

Rodan + Fields® RF Payday Program

Terms and Conditions

www.Payday.myrandf.com

Section 1: Program Description.

RF Payday is an easy-to-use, secure online virtual “wallet” created exclusively for Rodan + Fields®. RF Payday allows Consultants to receive commission payments electronically from Rodan + Fields, and quickly and efficiently manage funds by sending the funds to a bank account or a branded R+F Visa® Prepaid Card or by requesting a check. Rodan + Fields utilizes the services of an independent third-party payment processor (“Payment Processor”) to pay commissions and bonuses which Independent Consultants earn through the R+F compensation plan. The Payment Processor will set up an account for you (your RF Payday account or wallet), and will deposit monies owed to you into your Payday account. With the exception of certain bonus payments made on an exception basis, all commissions or bonuses that you may earn will be paid through the RF Payday program. This is the only method by which R+F pays Consultants. However, you should understand that this payment processing service may be terminated or modified by Rodan + Fields or the Payment Processor at any time upon notice as specified in the R+F Policies and Procedures.

Section 2: Timing for Establishment of Pay Accounts

Consultants with an enrollment date on or before October 7, 2012, will have a wallet set up by October 31, 2012. Consultants with an enrollment date on or after October 8, 2012, will have a wallet set up within five business days of enrollment. All commissions paid on or after November 13, 2012, will be paid exclusively via RF Payday. Accordingly, October 2012 commissions will be paid under this program.

Section 3: R+F Visa® Prepaid Card Terms and Conditions

For the terms and conditions that apply to the R+F Visa Prepaid Card, please refer to your Visa Prepaid Cardholder Agreement that you will receive with the card, or review it online via the following link: <https://payday.myrandf.com/info.jsp?content=bancorpAgreement>. The description of the R+F Visa Prepaid Card terms and conditions contained in this document, including the fees outlined below, are effective as of November 1, 2012, and are subject to change by the card issuer. If there is any conflict between the information in this document and your Cardholder Agreement, the Cardholder Agreement is the controlling document, and the terms and conditions set forth in it will be those that apply to your use of the card.

Section 4: R+F Visa Prepaid Card Qualifications and Delivery Schedule.

Active Consultants with an enrollment date on or before October 7, 2012, will receive a card in the mail by the first week of November 2012.* **Consultants enrolled on or after October 8, 2012**, 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 may 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.

* Note: A card will automatically be sent to Consultants who earned a commission payment in July, August or September 2012. Consultants who did not earn a payment in these months may request a card for free by logging in to Pulse, Accounts, and selecting RF Payday on the left-hand side of your screen.

Section 5: RF Payday Account Activation

To activate your RF Payday account, you must log in to Pulse and go to the Accounts tab. From Accounts, select RF Payday from the left-hand side of the screen for quick activation. To activate your RF Payday account, you will be asked to authenticate using the account level information you provided when enrolling as an Independent Consultant with R+F, and you will be prompted to establish a pin. This is for your protection and part of the security measures for the site.

The screenshot shows the Pulse website interface. At the top, the navigation bar includes 'DASHBOARD', 'PERFORMANCE', 'BIZ DEV LIBRARY', 'CONTACTS', 'ECOMMS', 'ORDERS', 'EVENTS', and 'MY ACCOUNT'. The user is logged in as 'Jane Doe'. The left-hand navigation menu is highlighted, with a red arrow pointing to the 'RF Payday' option. The main content area is titled 'My Account Overview' and contains several sections:

- My Primary Account Record:** Edit, Main Address (Jane Doe, 1234 Somewhere Street, San Francisco, CA 94108, United States), Email (janedone@email.com), Phone (415-123-1234), Birthday, Spouse Name, Enrollment Date (Feb 29, 2008), Next Renewal Date (Feb 28, 2011), EC Anniversary (February).
- My Shipping Profiles:** Add New Shipping Profile, Default Profile (Jane Doe, 1234 Somewhere Street, San Francisco, CA 94108, United States), My other profiles.
- My Billing Profiles:** Add New Billing Profile, Default Profile (Personal Visa, Jane Doe, *****9999 02/12, 1234 Somewhere Street, San Francisco, CA 94108), My other profiles (Main).
- CRP:** Edit, Next run date: Apr 10, 2011, 1x RVWA125 @ \$30.00/ea, 2x AAWA125 @ \$30.00/ea, Bills To: Jane Doe, *****9999 02/12, 1234 Somewhere Street, San Francisco, CA 94108.
- Pulse Subscription:** Edit, Next run date: Apr 10, 2011, 1x PULSE01 @ \$24.95/ea, Bills To: Jane Doe, *****9999 02/12, 1234 Somewhere Street, San Francisco, CA 94108.

