFi website](#) for more information.



SecondFi

What is changing

1. The mobile app

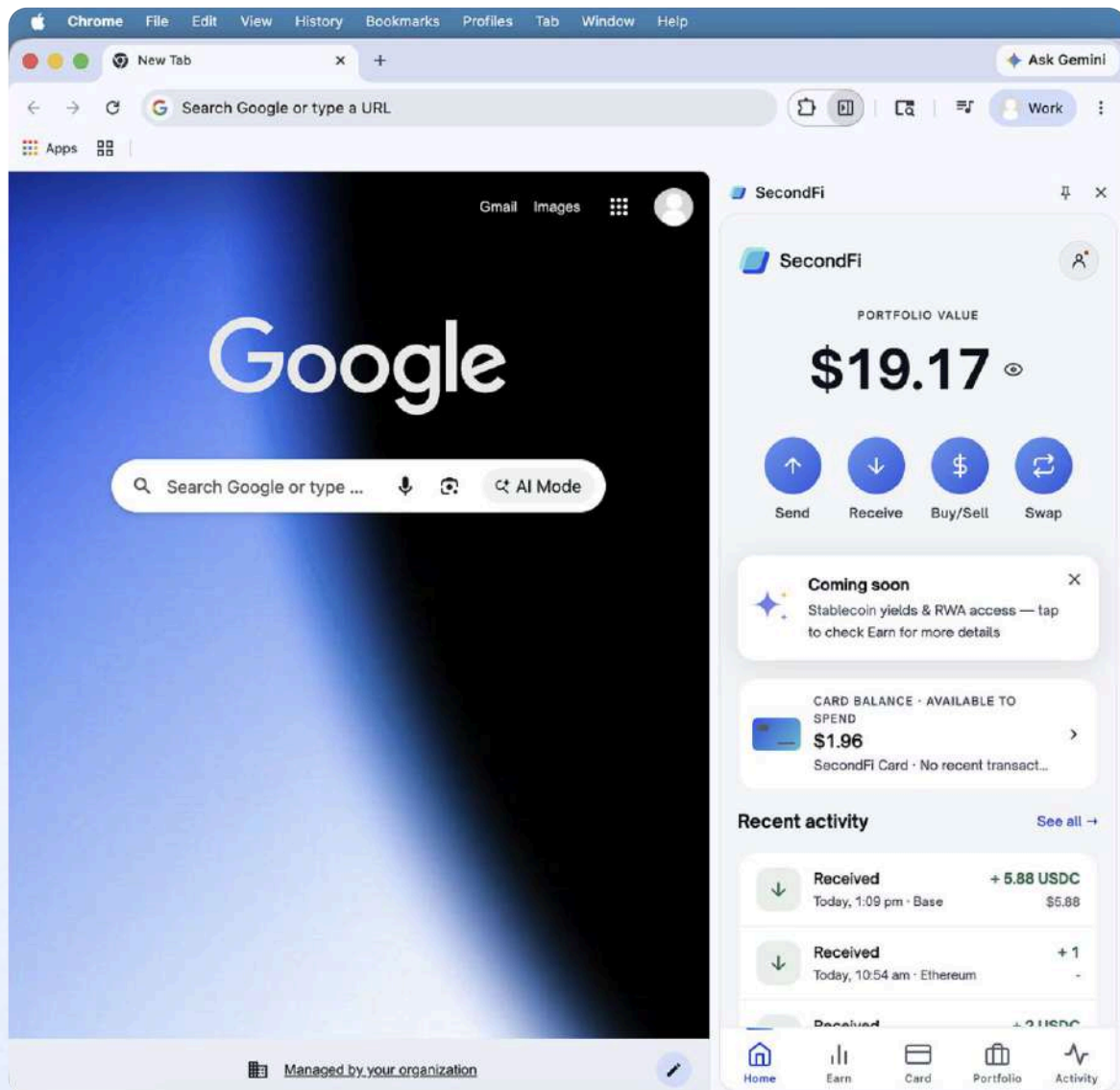
The Yoroi app updates into SecondFi. The update rolls out through the App Store and Google Play.

