



Quick Start Guide

Prepared for: Card Holders and Members

Revision Date: March 26, 2014

Author: rpdfin.com Support Team

Status: Issued-Confidential

File: Members Guide

**Rapid Financial Solutions
Client Support Group
PO Box 6425
North Logan, UT 84341
USA**

**Client Support Group
1-877-592-1118
7 a.m. – 7 p.m. MST
Monday – Sunday**

E-mail: cardsupport@rpdfin.com

**Copyright © 2014 Rapid Financial Solutions
Card Holder Support
PO Box 6425
North Logan, UT 84341
USA**

This document, as well as the information or material contained herein, is copyrighted. Any use not explicitly permitted by copyright law requires prior consent of Rapid Financial Solutions. This applies to any reproduction, revision, translation, or storage on microfilm, as well as its import and processing in electronic systems, in particular.

The information or material contained in this document is property of Rapid Financial Solutions. Any recipient of this document shall not disclose or divulge, directly or indirectly, this document or the information or material contained herein without prior written consent of Rapid Financial Solutions.

All copyrights, trademarks, patents and other rights in connection herewith are expressly reserved by Rapid Financial Solutions, and no license is created hereby.

This document is subject to technical changes at any time.

All brand or product names mentioned are trademarks or registered trademarks of their respective holders.

TABLE OF CONTENTS

1	General Information	Page 4
1.1	Welcome.....	Page 4
1.2	How it Works Flow Chart	Page 5
2	Account Information	Page 6
2.1	Username & Password.....	Page 6
2.2	Security Key.....	Page 6
2.3	Available Balance vs. Current Balance	Page 7
2.4	Multiple Accounts.....	Page 7
3	Message System	Page 8
3.1	Purpose	Page 8
3.2	Sending a Message	Page 8
3.3	Receiving a Message	Page 9
4	Transfer Money	Page 10
4.1	Access Your Money	Page 10
4.2	Member Debit Card.....	Page 10
4.3	Transfer Funds to a Bank Account.....	Page 12
4.4	Request a Physical Check	Page 14
4.5	Transfers – Personal Accounts.....	Page 15
4.6	Transfers – Other Users.....	Page 16
5	Account History	Page 18
5.1	Payment Verification	Page 18
5.2	Audit Information.....	Page 19
5.3	Transaction Search	Page 20
5.4	Account Balance Inquiries	Page 21
6	Account Profile	Page 22
6.1	Updating your Profile	Page 22
6.2	Change Password and Security Key.....	Page 23
6.3	Bank Accounts.....	Page 24
6.4	User Preferences.....	Page 26

1 General Information

1.1 Welcome to RodeoPay

Rapid Financial Solutions - Increasing Convenience and Value. Thank you for being an important part of RodeoPay. All of our efforts are directed to ensuring you have all the tools necessary to be paid in a fast, easy and secure manner. Our commitment is to make improvements continually to provide you greater convenience, service and value.

Our call center office is open Monday – Sunday MST 7 a.m. to 7 p.m. We can be reached at 1-877-592-1118 or via e-mail at cardsupport@rpdfin.com. We are here to help you any way we can. RodeoPay was designed to eliminate the headaches of being fairly compensated for your services.

We will continue to seek new innovative programs that will save you time and money. It is our pleasure to serve you. We enjoy hearing from you; please let me know if you have any comments or suggestions.

1.2 How it Works



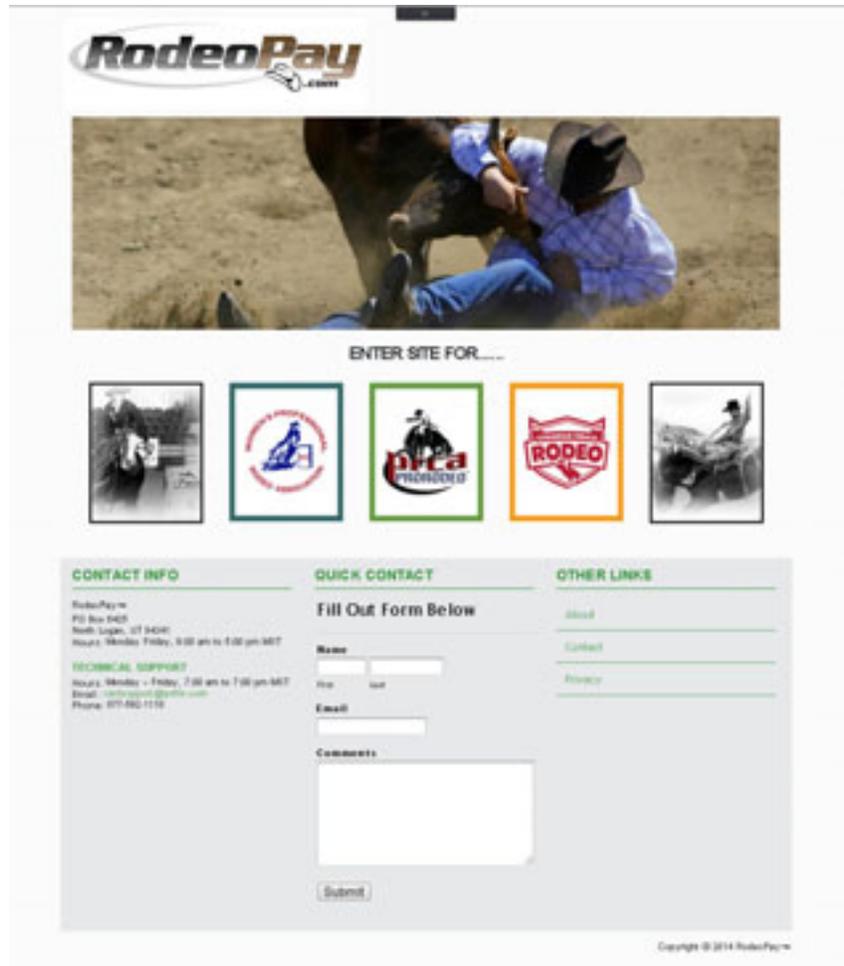
Benefits to Members using RodeoPay:

