FREQUENTLY ASKED QUESTIONS

RF PAYDAY FAQS

WHAT IS RF PAYDAY?

RF Payday is an easy to use, secure online virtual "portal" exclusively for Rodan + Fields®. RF Payday allows Consultants to receive commission payments electronically from Rodan + Fields, and quickly and efficiently manage funds to a bank account or a branded R+F Visa® Prepaid Card.

WHEN WILL I GET MY RF PAYDAY ACCOUNT?

Consultants will have a portal set up within five business days of enrollment. All commissions will be paid exclusively via RF Payday.

Please note: You must earn at least $20.00 through the R+F Commissions Plan before you receive payment to your RF Payday account. Commissions and/or bonuses earned that do not meet this $20.00 threshold will be accrued and paid in a later commission period when your combined earnings are $20.00 or more.

DO I QUALIFY TO RECEIVE A BRANDED R+F VISA™ PREPAID CARD? AND WHEN WILL IT ARRIVE?

Consultants will receive a card in the mail within seven to ten business days of enrollment. Consultants enrolled as business entities will not receive a card automatically; however, you should request a card in your personal name for free by logging in to Pulse, Accounts, and selecting RF Payday on the left-hand side of your screen.

HOW DO I ACTIVATE MY RF PAYDAY ACCOUNT?

To activate your RF Payday account, log in to Pulse, and go to the Accounts tab. From Accounts, select RF Payday. You will be asked to authenticate using personally identifiable information, and you will be prompted to establish a password, as well as some security questions. This is for your protection and part of the security measures of the RF Payday site. After you activate your account, we recommend you set up your RF Payday account preferences.

WHAT HAPPENS TO MY COMMISSIONS IF I DO NOT ACTIVATE MY RF PAYDAY ACCOUNT PRIOR TO THE DISBURSEMENT OF COMMISSIONS?

All commissions will be disbursed to your RF Payday account whether or not you have activated it. In order to access your funds, you will need to activate your RF Payday account.

HOW DO I SET UP MY PREFERRED METHOD OF ACCESSING MY MONEY?

There are several ways to access your money through RF Payday.

1. Transfer funds to your R+F Visa prepaid card and use anywhere Visa is accepted. There is no charge for making a transfer to your R+F Prepaid Visa card. (Please note: The maximum amount of funds you may have on your prepaid card at any time is $75,000).
2. Transfer your commission payment to your personal bank account by selecting Transfer, and then selecting Add New Transfer Method. From there you may select to add a bank account and add your bank account information. Once your bank account information has been added, you may initiate a transfer. (Please note: It will take between one and three business days for funds to be available, depending on your bank. There is a $1.00 fee which will be deducted from your portal each time you make a transfer to your personal bank account).
3. Once your bank account has been added to RF Payday, you can select to set up an auto transfer. This will ensure your commissions are automatically transferred to your bank account each time you get paid, without the need to log in to your RF Payday account. (Please note: Auto-transfers carry a $1.00 fee which will be deducted from your portal each time a transfer occurs. It will take between one and three business days for funds to be available after auto-transfer has been initiated.)

IS THERE A DAILY SPENDING LIMIT ON MY R+F PREPAID VISA CARD?

Yes, the maximum amount that can be spent per day is $2,500.

IS THERE A DAILY LIMIT ON ATM WITHDRAWALS FROM MY R+F PREPAID VISA CARD?

Yes, the maximum ATM withdrawal is $500 per day. With your PIN, you may use your card to obtain cash from any ATM or point-of-sale device, as permissible by a merchant that bears the Visa®, Interlink®, or STAR Acceptance Mark. All ATM transactions are treated as cash withdrawal transactions. Any funds withdrawn from a POS device will be subject to the maximum amount that can be spent on your card per day.

HOW DO I TRANSFER FUNDS TO MY R+F PREPAID VISA CARD?