- **If auto-updates are on**, your app updates to SecondFi automatically. Open it once the update lands.
- **If auto-updates are off**, update manually from your app store. Open the App Store (iOS) or Google Play (Android), find the app, and tap Update.

If you do not update: you can keep using Yoroi as normal, though updating is the best way to stay secure and current.

2. The browser extension

The browser extension is also changing. The new SecondFi extension will work like MetaMask. It lives in your browser sidebar, not as the pop-up window Yoroi uses today. The look and the location are different.



What stays exactly the same

Your recovery phrase. It does not change. No one, including SecondFi, will ever message you to ask for it.

Your keys and your assets. Your keys stay yours. Your assets stay exactly where they are. There is no asset migration and nothing to move. The app update itself does not affect your funds.

Your stake pool. Your delegated stake, rewards, and settings continue as usual. You remain delegated to the same stake pool unless you choose to change it. You can manage staking directly in SecondFi.

The Yoroi DRep. The Yoroi brand continues independently in the ecosystem as a DRep. The Yoroi DRep keeps operating, your DRep ID stays the same, and you can still participate in Cardano governance through SecondFi.

Self-custody. SecondFi is self-custody, the same as Yoroi. You hold your funds. You hold your keys.

MOVED FROM YOROI?

What's different in SecondFi

	 YOROI — wallet —	 SecondFi
Default view	A list of your connected wallets to choose from	Your last active wallet, balance shown right away
Staking and governance	Managed in separate sections	Manage your stake pool and DRep delegation in the same section
Your staking rewards	Earned each epoch, claimed manually before spending	Earned each epoch, added to your balance automatically. Spendable as they arrive

What you gain with SecondFi

Multichain, 10,000+ assets. Manage assets across networks in one app. Supported chains: Cardano, Bitcoin, Ethereum, BNB Smart Chain, Solana, Base, Avalanche, and Tron. More chains roll out in future phases.

Cross-network swapping and transfers. Swap and move assets across supported networks.

The SecondFi Card. Spend your assets anywhere Visa is accepted. Virtual card at launch, with physical cards in a later phase.

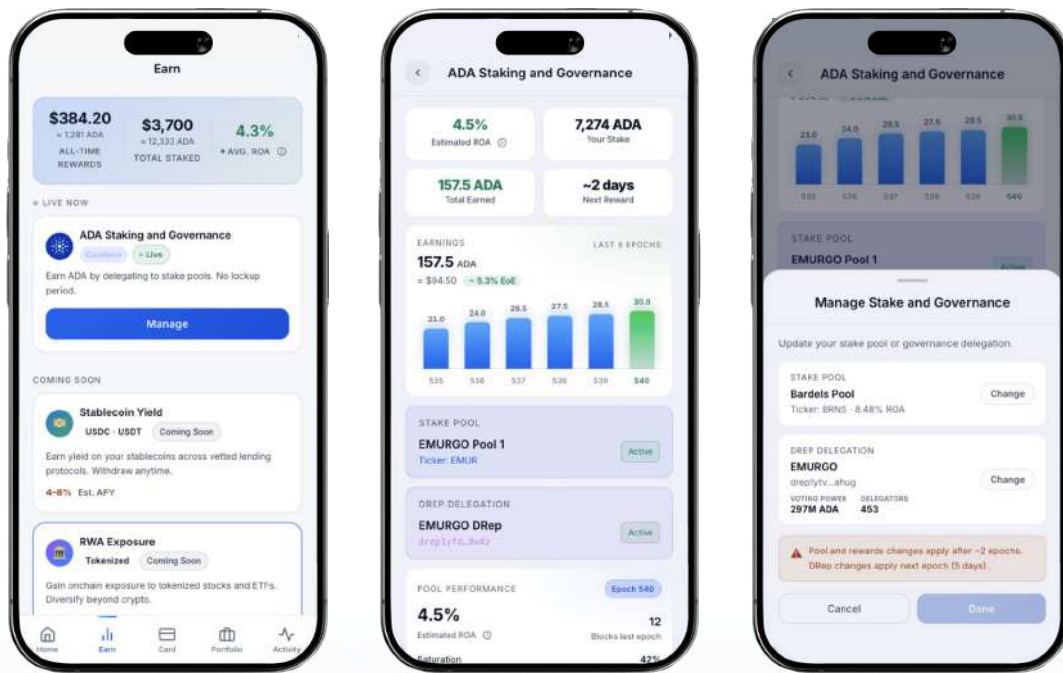
More over time. Expanded earning, borrowing, and additional features are planned as the platform grows.