- Eliminates Check Cashing
- Eliminates Mail Transit
- Eliminates Lost or Stolen Checks
- Easy Access to All Card Information
- Lost Cards Easily Replaced
- 24/7 Online Tracking of Purchases & Deposits
- Can Check Card Balance Online
- Cards Can Be Used Anywhere
- No Trips to Bank or Post Office
- Online Tracking of Transactions and Balances
- Protects Your Personal Information
- Saves You Time and Money
- Instant Access to Funds
- Lost or Stolen Cards Replaced Easily
- Option of Personalized or Non-Personalized Card

2 Account Information

2.1 Username & Password

You may login from the main website with the credentials you were issued.



Each Member has a unique Username and Password.

2.2 Security Key

Security Keys are similar to PIN numbers for debit cards. Every member has a unique Security Key that they select at registration. In order for a transaction to be approved, Security Keys are required to be entered anytime money is transferred into or out of a RodeoPay account. ***Make sure you remember your Security Key as it will only be given once through the messaging system.**

2.3 Available Balance vs. Current Balance

Available balance is the money you can access immediately. Current balance reflects money you can access plus or minus any credits or debits not fully collected. In most instances these numbers will be the same. However, **it's important to remember ACH debits and credits take 1 – 3 business days to be fully collected.**

Description	Available Balance	Current Balance
Edit	0.00	0.00

Description	Available Balance	Current Balance

Available Balance and Current Balance *may differ because ACH funds have not been fully collected.*

2.4 Multiple RodeoPay Accounts

RodeoPay allows users to have multiple RodeoPay Accounts if they desire. This function was designed specifically for users who want to keep money and/or earnings separate. A member may use this function to keep money earned from PRCA in one account and money earned from PBR, for example, in another account.



Accounts							
Account Creation Date	Account Number	Account Type	Currency	Description	Available Balance	Current Balance	
05/04/2009 04:38 PM	1390401932			Soccer Edit	0.00	0.00	
08/25/2009 02:29 PM	1454429152			Basketball Edit	0.00	0.00	

Users can have multiple RodeoPay accounts if they want to keep money and/or earnings separate.

Card Accounts				
Association Date	Card Number	Card Account Type	Description	Status

3 Message System

3.1 Purpose of Message System

RodeoPay has an internal messaging system that allows you to communicate directly with the RodeoPay administrator. This system can only be accessed when you are logged in with your unique user ID and password. **The quickest way to resolve any problems that may arise is by communication through the messaging system.**

3.2 Sending a Message

Sending a message to the RodeoPay Administrator is easy. Click on the Support Tab, then on the New Message icon.



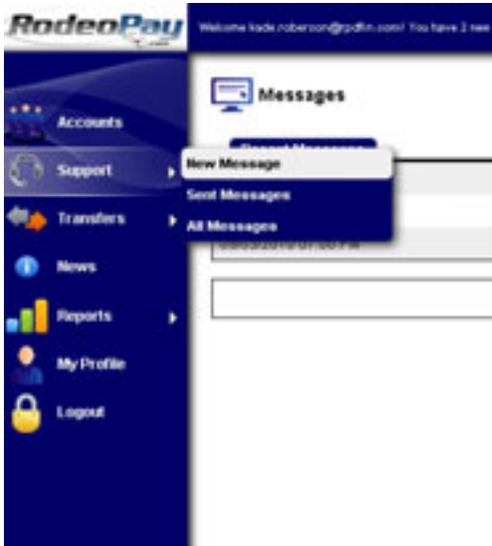
This screen will appear:



Write your message and then click Send. The administrator will respond through the messaging system.