After you activate your account, we recommend you set up your RF Payday account preferences. October 2012 commissions will be paid exclusively through RF Payday, so selecting your method of payment prior to November 10, 2012, will allow for a seamless experience.

Section 6: Requirement to Activate Your RF Payday Account

Effective November 13, 2012, 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.

Section 7: Account Setup and Preference Selection

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 Visa prepaid card. (Please note: You may transfer up to a maximum of \$75,000 to your card.)
2. Transfer your commission payment to your personal bank account by using the “CashOut” function under the “Wallet Tool” menu. (Please note: It will take one business day for funds to be available. There is a \$1.00 fee which will be deducted from your wallet each time you make a transfer to your personal bank account.)
3. Set up auto-transfers by saving your banking information in your wallet during the course of your first CashOut. This will ensure your commissions are automatically transferred to your bank account each time you get paid, without you needing to log in to your RF Payday account. (Please note: Auto-transfers carry a \$1.00 fee which will be deducted from your wallet each time a transfer occurs. It will take one business day for funds to be available after auto-transfer has been initiated.)
4. Request a paper check be sent to you by mail. (Please note: a \$10.00 fee for each check request will be applied. Check requests will be processed within five to seven business days.)

Section 8: Accrual of Commission and Bonus Payments

You must earn at least \$20 through the R+F Commission plan before you receive payment to your RF Payday account. Commissions and/or bonuses earned that do not meet this \$20 threshold will be accrued and paid in a later commission period when your combined earnings are \$20 or more.

Section 9: How to Transfer Funds to Your R+F Visa Prepaid Card

Complete the following steps to transfer funds from your R+F Visa prepaid card:

1. Log in to your RF Payday account through Pulse.
2. Under “Wallet Tools,” click on the “Prepaid Card” link.
3. Select “card,” then “loading” to transfer money to your card.

Section 11: Authorized R+F Visa Prepaid Cardholders

Prepaid cards may be issued in the name of an individual only. The card may not display the name of your business. You may request another card for one other person.

To request an additional card, at no cost, complete the following steps:

1. Log in to your RF Payday account through Pulse.
2. Under “Wallet Tools,” click on the “Prepaid Card” link.
3. Select “request an additional card.”

Note: Both cards will be linked to the account, and will share a common balance. This means that using one card will affect the balance of both cards simultaneously.

Section 12: R+F Visa Prepaid Card Fees

Effective November 1, 2012, the following fees apply to use your R+F Visa prepaid 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 Amount
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:	FREE
Customer Service Live Agent Fee:	FREE
Automated Telephone Card Inquiry Fee:	FREE
Card Load Fee:	FREE
Card Unload to Bank Account Fee:	\$ 1.50 (per transaction)
ATM Decline Transaction Fee:	(2) Free per calendar month; each additional \$ 0.25
ATM Balance Inquiry Fee:	(2) Free per calendar month; each additional \$ 0.25
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). Note: Rodan + Fields will cover the fee of one request per annual year.
Expedited Replacement Card Fee:	\$ 30.00 (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)

Section 13: Transfers from RF Payday Wallet to Your Personal Bank Account

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

1. Log into your RF Payday account through Pulse
2. Select “CashOut”
3. Select either “Add New CashOut Account” or “My Saved CashOut Account”
4. Transfer your commissions from your RF Payday wallet to your personal bank account, by providing:
 - Bank Account Type
 - 9-digit Routing Number
 - Account Number

Please note: The transfer to your personal bank account will take one (1) business day for the funds to be available and a \$1.00 fee is applied each time you make such a transfer.

