



TwooCa

~Frequently Asked Questions~

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No.	Question	Answer
1	What is TwooCa ?	<p>TwooCa (Tsu-u-ka) is a application and Web services designed for employee.</p> <p>Currently, TwooCa provides following services.</p> <ul style="list-style-type: none"> • Digital Staff Identity Card • Purchasing items listed in 'Rewards' with granted points. • Visa Prepaid Card • Purchasing products at the 'KV mall' <p>TwooCa (Tsu-u-ka) is available for download app from your smartphone, or through the website with smartphone or computer.</p>
2	What can I buy with TwooCa ?	<p>You can purchase various services and products with granted points from the "Rewards" icon in the app.</p> <p>Also you can use VISA Prepaid Card at 'KV mall' and VISA member EC stores around the world for purchasing.</p> <p>*Pre-charge required.</p>
3	If you cannot log in	<p>If you are unable to log in, the following reasons are possible.</p> <ul style="list-style-type: none"> • The user ID or e-mail address is not correct. • Incorrect password. • Network and/or System problem within TwooCa. • If none of the above, please try again after a short while. <p>If you are unable to resolve the problem, please contact our Support Desk by filling out the following inquiry form.</p> <p>*Inquiry form : 'Setting' ⇒ 'Contact' in the TwooCa app.</p>
4	Restrictions on the services	<p>Please note that some of the TwooCa services may be temporarily unavailable depending on your registration and usage status.</p> <p>The reason for this limitation may not be disclosed.</p> <p>Please note that we do not disclose the reasons for functional limitations due to security and fraud countermeasures.</p> <p>If you have any questions, please contact our Support Desk by filling out the following inquiry form.</p> <p>*Inquiry form : 'Setting' ⇒ 'Contact' in the TwooCa app.</p>
5	Violation of the Terms of Service	<p>"Violation of the terms of use" message may appear when you apply for a service.</p> <p>You may not be able to use the service.</p> <p>The following are considerable examples breaching the Terms of Use.</p>

		<ul style="list-style-type: none"> • Registration of an email address other than the company's email address. • Suspicious usage status • Possession of multiple accounts
6	Any fees for using the service?	No. There are no fees associated with using of the services by employees, except for VISA prepaid charge.
7	If deleted the app?	<p>No worries. Just re-install the app and login with your previously registered username and password.</p> <p>All user settings and balance history will be retained.</p>
8	Changing smartphone	<p>Just re-install the app and login with your previously registered username and password.</p> <p>All user settings and balance history will be retained.</p>

Rewards

No.	Question	Answer
1	If you want to cancel your purchase	As a rule, No cancellation allowed once purchased. Please understand this.
2	Any expiration date for the use of "My Rewards"?	Each item in "Rewards" has its own expiration date. Please check in "My Rewards" page.
3	How to use purchased "Rewards"	Please find the product description or specifications/notes on the "Get Rewards" page or "My Rewards" page for instructions how to use them.
4	Where is my purchased "Rewards" ?	It's on the "My Rewards" page.
5	Can I search by product name directly in the searching window?	Unfortunately no. Please search by Products or Brands in the list.
6	Can I buy the items in "Rewards" with my balance instead of my points?	Yes you can. Please switch the tab to "Balance" on the product page before purchase.
7	Where is the product detail?	Tap "Product Description" or "Specifications.

VISA PrePaid Card

No.	Question	Answer
1	How do I register?	<p>Please prepare your ID card in advance.</p> <p>To create a card, click "Create Card" on the top page and follow the instructions.</p> <p>To verify your identity, you need to download the 'Trustdock' application and provide a photo ID.</p> <p>If you do not have an ID, you will not be able to create an account. Please understand for the inconvenience.</p>
2	What if I do not have an ID card	<p>In principle, one of the following photo ID is required to create a VISA prepaid card.</p> <p>Driver's License / Driving Record Certificate / Passport / My Number Card / Residence Card / Special Permanent Resident Certificate</p> <p>If you do not have one of the following, we will not be able to create a prepaid card for you. Please understand.</p>
3	What kind of ID do I need to verify my identity?	<p>You will need one of the following forms of photo identification</p> <p>Japanese passport (photo attached side and holder's side)</p> <p>Japanese passport (with photo attached and the holder's name written on the front)</p> <p>Driver's license</p> <p>Personal Number Card (My Number Card) (front side)</p> <p>Basic resident register card (with photo only)</p> <p>Residence card</p> <p>Driving record certificate</p> <p>Special permanent resident certificate</p>
4	Enough credit in the balance but cannot make a payment	<p>Not all the EC sites would accept VISA Pre-Paid cards payment.</p> <p>Please contact us if you would face the problem with VISA adapted e-commerce site.</p>
5	Any redemption points with VISA purchases?	No redemption points will be given for purchases yet.
6	Can I use my points(Not the VISA balance) to purchase products on external sites?	<p>No, you cannot.</p> <p>Points can only be used for purchases within 'Rewards' in TwooCa. After purchasing Rewards with your points, you can use the coupons at stores and e-commerce sites, so please use them there.</p>
7	Is there an expiration date?	Yes, there is. Please check the card information page for the details.
8	What is a security code?	The security code is a three-digit number used to prevent unauthorized use of your card.