3.3 Receiving a Message

Receiving a message from the RodeoPay Administrator is easy. Click on the Support Tab. Then on the Subject line link you want to read.



<u>Subject</u>	<u>Status</u>
<u>Security Key</u>	Unread

Your message will appear for you to read. The RodeoPay administrator will communicate with you through the system.



4 Transfer Money

4.1 Access Your Money

There are three ways to access your money:

- A. Using your Debit Card
- B. Electronically Transferring Funds to a Bank Account (EFT)
- C. Receiving a physical check from RodeoPay via mail

<p style="text-align: center;">Fee Schedule Debit Card = FREE* EFT Funds to Bank = FREE Mail a check = \$10.00 <small>*One-time issuing fee</small></p>

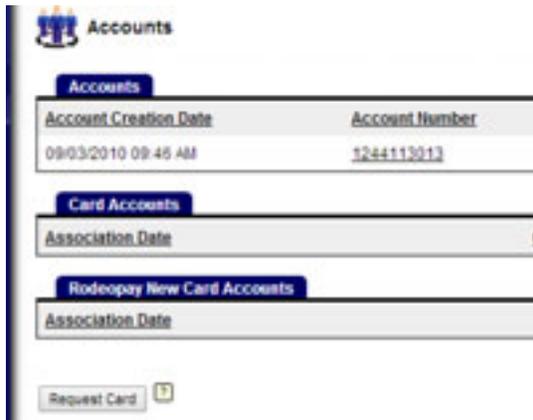
If you are like us at RodeoPay and love FREE, choose to use your RodeoPay Debit Card or EFT Funds to your Bank Account.

4.2 RodeoPay Debit Card

4.2.1 Getting a RodeoPay Debit Card

RodeoPay Debit Cards can be used at any location that accepts MasterCard. MasterCard is accepted at over 22 Million locations and at any ATM in the world. Using your RodeoPay debit card is an excellent way to track expenses and receive instant payment for your services. A one-time charge of \$4.95 per card will be assessed to cover the cost of issuing a card.

Obtaining a RodeoPay Debit Card is easy. Login to your RodeoPay account, click on Accounts. Click on the Request Card Tab. Fill out the form. Your card will arrive in 7 – 10 business days.



4.2.2 Important Card Reminders

Using your Debit Card is FREE as long as you use the card on a NON-PIN transaction basis. When making any purchase, always run the transaction as a CREDIT. The ACH banking network charges companies that issue debit cards each time a transaction is run as a DEBIT. If the transaction is run as a CREDIT the merchant pays the ACH network charges. Therefore, if you run a transaction as a DEBIT charge, the transaction fee will be passed on to you. However, if you run the transaction as a CREDIT charge the transaction will be FREE.

4.2.3 Using Your Card

Using your Card is easy. Click on the Transfers Tab; select Send Funds to Debit Card.



The screenshot shows a web application interface with a dark blue sidebar on the left and a main content area on the right. The sidebar contains several menu items: Accounts, Support, Transfers (highlighted with a right-pointing arrow), News, Reports, My Profile, and Logout. The main content area is titled "Transfers" and contains three sections of options, each with an "Enter" button:

- Send Funds**
 - To Bank Account (EFT)
 - By Check
- Transfer Funds**
 - Between My RodeoPay Accounts
 - Pay Other RodeoPay Users (Individual)
 - Pay Other RodeoPay Users (Mass)
 - Pay Person with No RodeoPay account By Check (Individual)
 - Pay Person with No RodeoPay account By Check (Mass)
- Fund Account**
 - Upload Funds into RodeoPay (EFT)

The following form will appear. Fill it out, click Continue to confirm the transaction and then Submit. Your card will be funded instantly for the amount you designated.

Transfers

Request Card Funding

Debit from Account

Account Number: Account Type:

Credit to Card

Card Number: Card Account Type:

Transfer Details

Amount to Transfer: * Use only decimal point separator

Transfer Fee:

Security Key:

4.3 Transfer Funds to a Bank Account (EFT)

Users can transfer funds into their bank account anytime. Every time money is transferred to and from the RodeoPay system, the electronic ACH banking network charges fees. RodeoPay’s philosophy is to provide our service FREE of charge. The maximum amount that members can request to have sent to their bank account is determined by their available balance.

To transfer funds to a bank account, select the Transfers Tab, then select Transfer Funds to Bank Account.

Transfers

Send Funds

To Bank Account (EFT)

By Check

Transfer Funds

Between My RodeoPay Accounts

Pay Other RodeoPay Users (Individual)

Pay Other RodeoPay Users (Mass)

Pay Person with No RodeoPay account By Check (Individual)

Pay Person with No RodeoPay account By Check (Mass)

Fund Account

Upload Funds into RodeoPay (EFT)

Transfer Funds to a Bank Account (EFT) (cont...)