Once you have activated your R+F Prepaid Visa Card, you may complete the following steps to transfer funds to your card:

1. Log in to your RF Payday account through Pulse.
2. Select Transfer, and then select the Action button to the right of your card information.
3. You may select Transfer To Card to initiate a single transfer, or select Create Auto Transfer to automatically have future payments transferred to your card. Auto transfers to your card are initiated immediately after you have been paid

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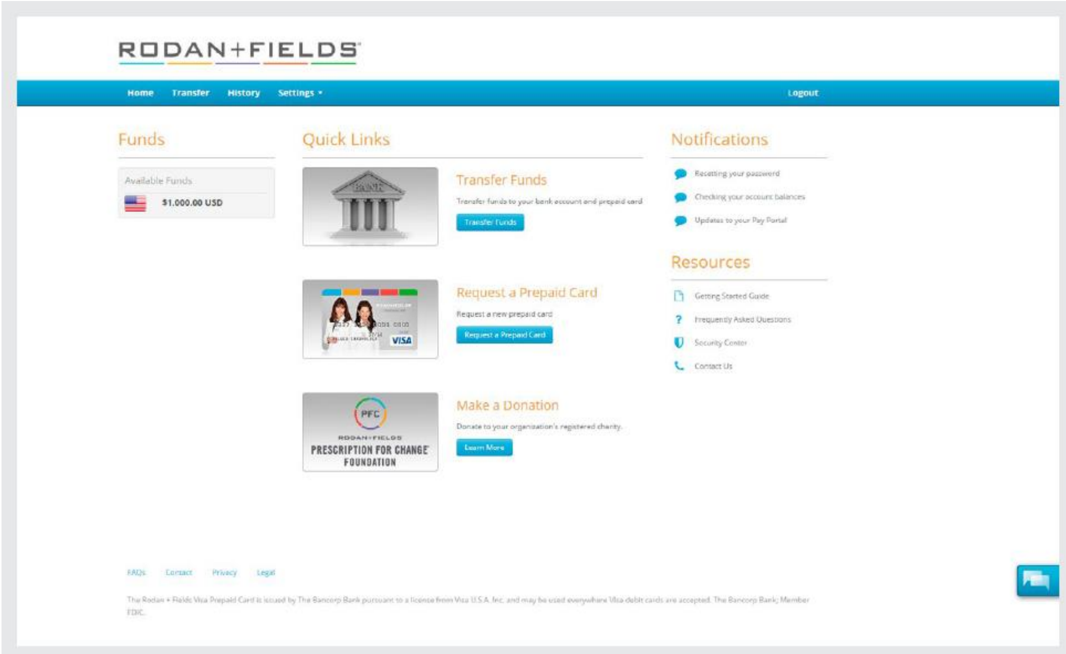

CAN MY R+F PREPAID VISA CARD HAVE THE NAME OF MY BUSINESS ON IT?

No, R+F Prepaid Visa cards may be issued in the name of an individual only. The card may not have the name of your business on it; however, you can request a card in your personal name.

MY SPOUSE AND I EACH WANT A CARD – HOW DO WE MAKE THIS REQUEST?

To request an additional card, complete the following steps:

1. Log in to your RF Payday account through Pulse.
2. Select Manage Card, and then select the Action button to the right of your card information.
3. Select Add Secondary Card

Note: Both cards will be linked to the account, but transfers to each card will have to be done separately.

HOW DO I TRANSFER FUNDS TO MY PERSONAL BANK ACCOUNT?