Multichain and card features are optional. You can enable them whenever you want, or keep using your wallet exactly as you do today.

Step by step: what to do

If your app updates automatically

1. Open the SecondFi app after the update
2. Review and accept the Terms and Conditions.
3. Confirm your existing Yoroi wallet appears. Your funds, staked ADA, and DRep delegation should all be there.
4. Check that your stake pool and DRep are intact.



5. That is it. Nothing to move or re-create.

Note: Backing up your recovery phrase before you update is the safest way to be ready, in the unlikely event your wallet does not appear automatically.

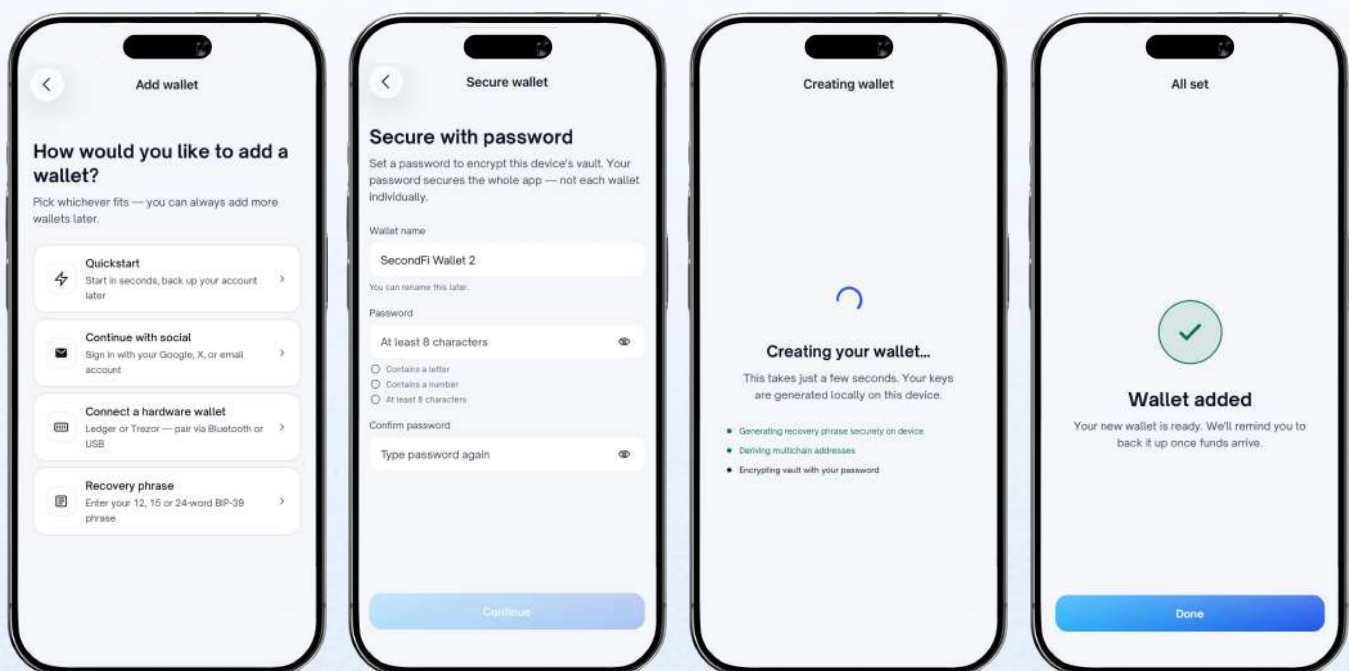
If your app does not update

1. Open the App Store (iOS) or Google Play (Android).
2. Find the app and tap Update.
3. Update only through the official store listing. Never install from an unofficial link.