Fill out the form, click Continue to confirm the transaction and then Submit.

Debit from Account

Account Number: 1366011202 Account Type: PRCA Member Account
Available Balance: 58.00 USD

Credit to Bank Account

Select Account: 88879522
Bank Name: National Bank
Address:
City: Mason
State: OK
Account Type: Checking
103108555
88879522
Roberson Riding Inc.
Routing # (Right) Account # Check #
①②③ ④⑤⑥⑦⑧⑨⑩⑪⑫⑬⑭⑮⑯⑰⑱⑲⑳㉑㉒㉓㉔㉕㉖㉗㉘㉙㉚
TRANSIT SYMBOL ON US SYMBOL

Transfer Details

Amount to Transfer: * Use only decimal point separator
Transfer Fee: Free
Security Key: 1 2 3 4 5 6 7 8 9 0

Continue Cancel

Your bank account will be credited within 1-3 business days depending on the ACH network.

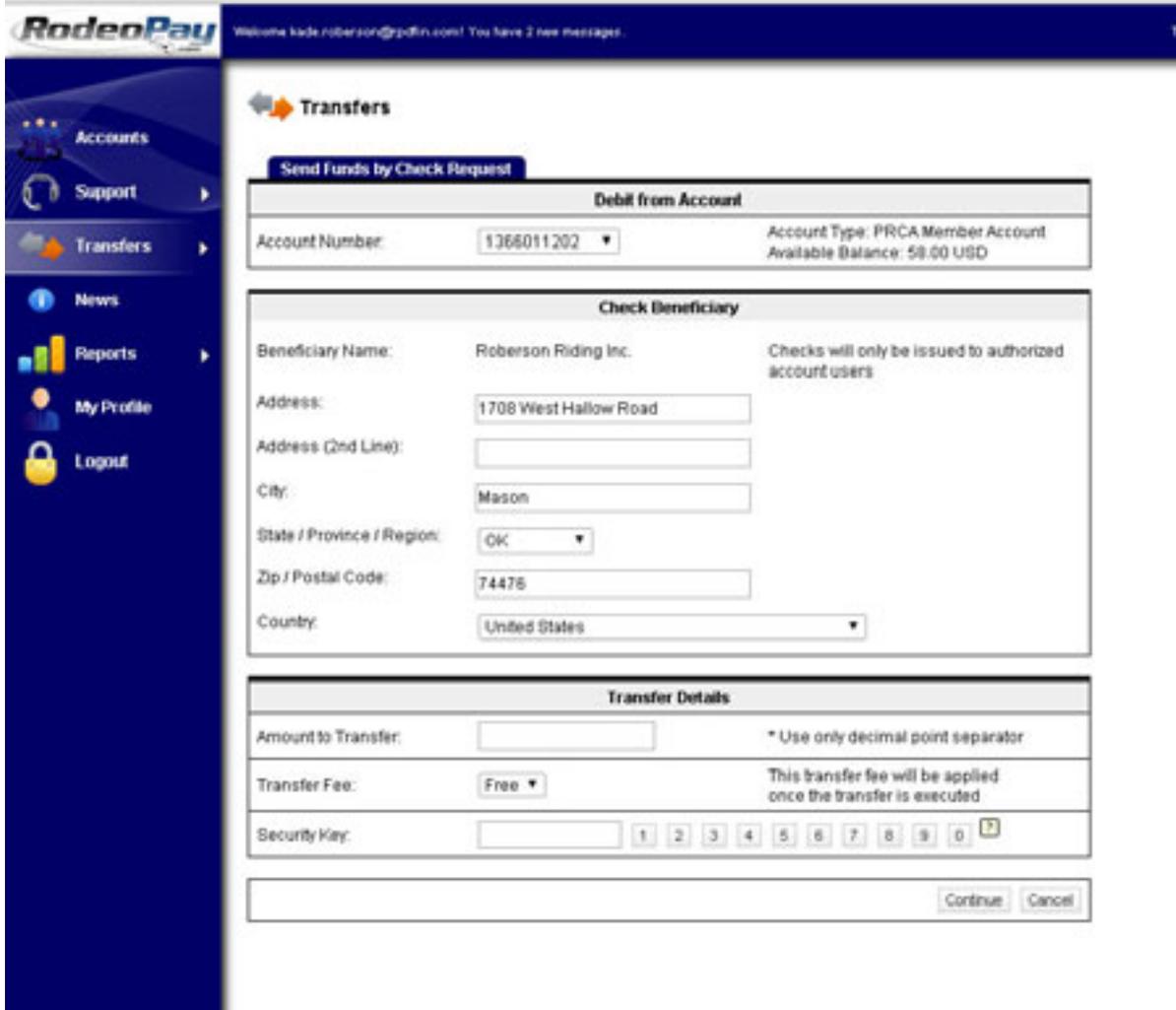
4.4 Request a Physical Check

Users can have a physical check mailed at any time. The maximum that users can request is determined by their available balance. Writing and mailing physical checks is costly and time consuming. There is a \$10.00 charge to cover the costs associated with this type of transaction. We highly recommend using one of the electronic methods to receive your payments.