To transfer funds to your personal bank account, complete the following steps:

1. Log in to your RF Payday account through Pulse
2. Select Transfer
3. Select either Add New Transfer Method if you have not yet added a bank account, or select the Action button next to your existing bank account, then select Transfer To Bank Account.
4. If you are adding a bank account, you will need to provide the following information

    - Bank Account Type
    - 9-digit Routing Number
    - Account Number

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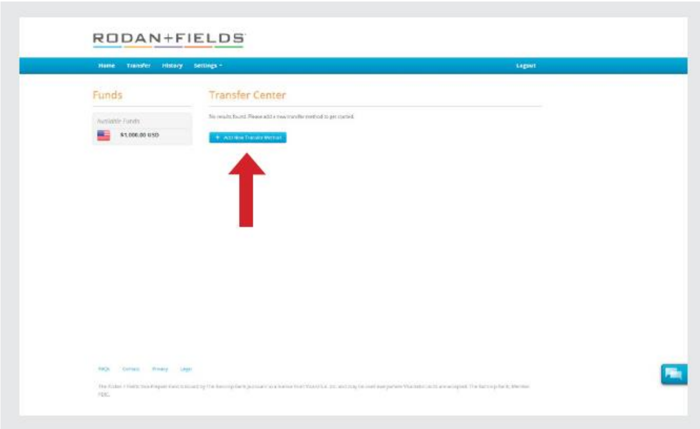
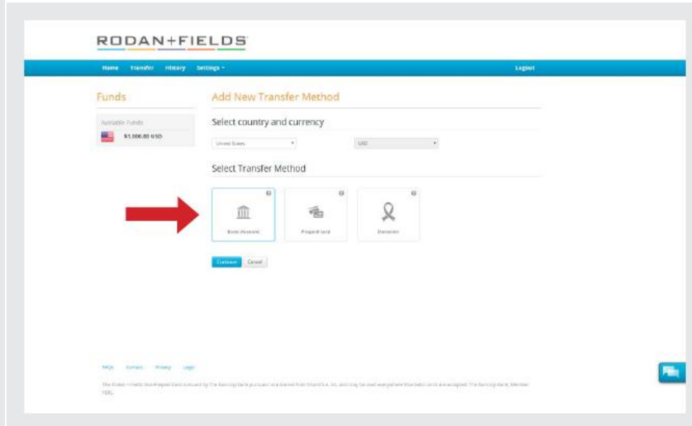
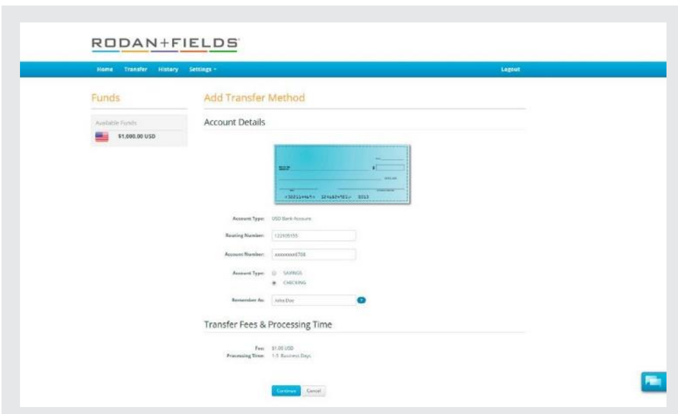
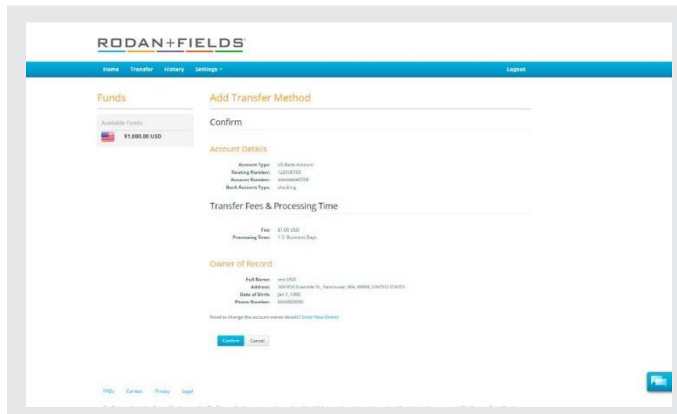
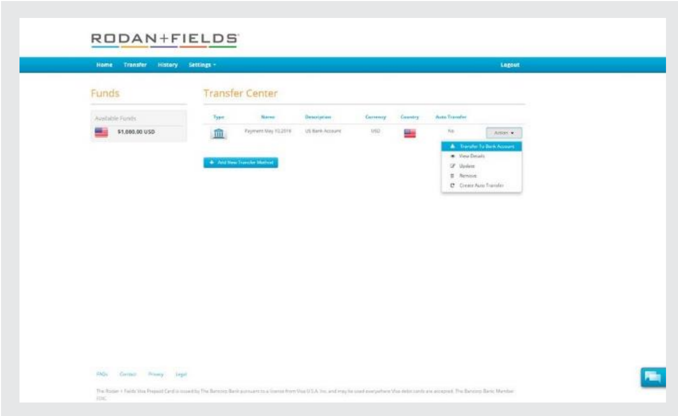
Note: The transfer to your personal bank account will take between one and three business days for the funds to be available.