		You may be asked for it when you make a payment at an internet store. You can find the security code in 'Card' on the application.
9	How do I suspend my card temporarily?	Please contact us with inquiry form in the app.('Setting' ⇒'Contact')
10	How do I resume temporarily suspended card?	Please contact us with inquiry form in the app.('Setting' ⇒'Contact') In the event your card is suspended, you can apply to resume on the application. Please note, your balance and history will not be lost even if your card is suspended.
11	Where can I use the VISA Pre-Paid Card?	VISA Prepaid Card(Virtual card) can be used at VISA member EC stores in the world and listed items in 'Rewards' on the app. However, it is NOT available for following services and sites. (1) Face-to-face sales at physical stores (2) Services that have been certified as high risk by VISA (a) Online casinos (b) Binary options (c) Bitcoin purchase sites, etc. (3) Gas stations (4) ATM withdrawals (5) Hotel accommodation, food and beverage expenses (6) Some subscription and subscription services, etc. (7) Sites that require the entry of a PIN (e.g., for purchasing express tickets) (8)Charging electronic money (Suica, PASMO, ICOCA, etc.) (9)Member stores that require identification (3D Secure)
12	Forgot my password?	Please reset your password. Tap on "Forgot your password?" on the login screen.
14	If you are restricted from using your card	For security reasons, such as to prevent from unauthorized use, there is a limit to the number of times the card information can be entered incorrectly. After a certain number of unsuccessful attempts, the functionality of the TwooCa App will be automatically restricted and the card will no longer be available. To resume use of the card, you would need to verify your identity as the user of the TwooCa App. Please contact us with inquiry form in the app.('Setting' ⇒'Contact')
15	Can I withdraw my TwooCa balance in cash at ATM?	TwooCa balance is unable to withdraw in cash at ATMs.

16	Unknown deposit in my balance.	<p>The following may be the cases if your app statement shows a deposit you don't know.</p> <p>If you know the name of the store or service</p> <ul style="list-style-type: none"> -refunded to you as a confirmation of the validity of your card. -refund for the cancellation at the store or service.
17	What is a fixed payment or fixed amount?	<p>Confirmation of Payment</p> <p>When you make a payment with your card, there is a process called "Confirmation of Payment".</p> <p>Your transaction will be displayed immediately when you make a payment using TwooCa,</p> <p>However, at this point, the payment is not yet finalized.</p> <p>The payment is finalized when the store request the bills to the card company.</p> <p>It does not mean that you will not be able to make purchases or receive products until the payment is finalized.</p> <p>The number of days of the finalizing the payment is subject to change.</p> <p>Please note that the number of days until the payment is confirmed varies from store to store.</p> <p>Effect on chargeable amount</p> <p>TwooCa has a chargeable limit of 100,000 yen on the balance.</p> <p>Payments that have not yet been confirmed will be converted to a balance, so there may be cases where recharges cannot be made even if the actual balance is less than 100,000 yen.</p> <p>We apologize for any inconvenience this may cause, but please wait until the payment is completed.</p>