To request a physical check, select the Transfers Tab, then select Send Funds by Check.

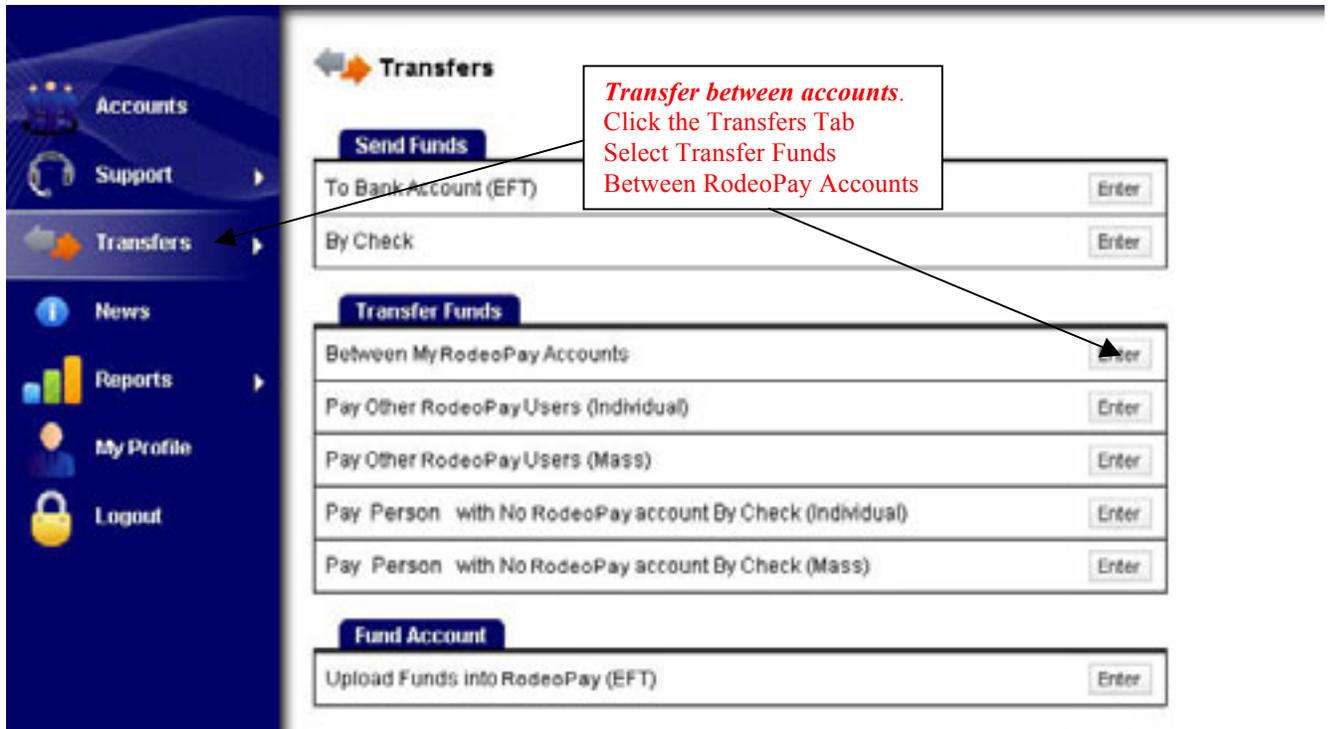


The following form will appear. Fill it out, click Continue to confirm the transaction and then Submit. You will receive a check within 3 - 5 business days.