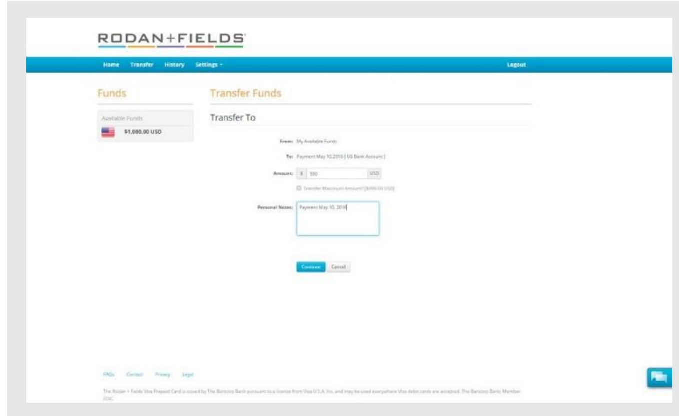


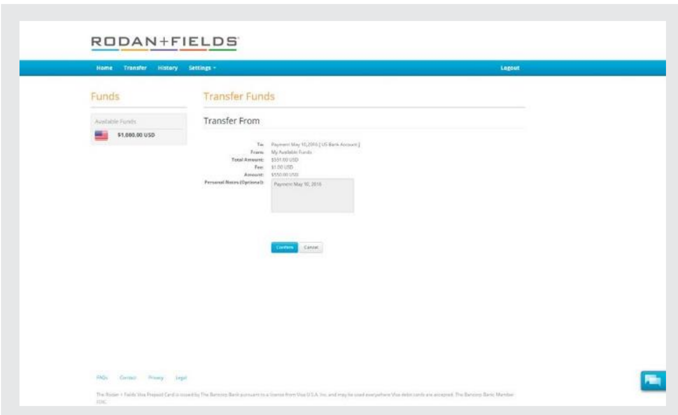


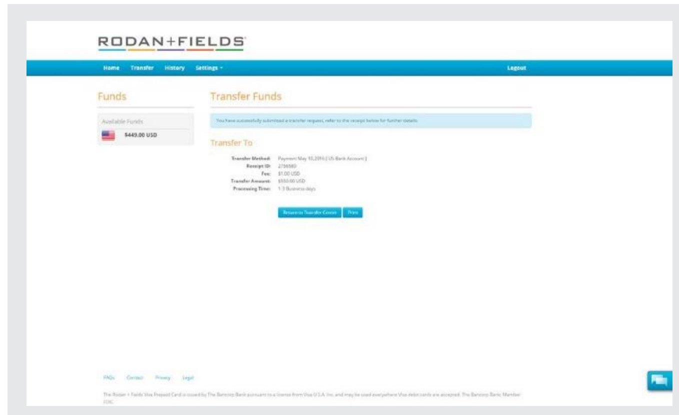








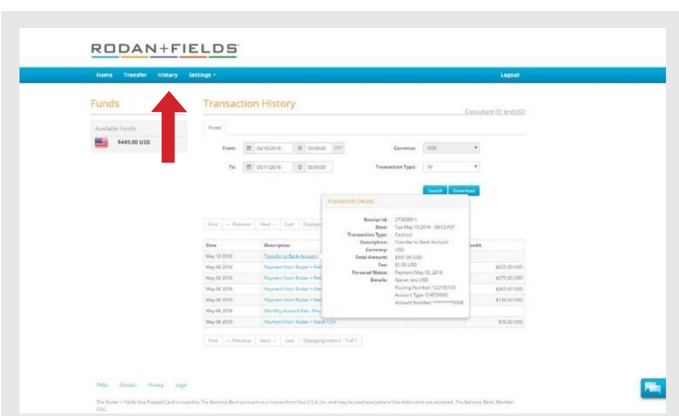


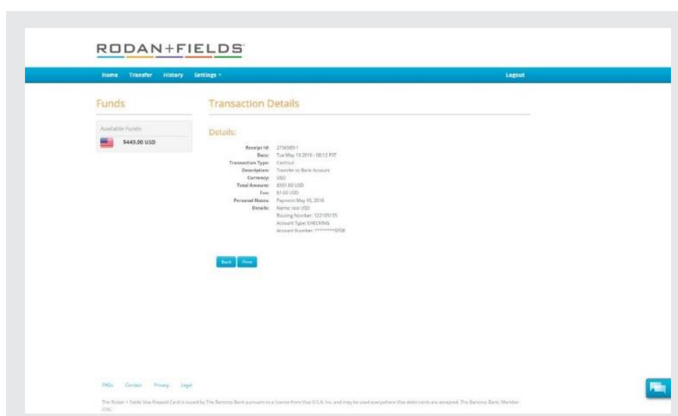


HOW CAN I ACCESS MY ACCOUNT BALANCE AND TRANSACTION HISTORY IN MY RF PAYDAY ACCOUNT?

To review the account balance in your RF Payday portal, log in to Pulse, select the “Accounts” tab, click “RF Payday,” then log into your RF Payday account. Any balance in your RF Payday account or on your R+F Prepaid Visa Card will be displayed on the left side of the RF Payday dashboard.

To review the activity on your RF Payday account or your R+F Prepaid Visa Card, log in to Pulse, access the Accounts tab, select RF Payday, and log into your RF Payday account. Select History, and then indicate the date range and type of transactions you wish to review.





CAN I ACCESS MY RF PAYDAY ACCOUNT VIA MOBILE PHONE?

Yes, to securely access your RF Payday account from your smart phone visit www.payday.myrandf.com. iPhone and Android smart phones can download the RF Payday Mobile App. From your mobile smart phone, you can:

- View account and card balances
- Request transfers to any saved bank account
- Review transaction history

HOW SECURE IS RF PAYDAY?