The screenshot displays the user interface for the Rodan+Fields Dermatologists website. At the top, there is a navigation bar with links for Home, FAQ, Contact, and Logout, and a language selector for English. The main content area is divided into several sections:

- Account Balance:** Shows a balance of \$1,448.00.
- Prepaid Card Balance:** Shows a balance of \$0.00 USD.
- My Wallet:** A sidebar menu with options for Summary, Transactions, Profile, and Wallet Tools (CashOut, Paper Check, Prepaid Card).
- ACTIVATE CARD:** A prominent blue button with a checkmark icon.
- Cashout:** The main section, titled "Cashout" with the ID CS1865501298. It offers two options:
 - Option 1: One-time CashOut:** Includes a sub-option "Add new Cashout account." and a section for "My Saved Cashout Accounts" with one entry: "My bank of america account - USD" with Edit and Remove buttons.
 - Option 2: Automated CashOut:** Describes the Auto Cashout feature and shows a green checkmark indicating it is configured. It lists the frequency as "in Real Time" and the account as "My bank of america account - 100%".

A "Continue" button is located at the bottom of the Cashout section.

[Home](#) | [FAQ](#) | [Legal](#) | [Contact](#) | [Logout](#)

The Rodan and Fields Visa® Prepaid Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

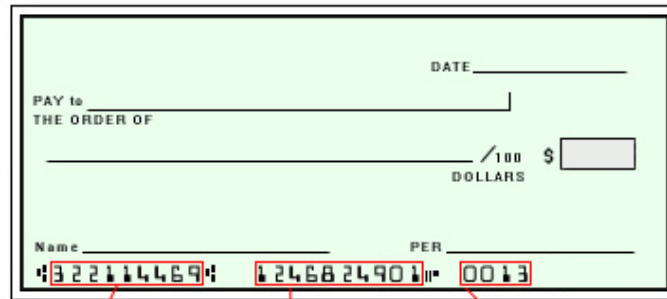


CashOut

CS1987931290

Please enter your financial account information

Fields displayed as **BOLD*** are mandatory.



Routing Number

Account Number

Check Number

Country

United States

Account Currency

US Dollar

Bank Account Type

Pick One... ▾

Routing Number (9 digits)

Account Number (20 digits max)