If your wallet does not appear after updating

Most wallets carry over automatically. In the unlikely event the migration does not start on its own, or your wallet is not detected, you can restore it yourself in the app using your recovery phrase:

1. From the onboarding screen, select **I already have a wallet**.
2. Enter your recovery phrase into the numbered grid.
3. Complete the authentication setup: either password or biometrics.



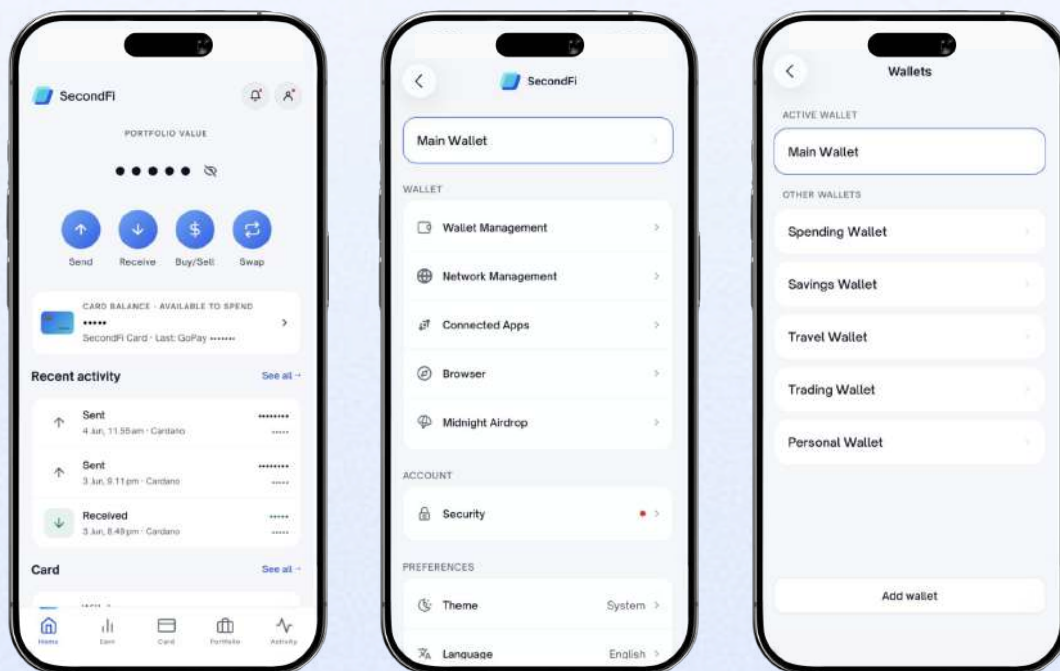
4. Your wallet is restored in SecondFi.

This restore happens inside the official SecondFi app only. Never enter your recovery phrase on any website, or in response to any message, DM, or email. A genuine restore is something you start yourself in the app. Anyone who asks you for your recovery phrase is a scammer, always.