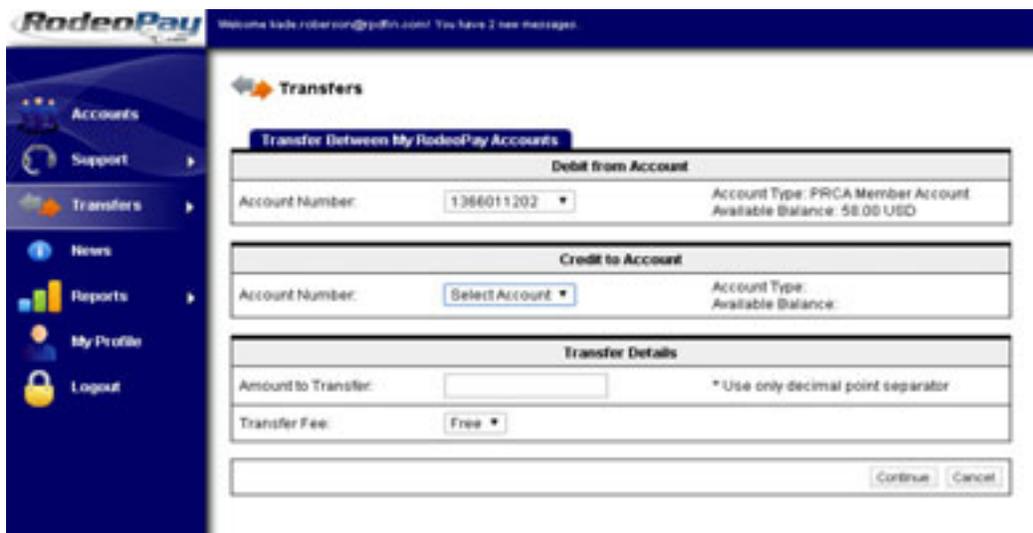


4.5 Transfers – Personal Accounts (Owned by same individual)

For members who have multiple RodeoPay accounts, you can transfer money between them at your discretion. To do this select the Transfers Tab, then select the Transfer Funds Between My RodeoPay Accounts option.



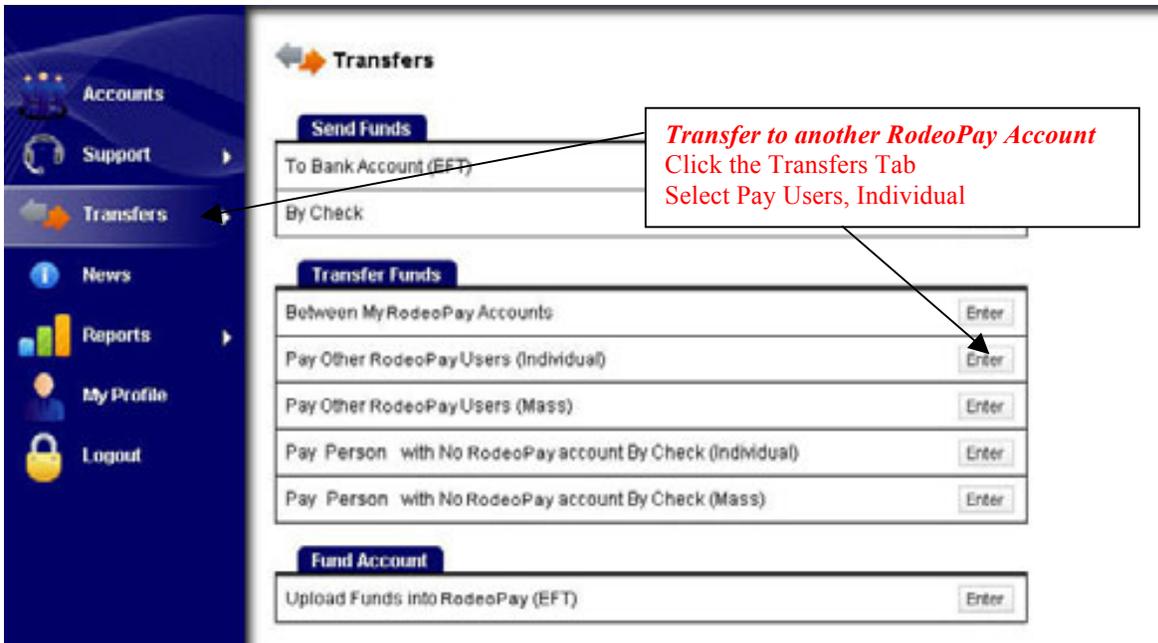
Fill out the form, click Continue to confirm the transaction and then Submit.