Account Holder Name

Remember as

Back

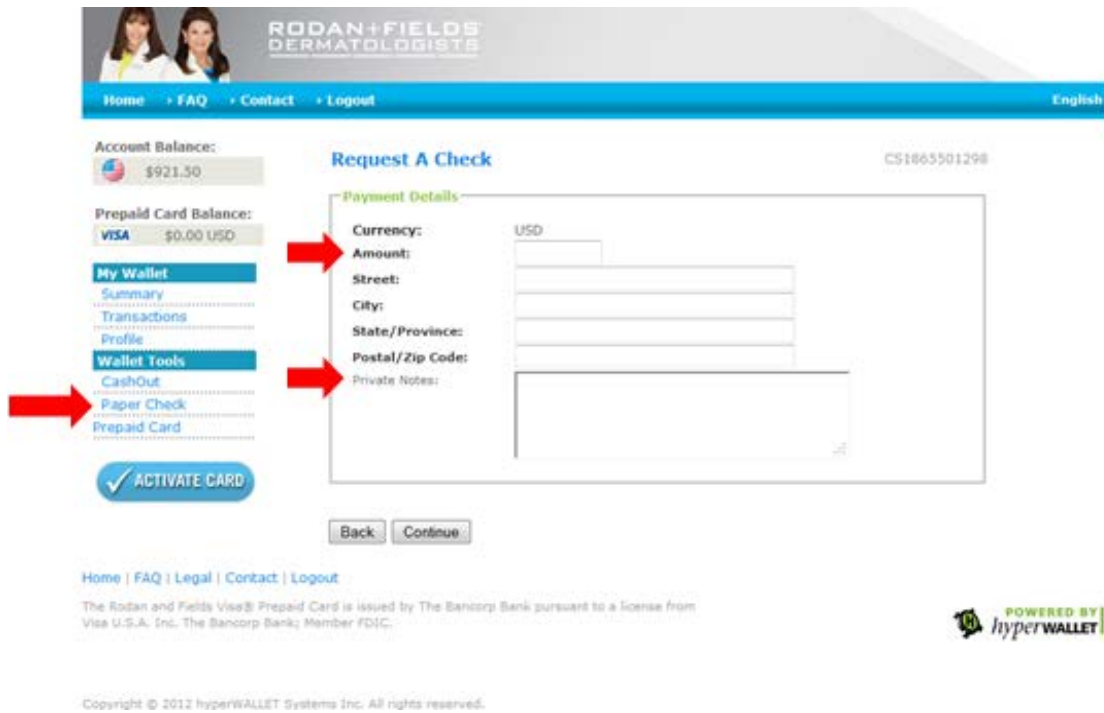
Continue

Section 14: Requesting Paper Checks

To request a paper check, complete the following steps:

1. Log in to your RF Payday account through Pulse
2. Select "Paper Check"
3. Fill out the "Amount" and "Notes" fields.
4. Select "Continue"

Please note that there will be a \$10 fee for each such check issued. Please allow five to seven business days for processing.



Please note that the check will be made out to the name on your R+F Independent Consultantship.

Section 15: Commission Payment Notifications

You will automatically receive an e-mail once a payment has been made to your RF Payday wallet.

Section 16: Account Balance and Transaction History Information

To review the account balance and transaction history in your RF Payday wallet, log in to Pulse, select the Accounts tab, click RF Payday, and after logging in, select Transactions.

RODAN+FIELDS[®] DERMATOLOGISTS

Home > FAQ > Contact > Logout English

Account Balance: \$1,448.00

Prepaid Card Balance: VISA \$0.00 USD

My Wallet

- Summary
- Transactions >**
- Profile

Wallet Tools

- CashOut
- Paper Check
- Prepaid Card

ACTIVATE CARD

Transaction History

CS1865501298

From: Aug 11 2012 Type: All Types

To: Sep 12 2012 Currency: All Currencies

[View Card Transactions]

View

Showing 12 - 12 of 12 | Total Page: 1

Date	Description	Debit	Credit
Aug 22, 2012	Account Load		USD \$750.00
Aug 22, 2012	Monthly Account Fee - August 2012	USD \$1.00	
Aug 22, 2012	Account Load		USD \$750.00
Aug 23, 2012	Cashout - Bank Account	USD \$350.00	
Aug 23, 2012	Cashout - Bank Account	USD \$100.00	
Aug 23, 2012	Prepaid Card Activation Fee	USD \$0.00	
Aug 23, 2012	CashOut recalled [Bank Account]		USD \$350.00
Aug 23, 2012	CashOut recalled [Bank Account]		USD \$100.00
Aug 23, 2012	Paper Check Payment	USD \$500.00	
Aug 23, 2012	Cashout - Bank Account	USD \$501.00	
Aug 24, 2012	Account Load		USD \$750.00
Aug 27, 2012	Account Load		USD \$200.00

Export To: Select Type Download Print

To review the activity on your R+F Visa, log in to Pulse, access the Accounts tab, select RF Payday, then Card, then Transactions.

RODAN+FIELDS[®] DERMATOLOGISTS

Home > FAQ > Contact > Logout English

Account Balance: \$921.50

Prepaid Card Balance: VISA \$0.00 USD

My Wallet

- Summary
- Transactions
- Profile

Wallet Tools

- CashOut
- Paper Check
- Prepaid Card**

Prepaid Card

CS1865501298

Balance: \$0.00 USD

- > Load Card
- > Unload from Card
- > View Card Transactions**
- > Add Secondary Card

Primary Cardholder: Steven Tester
 Card Number: *****9150
 Status: Activated
 Card Pin: Reset Pin

Home | FAQ | Legal | Contact | Logout

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Section 17: Payday Account Security

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.

