

The Document – Frequently Asked Questions

The Basics

- What is The Document?
 - *The Document enables users to record and rank all forms of competition by posting results on a single platform in a shareable permanent record, which ends the debate as to who won, by how much, and where you rank with your friends! The Document also enables users to exchange peer-to-peer prizes on a select group of skill-based competitions, or customize their own challenges and invite friends to compete. Whoever or however users choose to compete, The Document provides a way to record results, share them with friends and family, and build their competitive spirit!*
- Is using The Document legal?
 - *Based on information we have been provided, and certainly without expressing any opinion on the applicable law, we understand the Document application is legal to download and use in all 50 states. If you are a legal resident physically located in Illinois, Florida, or New York, you are eligible to open a virtual wallet within the app and participate in approved skill-based challenges for a prize. Legal residents of other states are ineligible for prizes on any challenges but can still compete in all custom and skill-based challenges for bragging rights and record-keeping purposes.*
- What types of challenges can I compete in?
 - *ANYTHING! The Document was built so like-minded individuals can create a challenge in anything they want, with whomever they want. Users are invited to create custom challenges and record their results through the app. For the Prize Challenge feature in select states, we have only included pre-approved skill-based challenges for prizes.*
- How can I add friends?
 - *Easy! Click on the friends tab on the tool bar at the bottom of your screen and search the list of current users who already have an open account on the app. If you'd like to invite a friend to join you on the app, select Friends from the tool bar, choose the "Add Friend" icon in the top right corner, and select "Invite". This will allow you to invite friends, via text message*

or email, to download the app. Once they have downloaded and created an account on The Document, they are instantly added to your friends list.

- What is the difference between the leaderboard and group rankings?
 - *The leaderboard includes rankings of all of your friend's records in every challenge. By building your own private group, you can see the rankings and the results within just that particular group.*
- How is the ranking in the leaderboard determined?
 - *We use the Wilson Confidence Score system to determine the rankings within our leaderboard. The Wilson Confidence Score is a statistical confidence interval for the probability of success based on a set of previous outcomes. We take the approximation of each user's expected wins/ losses over time, so the more challenges a user has participated in, the more confident the score! For more information on the Wilson Confidence Score system, please visit: https://en.m.wikipedia.org/wiki/Binomial_proportion_confidence_interval#Wilson_score_interval*
- What is the difference between a regular challenge and a challenge within a group?
 - *Entering a regular challenge will record your head-to-head results against that friend, as well as go into your overall record on the leaderboard. A group challenge will record your head-to-head record against that competitor but the win-loss record will only affect the custom group, which will allow you to create multiple forms of competitions and keep them separated.*
- How can I cancel a challenge once both parties have accepted?
 - *Once a challenge is created by the "challenger" and accepted by the "challengee", the challenge is in effect and cannot be cancelled. This is to prevent a user who does not like how the challenge is shaping up from backing out of the challenge.*
- How can I build a private customized group?
 - *To start your own private group, go to the "Groups" icon on the tool bar at the bottom of your screen, click the "plus" icon in the top right corner, and fill in the name, description, and image. Once this is done, click the icon to add members in the top right and they will populate into your group.*
- How can I remove people from a group?

- *If you started the group, swipe right on the user you'd like to remove and click delete so they are removed from the group.*
- How can I leave a group?
 - *You are able to leave the group by swiping left on the group itself.*
- I want to download The Document, but I have an Android.
 - *We love all phones equally, but at this time The Document is only available for the iPhone in the Apple App Store. Stay tuned for Android version!*

Security

- What should I do if my account has been compromised?
 - *If you believe your account has been compromised, please contact info@refertothedocument.com for assistance. Provide pertinent information related to your claim and a dedicated member of our Customer Service team will address your issue.*
- How is my information protected?
 - *When you register for our app, you are asked to provide some basic information – name, email address, phone number and birthday - to verify that you are an actual person! We protect this information by _____. For users who live in either Florida, New York or Illinois and who have opted to activate the Prize Challenge feature by starting a virtual wallet, you are asked to confirm your name and phone number, as well as provide your address and banking information. This information is protected by our payment processor, SynapseFi. For more information on SynapseFi, please visit <https://synapsefi.com/privacy>.*
- Can I register more than one account?
 - *You may have more than one account through the app, but keep in mind that the more accounts you create, the more your win/loss record is split! We do have a limit of (1) transactional account (wallet) per user.*
- Can I permanently close my account at any time?
 - *Yes. If you decide to close your account at any time for any reason, please contact info@refertothedocument.com. We'll assist you in closing your account.*
- Can I change my username?