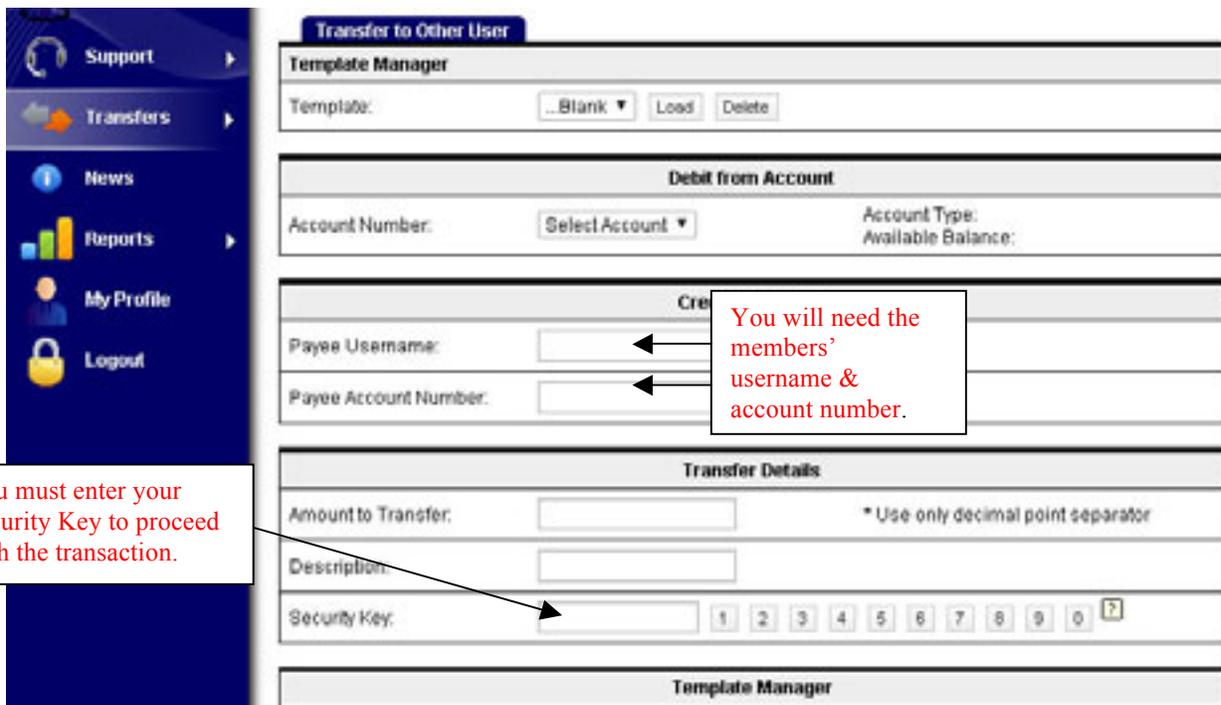
The money will be instantly transferred to your other account.

4.6 Transfers – Other Users

Paying other RodeoPay Account holders is easy through the RodeoPay system. There is a \$.50 transaction fee for each transaction. Members may utilize this option to reimburse mileage, receive per diem, pay fees, or for any other reason money changes hands. To pay another member account, click the Transfers Tab and select Pay Individual.



Fill out the form, click Continue to confirm the transaction and then Submit.



The member will be paid instantly into their account.

5 Account History

5.1 Payment Verification

To verify payments have been made to your account, select the Accounts Tab, then select the Account Number link.

The screenshot shows the RodeoPay website interface. On the left is a dark blue navigation menu with icons and labels for 'Accounts', 'Support', 'Transfers', 'News', 'Reports', 'My Profile', and 'Logout'. The 'Accounts' menu item is highlighted with a white arrow. The main content area shows a header with the RodeoPay logo and a welcome message. Below the header is a section titled 'Accounts' with a sub-tab 'Accounts'. A table lists account details with columns for 'Account Creation Date', 'Account Number', and 'Account Type'. The first row shows '09/02/2013 07:01 PM', '1388017002', and 'PRCA Memb'. A callout box with a white background and black border points to the '1388017002' link. The text inside the callout box reads: 'Payment Verification Click Accounts Click on the Account # link.'

The Account Details page for the selected account will appear. You can search for payment verification by date, description or status.

The screenshot shows the 'Account Details' page for account number 1388017002. The page has a header with the 'Accounts' tab selected. Below the header is a table with columns: 'Account Creation Date', 'Account Number', 'Account Type', 'Currency', 'Description', 'Available Balance', and 'Current Balance'. The first row shows '07/02/2009 05:57 PM', '1388017002', 'Assoc. Main', 'USD', 'New Account', '\$.00', and '\$.00'. Below this table are summary statistics: 'Total transactions since account creation: 1', 'Total pending transactions: 0', and 'Last recorded transaction: 07/02/2009 05:57 PM'. At the bottom is a 'Transactions' table with columns: 'Date / Time', 'Transaction Number', 'Transaction Description', 'Debit', 'Credit', 'Available Balance', and 'Status'. The first row shows '07/02/2009 05:57 PM', '218364', 'New Account', '\$.00', '\$.00', and 'Executed'. The page footer shows 'Page 1 of 1' and a 'Back' button.

5.2 Audit Information

RodeoPay's accounting system records every transaction performed on any account. To obtain a detailed listing of each transaction, select the Reports Tab, then select All Accounts.

Account Audit Detail
Click Reports
Select All Accounts

Report Types	Enter
Specific account - Executed transactions	Enter
All accounts - Executed transactions	Enter
Payments to a Specific User	Enter
Payments to a	Enter
All Accounts -	Enter

A detailed breakdown of all account transactions will appear. For members with multiple accounts, a detailed breakdown of each account will appear.