18	Are there any stores or sites that I cannot use?	<p>You can pay online at any domestic VISA member store (stores with the VISA logo), but some stores and sites are not available.</p> <p>However, there are some stores and sites that do not accept this service. Overseas VISA stores only accept online payments.</p> <p>The following are the main services that cannot be used for payment.</p> <ul style="list-style-type: none"> • Gas stations (including self-service stations) • Lodging facilities (hotels and lodges) other than participating stores <p>*Including restaurants in hotels</p> <p>Utility bills</p> <ul style="list-style-type: none"> • Monthly recurring payments and subscriptions (fan clubs, news subscriptions, subscription fees, etc.) • Insurance premium payments (contract, premium, mail order) • Expressway tolls • In-flight shopping • This service is not available at merchants that require a PIN. • You can use this service at any merchant that requires a PIN. <p>In some cases, the merchant may have blocked the charge from the prepaid card.</p>
19	Payment history is not updated	<p>Tap the "Refresh" button on the top screen to update the data.</p> <p>Please contact us if the data is not updated even after tapping "Refresh".</p>
20	Unknown payment	<p>■ In case, registering your card for online services, etc.</p> <p>In order for the store to confirm that the registered card is a card that can be used, they may charge a small amount as follows.</p> <p>■ In case, the name of the store or service you used is different from the name on your statement</p> <p>The name of the store or service you used will be displayed on your statement, but this name may not be accurate immediately after you use it. The name may be different from the store or service you paid for.</p> <p>■ In case of a payment with insufficient balance</p> <p>If you have set up automatic payment for a subscription service, you may be able to make a payment even if you do not have enough money in your account, depending on the store or service.</p> <p>If you have set up automatic payment for fixed price services, you may be able to make a payment even if you do not have a balance.</p> <p>■ If none of the above applies to you</p> <p>If none of the above applies to you, please suspend your card immediately from the application and contact our Support Desk.</p>

21	If you have an insufficient balance but are able to make a payment	If you purchase a product or sign up for a service and the store or service charges you later, you may be able to use the store or service first even if you do not have enough balance. If you do not have enough charge balance at the time of billing, you may not be able to pay the bill, and the service you used may suspend, so please recharge your account as soon as possible.
22	If you want your balance refund	TwooCa is a prepaid card. The charged balance cannot be refunded or cashed.
23	Can I pay in installments?	No. Payment is made in a lump sum to the extent of the charge balance.
24	Can it be used with cash?	Cannot be used with cash. It cannot be used with other credit cards, prepaid cards, electronic money, etc. Other credit cards, prepaid cards, and electronic money cannot be used together.
25	Do you have a statement of use?	Tap "Transactions" on the home screen to see the details.
26	Can I use it overseas?	Yes. But good for E-commerce VISA member stores only
27	How do I reissue my card?	As a rule, we do not reissue prepaid cards (virtual cards). Only exception is the case a third party uses your card number and we are able to confirm that it is fraudulent in conjunction with the merchant, and the number is no longer available.
28	Cancellation of payment and return of products Returning an item	Please contact the merchant directly if you wish to cancel (return or cancel) a product or service, The amount used will be refunded to your balance after the cancellation is carried out, . If you do not receive a refund to your balance within a short period of time after the cancellation or return, please contact the merchant to confirm that the cancellation or return has been processed. We refund your balance once we have received a message from the merchant to cancel or return the order. If the merchant delays in processing your return, the refund may be delayed. The refund period may vary from a few days to up to 60 days, depending on the time required for the merchant to process the refund or cancellation. Please understand this in advance.

29	Unknown transaction	<p>If there is an amount deducted from your balance or recorded on your statement that you do not know the payments. The following transactions may have occurred.</p> <p>(1) Small transactions (about 1 to 100 yen) to confirm the validity of your card.</p> <p>The amount deducted to verify the validity of your card will usually be refunded within 24 hours, but in some cases it may take up to a week. If you do not receive a refund from the site after 45 days, our system will return the equivalent amount to your balance within 60 days of your first use.</p> <p>(2) Transactions with a different name from the site you use</p> <p>When you use Amazon, etc., a different name from the site you used may be recorded in your transaction history, but this may be the name of the settlement agent.</p> <p>Example: AEON5602101000058</p> <p>Please contact us if you do not know the amount or date of use.</p> <p>(3) Withdrawal of subscriptions, etc.</p> <p>If you do not cancel your subscription after a certain period of free trial, the balance may be deducted from your account.</p> <p>Unintended subscriptions must be cancelled by the customer.</p> <p>Please note that TwooCa is unable to confirm the details of each customer's order. Therefore, please check the order history and contract status of the merchant for the amount charged to you by them.</p> <p>If you have any questions, please contact the customer service department of the merchant.</p> <p>If the problem persists after contacting the merchant, please contact our support desk.</p>
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Deposit, Points, and Balance