How to switch between multiple wallets on SecondFi

If you have multiple wallets on Yoroi, all these wallets will be migrated to SecondFi. Here is how to switch between them:

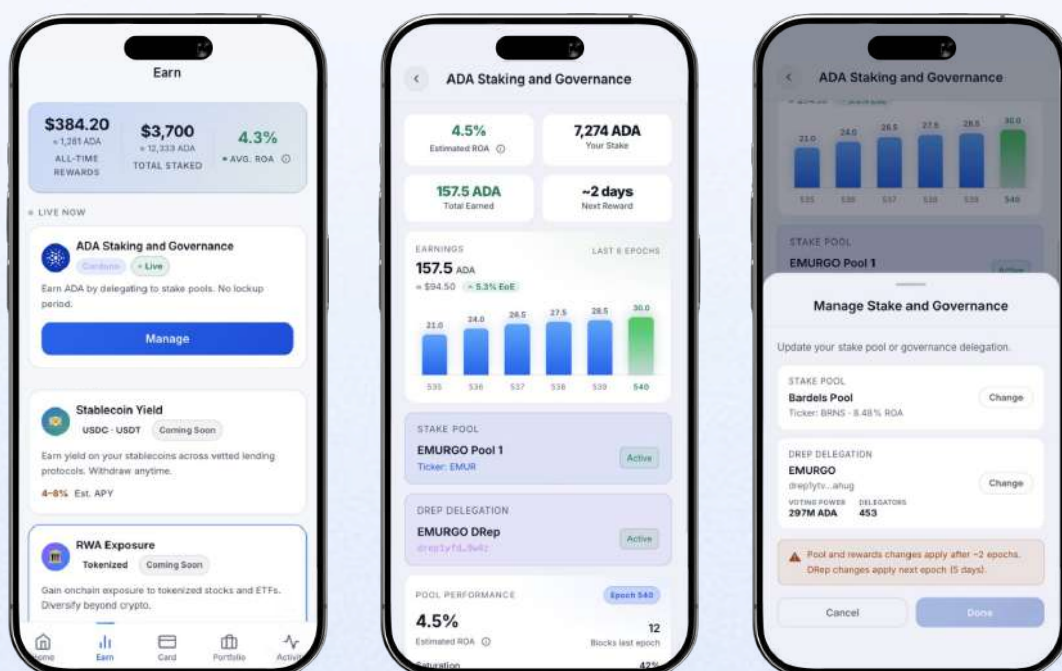
1. Tap on the profile icon on the upper right corner.
2. Tap the wallet name displayed at the top.
3. See all your connected wallets and tap any one to switch to it.



Your stake pool and DRep: how to check

Your delegation carries over. You can confirm it in a few taps:

1. Open SecondFi.
2. Tap **Earn** in the bottom menu.
3. Tap **Manage**.
4. View your current ADA staking and governance (DRep) delegation status. No re-delegation needed.



How to get the SecondFi Card

The card is optional and takes a few steps for existing Yoroi users:

1. Open the **Card** section from the bottom menu and tap **Get the card**.

2. If you have not activated multichain yet, activate it first to unlock card features. Set up your multichain wallet (Quickstart is the simplest option) and set a password or biometrics. Note: this password secures the whole app on your device, not each wallet individually.

Note: *Quickstart creates a new multichain wallet. If you'd rather keep your existing Yoroi wallet, choose the recovery phrase option instead. This converts your current wallet to multichain rather than creating a new one.*