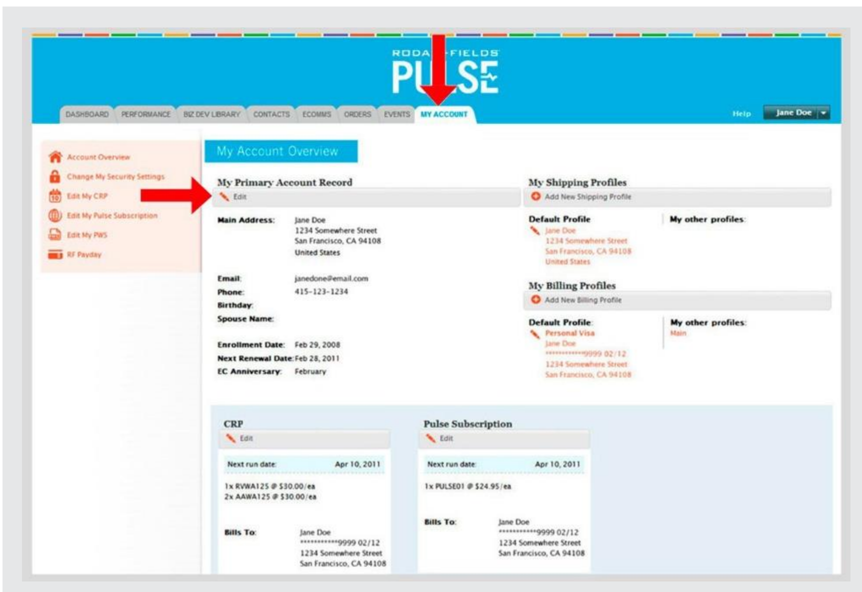
RF Payday uses 128-bit SSL encryption and multiple firewalls to protect the transmission and storage of your personal and banking information. This is the same standard of security employed by most financial institutions.

WHERE CAN I GET MORE INFORMATION ON USING RF PAYDAY?

RF Payday Terms and Conditions can be found on the RF Payday website by selecting Legal at the bottom of any page, and then selecting Terms and Conditions**.** This information is also available in the Pulse Biz Dev Library.

HOW DO I CHANGE MY NAME ON MY RF PAYDAY ACCOUNT?

To change your name on your RF Payday account, you will need to change your name on your Rodan + Fields Consultant Account. To do so, log in to Pulse, select the "Accounts" tab, and then click "Edit My Information."



HOW DO I CHANGE MY ADDRESS ON MY RF PAYDAY ACCOUNT?

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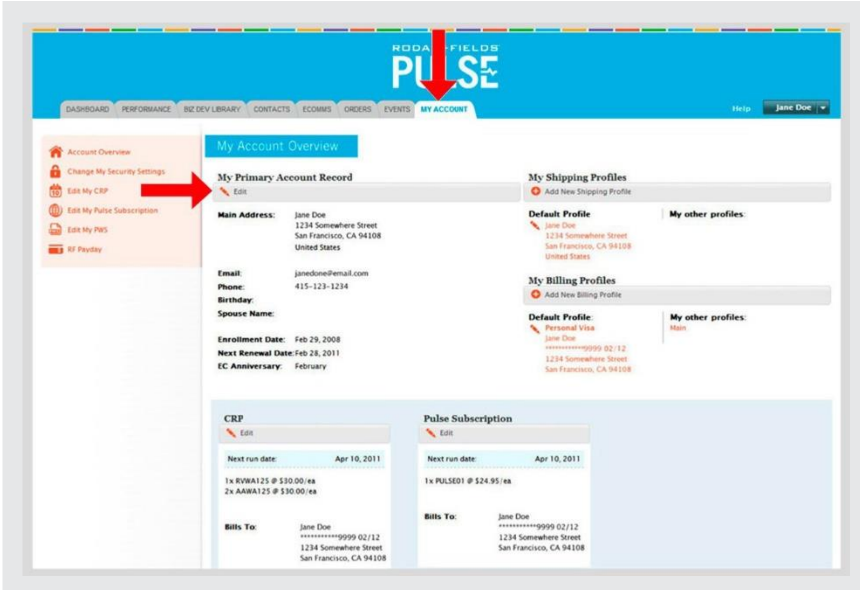
To change your address on your RF Payday account, log in to Pulse, select the “Accounts” tab, and then click Edit My Information.



WHO DO I CONTACT WITH QUESTIONS REGARDING MY RF PAYDAY ACCOUNT?

For any questions regarding your RF Payday account, please contact RF Payday support via phone at 877.604.8455 or email at support@payday.myrandf.com.

MY R+F VISA PREPAID CARD WAS LOST OR STOLEN, WHO DO I CONTACT?

To report a lost or stolen R+F Visa Prepaid card, please contact RF Payday support via phone at 877.604.8455 or email at support@payday.myrandf.com.