Section 18: Name Changes on Your RF Payday Account

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

RODAN+FIELDS PULSE

DASHBOARD PERFORMANCE BIZ DEV LIBRARY CONTACTS ECOMMS ORDERS EVENTS MY ACCOUNT Help Jane Doe

My Account Overview

My Primary Account Record Edit

Main Address: Jane Doe
1234 Somewhere Street
San Francisco, CA 94108
United States

Email: janedone@email.com
Phone: 415-123-1234
Birthday:
Spouse Name:

Enrollment Date: Feb 29, 2008
Next Renewal Date: Feb 28, 2011
EC Anniversary: February

My Shipping Profiles Add New Shipping Profile

Default Profile: Jane Doe
1234 Somewhere Street
San Francisco, CA 94108
United States

My other profiles:

My Billing Profiles Add New Billing Profile

Default Profile: Personal Visa
Jane Doe
*****9999 02/12
1234 Somewhere Street
San Francisco, CA 94108

My other profiles: Main

CRP Edit

Next run date: Apr 10, 2011

1x RWVA125 @ \$30.00 /ea
2x AAWA125 @ \$30.00 /ea

Bills To: Jane Doe
*****9999 02/12
1234 Somewhere Street
San Francisco, CA 94108

Pulse Subscription Edit

Next run date: Apr 10, 2011

1x PULSE01 @ \$24.95 /ea

Bills To: Jane Doe
*****9999 02/12
1234 Somewhere Street
San Francisco, CA 94108

Section 19: Address Changes on RF Payday Accounts

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

RODAN + FIELDS PULSE

DASHBOARD PERFORMANCE BIZ DEV LIBRARY CONTACTS ECOMMS ORDERS EVENTS MY ACCOUNT Help Jane Doe

My Account Overview

My Primary Account Record
 Edit
 Main Address: Jane Doe
 1234 Somewhere Street
 San Francisco, CA 94108
 United States
 Email: janedone@email.com
 Phone: 415-123-1234
 Birthday:
 Spouse Name:
 Enrollment Date: Feb 29, 2008
 Next Renewal Date: Feb 28, 2011
 EC Anniversary: February

My Shipping Profiles
 Add New Shipping Profile
 Default Profile: Jane Doe
 1234 Somewhere Street
 San Francisco, CA 94108
 United States
 My other profiles:

My Billing Profiles
 Add New Billing Profile
 Default Profile: Personal Visa
 Jane Doe
 *****9999 02/12
 1234 Somewhere Street
 San Francisco, CA 94108
 My other profiles: Main

CRP
 Edit
 Next run date: Apr 10, 2011
 1x RWVA125 @ \$30.00/ea
 2x AAWA125 @ \$30.00/ea
 Bills To: Jane Doe
 *****9999 02/12
 1234 Somewhere Street
 San Francisco, CA 94108

Pulse Subscription
 Edit
 Next run date: Apr 10, 2011
 1x PULSE01 @ \$24.95/ea
 Bills To: Jane Doe
 *****9999 02/12
 1234 Somewhere Street
 San Francisco, CA 94108

Section 20: Toll Free Number for Question About Your Payday Accounts

For any questions regarding your RF Payday account, please contact RF Payday support at 877.604.8455 or e-mail support@payday.myrandf.com.

Section 21: Reporting Lost or Stolen R+F Visa™ Prepaid Cards

To report a lost or stolen R+F Visa prepaid card, please contact RF Payday support at 877.604.8455 or e-mail support@payday.myrandf.com.

Section 22: RF Payday Account Activation Fee

Rodan + Fields is covering the cost to set up your RF Payday account and to activate your R+F Visa prepaid 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.

Section 23: Fees for Inactive RF Payday Accounts

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.

Section 24: Terminating Consultants

If there are no funds in your wallet, R+F will close your wallet 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.

Section 25: Questions Regarding Commission and Bonus Payments

If you have a question regarding the amount of your Rodan + Fields commission or bonus payout, please contact Rodan + Fields Sales Support at 415.273.8042.

Section 26: Release and Waiver of Claims

By accepting the terms and conditions of the RF Payday Account Program through use of the RF Payday program, you release Rodan + Fields and its affiliates, agents and/or representatives in the event that R+F and/or the Payment Processor make an error that underpays or overpays you, and you authorize R+F, through the Payment Processor, to debit or credit your account as necessary to correct any errors.

By participating in the RF Payday program you also waive all claims against Rodan + Fields and/or the Payment Processor, for all claims, causes of action, damages and losses of any nature that arise from or relate to the closure of your account, even if the likelihood of such damages or losses are made known to R+F and/or the Payment Processor prior to the time of the cancellation.