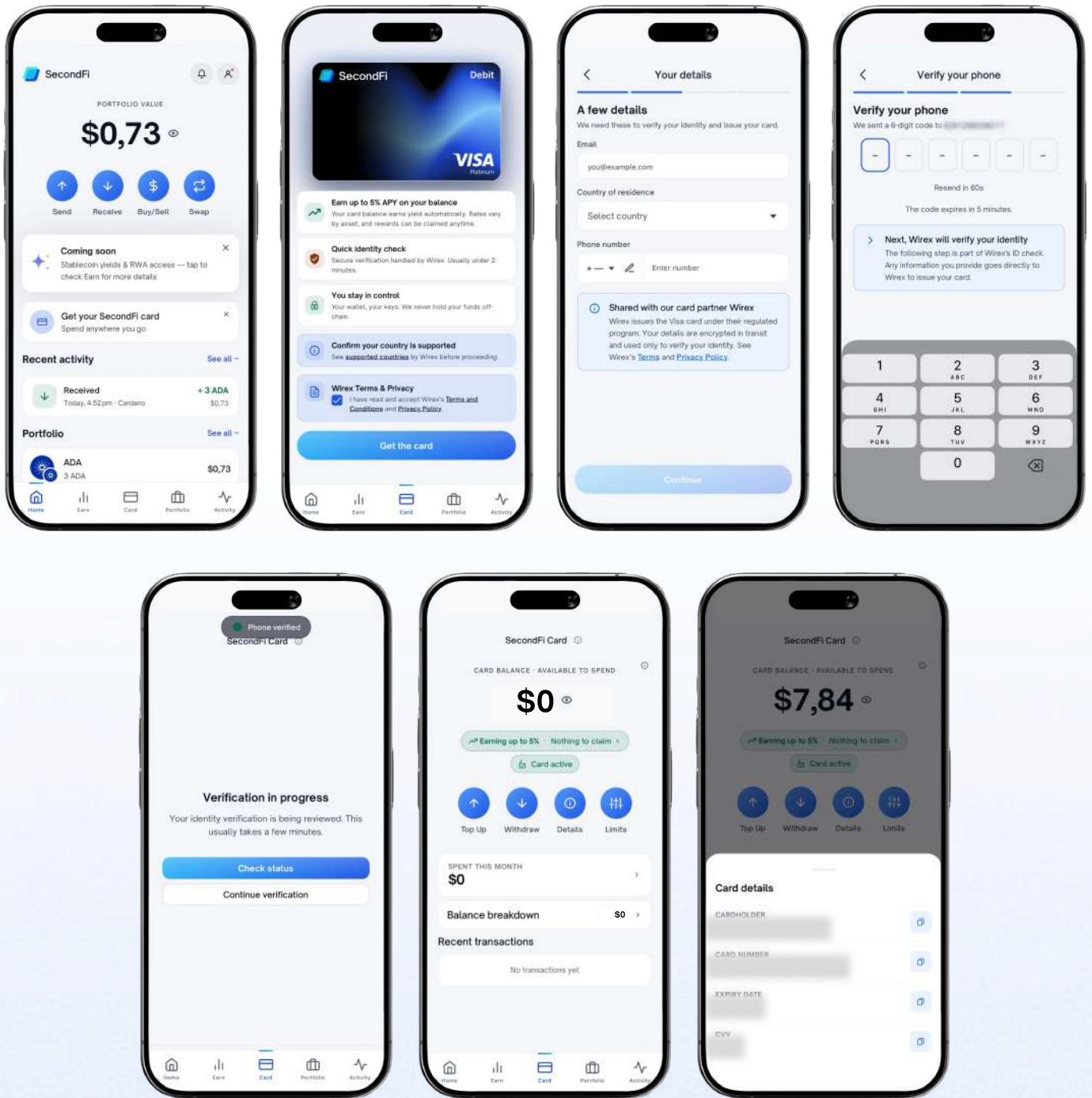
3. Back in the Card section, check that your country is supported, then review and agree to the Terms and Privacy information.