WHAT FEES ARE ASSOCIATED WITH MY RF PAYDAY ACCOUNT?

Rodan + Fields is covering the cost to set up your RF Payday account and to activate your R+F Prepaid Visa card. You are able to transfer funds to your R+F Visa Prepaid card free of charge. See Section 12 for a description of other fees associated with your card. (Please note: Standard ATM fees apply where applicable when using the card.)
The following fees apply to use of your R+F Visa Card. Please note that they are subject to change by the card issuer. Please also note that the card issuer’s one-time account activation fee will be paid by Rodan + Fields, so there is no charge to Consultants to activate the card.

Card Usage (Fee Descriptor)	Fee
Card Activation Fee:	No Charge
Domestic ATM Withdrawal Fee:	$ 1.50 (per transaction) Note: Individual ATMs may carry other fees
International ATM Withdrawal Fee:	$ 3.50 (per transaction)
Over-the-Counter Cash Withdrawal:	$ 5.00 (per transaction)

Signature or PIN Purchase Transaction Fee:	No charge
Customer Service Live Agent Fee:	No charge
Automated Telephone Card Inquiry Fee:	No charge
Card Load Fee:	No charge
Card Unload to Bank Account Fee:	$ 1.50 (per transaction)
ATM Decline Transaction Fee:	Two (2) at no charge per calendar month; each additional $ 0.25 per transaction
ATM Balance Inquiry Fee:	Two (2) at no charge per calendar month; each additional $ 0.25 per transaction
Currency Conversion Fee:	You may be charged a fee of up to 3.00% of the converted U.S. dollar amount of any transaction made in a currency other than U.S. dollars.
Service Fee:	$ 3.00 (assessed monthly if no Card transactions or loads have occurred onto a Card for a period of one hundred eighty (180) consecutive days)
Replacement Card Fee:	$ 6.95 (per request to replace a Card for any reason)
Expedited Card Fee (USA):	$ 30.00 (per request to replace a Card for any reason, in an expedited time frame)
Expedited Card Fee (International):	$ 75.00 (per request to replace a Card for any reason, in an expedited time frame)
Card Account Liquidation Fee:	$ 15.00 (charged if a check is issued for funds on your Card Account)

WHAT HAPPENS IF I DO NOT MOVE MONEY OUT OF MY PORTAL FOR EXTENDED PERIODS OF TIME?

After three consecutive months of having a positive balance in your RF Payday account without activity (example: No new loads via the Commission plan, no transfers, etc.), there will be a monthly $5.00 maintenance fee applied for each month the account is not used. An additional monthly fee of $5.00 will also be applied after six (6) months of inactivity, for a total of $10.00 each month. These fees will be charged on or around the 25th of the month. These fees will be deducted from the current balance until the sooner of (a) the balance on the account equals $0.00, or (b) 12 months, at which point the positive balance in your RF Payday account will be removed and R+F shall allocate and pay the remaining funds to the state in which you reside, according to the state’s unclaimed property law.

WHAT HAPPENS IF I TERMINATE MY CONSULTANT ACCOUNT?

If there are no funds in your portal, R+F will close your portal on or around the 25th of the month following the termination of your Consultant account. However, if upon the termination of your Consultant account you have a positive balance in your RF Payday account, you will be charged a $5.00 maintenance fee for each month following your termination until the sooner of (a) the funds are withdrawn and the account is closed, (b) the balance of the account is depleted to $0.00 and the account is closed, or (c) 12 months, at which point the positive balance in your RF Payday account will be removed and R+F shall allocate and pay the remaining funds to the state in which you reside, according to the state’s unclaimed property law.

HOW DO I INQUIRE ABOUT MY COMMISSION PAYOUTS?

If you have a question regarding the amount of your Rodan + Fields commission or bonus payout, please contact Rodan + Fields Sales Support at 415.273.8000.