- *Yes, in settings you can adjust your username to your preference.*
- What information is required to open The Document account?
 - *In order to register an account, you must provide your full name, location, date of birth, and email address. If you're in an approved state for skill-based challenges and open up a virtual wallet, your identity cannot be validated, you will be required to submit additional information and documentation.*

Skill-Based Challenges Only

- I would like to open a virtual wallet and enter into a Prize Challenge, but the option is unavailable to me.
 - *The Document team is working hard to roll out the Prize Challenge feature in all 50 states! Currently, residents of Illinois, New York and Florida are able to open a virtual wallet and compete in Prize Challenges.*
- How do I set up my virtual wallet?
 - *Choose Settings from your tool bar and select My Wallet. You will be asked to submit banking information to link to your TD account.*
 - *Each request to open a virtual wallet goes through a verification process. Please note that it can take up to 300 seconds to verify your banking information with your bank. If you hit a barrier, try closing the app and checking back a little while later.*
 - *Please be sure to avoid typos as you are entering your information. This could cause a delay in verifying your banking information and the ability to start your virtual wallet and enter into Prize Challenges.*
- What are the deposit limits?
 - *Deposits are limited to \$100 a day and \$500 a week.*
- What method can I use to deposit money in my The Document wallet?
 - *Currently The Document allows users to link their approved bank account securely through our payment processor.*
 - *In the near future we will be unlocking the ability to link your credit card.*
- What banks does The Document payment integration support?

- *Currently, our payment processor, SynapseFi, is able to link user accounts to over 30 banks in the U.S., including Bank of America, Capital One, Chase, and TD Bank. For a full list of banks, please select “Settings” on the tool bar and then choose “Linked Accounts.” From this screen, you will be able to choose “Add new bank account” where you will find the full list of banks that are supported by our payment processor.*
- Does The Document prevent commingling of funds between consumer accounts and company operating expenses?
 - *The Document keeps all user funds in a separate user account. No user funds are ever mixed with The Document’s business operating expense accounts, or any other accounts.*
- Can I use a form of payment belonging to someone else in order to deposit into my account?
 - *The Document does not allow users to apply any form of payment belonging to any other individual to fund their account. The name registered with any TD account must match the name on the form of payment at the time of deposit or winnings will be considered invalid and the account may be closed. An account holder may not use someone else’s credit card on their TD account.*
- How are refunds or withdrawals handled for closed accounts?
 - *If a user chooses to close their account, they are able to withdraw the contents of their virtual wallet at any time. There is a \$0.10 fee to withdraw funds.*
- When do funds transfer?
 - *When a prize-based challenge is accepted, the funds will transfer out of user’s account (and into the contest account). Once both users approve the result, the winner will have the prize transferred into their account. Please note that transfers can take up to 15 minutes to process.*
- Withdrawals
 - *What is the process? Users can access the withdrawal option by going into their “Settings” and choosing “Withdraw Funds”. Individuals can withdraw up to \$200.00 per day.*
 - *How long do withdrawals take? It will take 1 business day for the transaction to process for both debit and credit transactions.*

- What happens if two users tie in a contest?
 - *That's what tie-breakers are for! The Document is meant to end the debate, not keep it going.*

Community Guidelines: Unacceptable and Acceptable Behavior

General rule of thumb: Don't be a jerk.

The Document promotes healthy competition, fair game play and good sportsmanship. Here are some tips for making your experience with The Document a positive one!

- *DO discuss and confirm the rules for game play or tie-breaker calls BEFORE the challenge begins to avoid confusion during game play.*
- *DO loop your friends in for a tie-breaker call, when needed!*
- *DO use The Document responsibly.*
- *DO NOT use The Document app for any illegal activity or for any other use than how it is intended. Come on, now. Your mama taught you better than that.*
- *DO NOT be a sore loser. Don't like the outcome of the challenge? Acknowledge your loss, practice, get your head in the game and REMATCH!*
- *DO NOT purposely leave other players waiting for the win/loss confirmation from recent challenges. This will ensure that all players engaging on the app have the most up-to-date rankings.*

The Document, Inc. actively monitors and investigates player behavior that may impact the integrity of the app. To preserve the safe, fair and competitive nature of the challenges that you are engaging in, the company may take disciplinary actions such as a warning, temporary or permanent ban of a player's account.

CONTACT US

Something we didn't cover? Please email us at support@refertothedocument.com and we will get back to you as soon as we can!