4. Tap **Get the card**, then **Sign with wallet** to confirm.

5. Add your email, country, and phone number, and enter the 6-digit code sent to your phone.

6. Complete identity verification (KYC).

7. Once approved, add funds to your card from your account wallet. There is no minimum top-up.



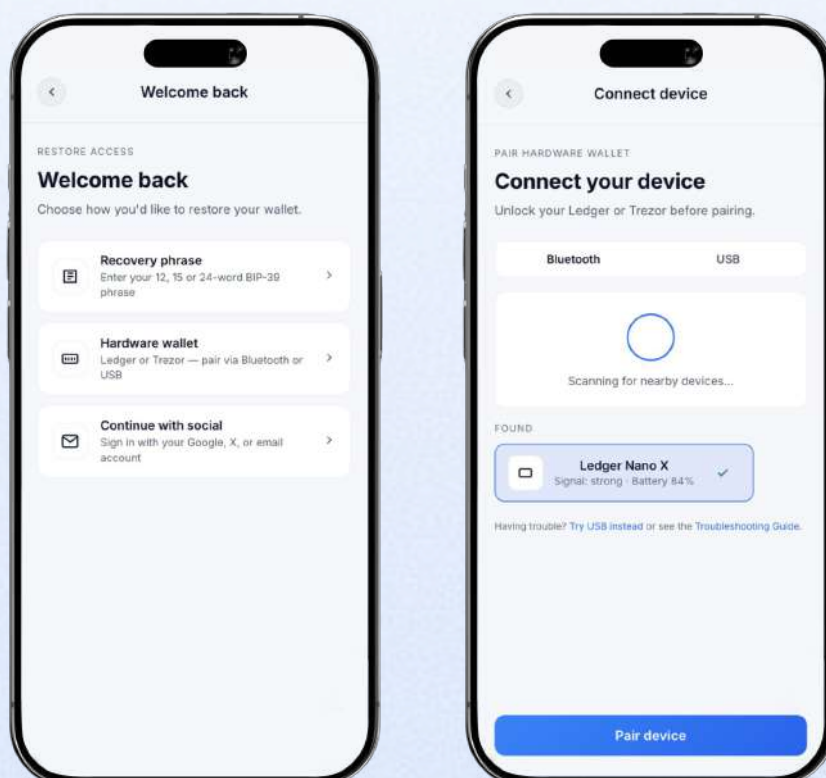
You can then view your card number, expiry, and security code under **Details**, add the card to Apple Pay or Google Wallet, and spend anywhere Visa is accepted, online or in store. The card is virtual at launch, with physical cards in a later phase.

Hardware wallet users (Ledger, Trezor)

SecondFi supports connecting a Ledger or Trezor over Bluetooth or USB. Make sure your device is powered on and unlocked before pairing. **On Ledger**, you will be prompted to open the relevant blockchain apps (Cardano ADA first, then Base, Bitcoin, Ethereum, and Solana). **Trezor** handles all supported networks from a single interface, so there are no separate apps to open. Hardware wallet support covers Cardano, Base, Bitcoin, Ethereum, and Solana.

If you are setting up SecondFi fresh (no wallet yet):

1. On the Welcome screen, tap **I already have a wallet**.
2. On the Setup Wallet screen, tap **Hardware wallet**.
3. On the Connect device screen, choose your brand (Ledger or Trezor) and connection method (Bluetooth or USB). When your device appears, select it and tap **Pair device**. If Bluetooth gives trouble, tap **Try USB instead**.



4. Open the required apps on your Ledger when prompted (Trezor users skip this). The app confirms each network and your hardware wallet is ready.

If you already have a wallet in SecondFi and want to add your hardware wallet:

1. From the Home screen, tap the profile icon in the top-right to open Settings.

2. Tap your wallet name at the top, then open the Wallets screen.

3. Tap **Add wallet**, then **Connect a hardware wallet**.

4. Connect and pair your device as above, open the required Ledger apps when prompted, and tap **Go to Dashboard** once setup completes.

Staying safe during the transition

A transition is when scammers are most active. They know a change is coming, so they impersonate it. These rules keep you safe:

SecondFi will never message you to ask for your recovery phrase. Not in the app, not by DM, not ever. Anyone who asks is a scammer.

SecondFi will never DM you first offering to "help you migrate" or "verify your wallet."

The update will never ask you to move or send your assets. If anyone tells you to transfer funds to complete the transition, it is a scam.

You do not need to move your assets. They stay under your control at all times.

Use official sources only: the official App Store and Google Play listings, and secondfi.io. Do not act on update links sent to you.

Keep this private. The fewer people who know the launch timing in advance, the harder it is for scammers to set traps.

Where to get help

Official website and wallet restore

secondfi.io

On X

Tag [@secondfiapp](https://twitter.com/secondfiapp) or
[@secondfi_jp](https://twitter.com/secondfi_jp) for
concerns. We will never
DM you first.