No.	Question	Answer
1	When will my points increase?	The company you work for will credit your points to your account. The points are denoted as "pt" on TwooCa. As a rule, the points will be granted once a month. Please contact your company's human resources department (or department in charge of general affairs, accounting, etc.) for the date and time of credit.
2	What happens to the remaining points I have?	It will be carried over every month, but will reset and disappear when you retire or after a certain period of time.
3	Can I make a deposit (charge) to my balance?	Yes. To make a deposit From the TwooCa top page, go to the "Deposit" screen, select "Bank Transfer," and specify the amount you wish to deposit. A bank account number will be sent to your registered e-mail address (your company's e-mail address), so please transfer the money before the deadline. We recommend that you make your deposit well in advance, as the payment will be reflected in TwooCa only after we confirm your transfer of the amount.
4	About the maximum amount of deposit (charge)	There is a limit to the amount you can deposit (charge) as follows. Please note that you will not be able to deposit (charge) more than the maximum amount. Maximum amount per transaction: 100,000 yen Maximum amount per day: 100,000 yen Maximum amount per month: 500,000 yen
5	If the deadline for deposit (charge) transfer has passed	Please note that after the transfer deadline (7 days), the payment will become invalid and cannot be completed even if you transfer money.
6	Who pays the bank transfer fee for the deposit (charge)?	Bank transfer fees are the responsibility of the customer.
7	Can I deposit(charge) to the balance with my credit card?	Credit card deposits (charges) are not available yet. It will be available by the end of October.
8	Can I purchase products from e-commerce sites (Rakuten, Amazon, etc.) or stores (supermarkets, convenience stores, mass merchandisers, etc.) using my points instead of my balance?	No, Points can only be used for purchases within TwooCa. After purchasing a gift with your points, you can use the coupon at a store or e-commerce site, so please use that.

9	If there is a deposit (charge) that you do not remember	<p>If your app statement shows a deposit you don't remember, the following may be the case.</p> <ul style="list-style-type: none"> • If you know the name of the store or service and you remember paying for it, the small payment deducted from the store or service may have been refunded to you as a confirmation of the validity of your card. • If the name of the store or service is familiar to you and you remember cancelling your visit or order, you may have received a refund for the cancellation at the store or service.
10	When you want to cancel a deposit (charge)	Once you have made a deposit (charge), it cannot be reversed. Please be aware of this.
11	What is the minimum amount of money I can deposit (charge)?	Minimum available deposit amount is 1000 yen.
12	Is there a limit to the number of times I can make a deposit (charge) per day?	There is no limit to the number of times you can deposit, but the maximum amount of money you can deposit per time is 100,000 yen, the maximum amount of money you can deposit per day is 100,000 yen, and the maximum amount of money you can deposit per month is 500,000 yen.
13	I made a deposit (charge), but it is not reflected in my VISA balance.	<p>The following are possible reasons.</p> <p>-Transferring funds to a bank account</p> <p>It may take from one to three hours for the funds to arrive in your account after you have deposited the funds from your account or ATM. It may take a few minutes to 30 minutes from online banking service.</p> <p>In addition, it may take longer than the above time due to the circumstances of the transferring financial institution (e.g., trading hours or concentrated trading).</p> <p>Please note that your transfer will be place hold if the amount is different from the your applying amount, it will not be reflected in your VISA balance.</p> <p>Please allow some time for the payment to be reflected after the above process is completed.</p>

Statement

No.	Question	Answer
1	Where are my current points and balance?	Real time point and balance available by tapping "Refresh" on the top page.
2	Where are my statements?	Monthly statement by clicking "Transactions" at the bottom of the screen.
3	The name of stores and services are different from the names on the Statement.	Basically, statement shows the name of the store or service you actually used, but this name may differ if third party payment agency work for the store or service. In this case, the name of the company will be displayed. Example: "Seven121234567" is displayed when you purchase from Amazon.

Lost & Re-Issue

No.	Question	Answer
1	Forget registered e-mail address	<p>The email address is set to the address you use at your company.</p> <p>If you do not receive a confirmation email to reset your password, please contact your company's human resources department (or department in charge of general affairs, accounting, etc.).</p>
2	Forgot password	<p>To reset password tapping "Forgot your password?" in login page,</p>
3	Lost my smartphone	<p>If you lose your smartphone, please contact the person in charge of human resources (or the department in charge of general affairs, accounting, etc.) at your company.</p> <p>We will reset your password for the TwooCa service to prevent from unauthorized usage by a third party until the service is resumed.</p>
4	Deleted the app by mistake	<p>If you delete the app, you can reinstall it and start using it again by entering your previously registered username and password.</p> <p>All user settings and balance history will be retained.</p>