Reports

All accounts - Executed transaction Report

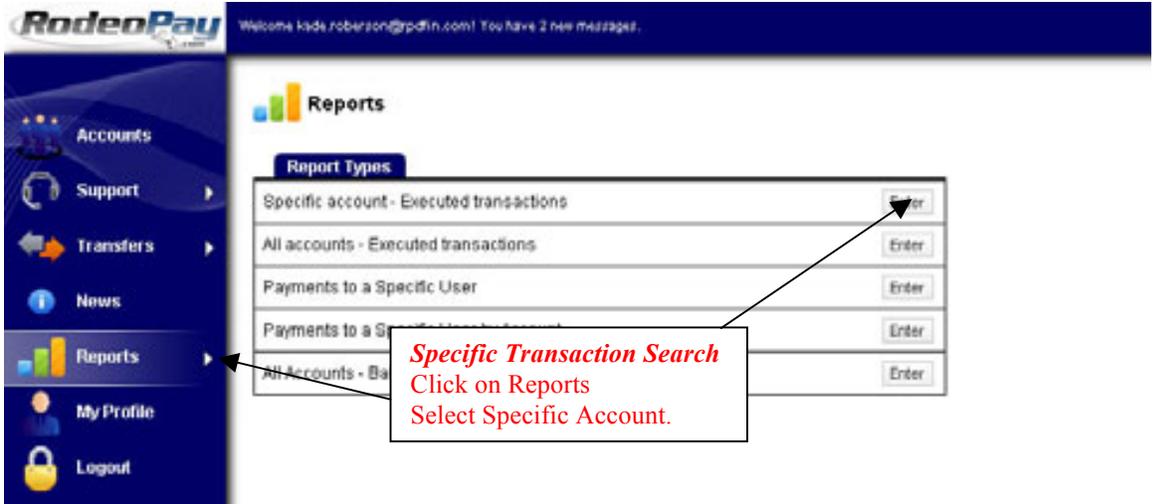
Date / Time	Account Number	Transaction Number	Transaction Description	Currency	Debit	Credit
05/04/2010 04:38 PM	1290401832	172168	New Account	USD		0.00
08/26/2010 02:29 PM	1454429152	238398	New Account	USD		0.00

Page 1 of 1

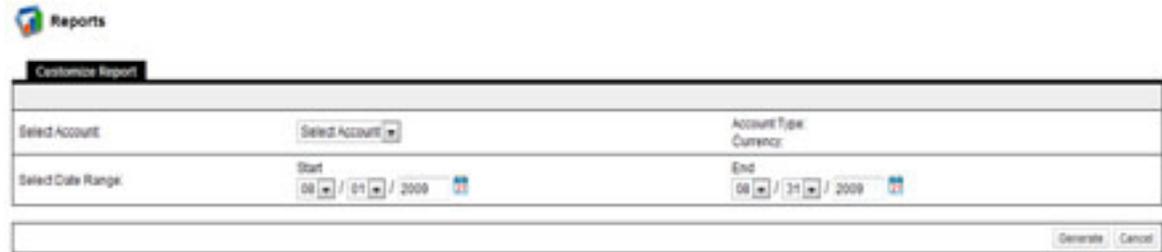
Export to Excel Print Done

5.3 Transaction Search

RodeoPay users can easily search for and find any transaction that has affected their account. To search for a specific transaction, select the Reports Tab, then select Specific Account.



A customized search screen will appear. Enter your search criteria and then select Generate.



A report will generate with the criteria you selected.

5.4 Account Balance Inquiries

RodeoPay users can get an account balance at any time. Users with multiple RodeoPay accounts will get a combined balance for all of their accounts. To get an account balance, select the Reports Tab, and then select the All Accounts Balance.

Reports

Specific account - Ranged executed transactions Report

Account Creation Date	Account Number	Account Type	Currency	Description	Balance
07022008 05:57 PM	9335501130	Assoc. Mail	USD		0.00

Date/Time	Transaction Number	Transaction Description	Debit	Credit	Balance
07022008 05:57 PM	219264	New Account		0.00	0.00

Page 1 of 1

Export to Excel Print Done

Account Balance Inquiry
Click on the Reports Tab
Click on All Accounts

Reports

Report Types

Specific account - Executed transactions	Enter
All accounts - Executed transactions	Enter
Payments to a Specific User	Enter
Payments to a Specific User by Account	Enter
All Accounts - Balances	Enter

A report showing all you combined accounts balance will appear.

Reports

All Accounts Balances Report

Account Types	Number of Accounts	Currency	Total Balances
Assoc. Mail	1	USD	0.00

USD	
Total Balances	0.00
Total pending transactions	0
Future Balances	0.00

Export to Excel Print Done

6 Account Profile

6.1 Updating your Profile

RodeoPay users can modify their profile at any time. To modify a profile – Select My Profile Tab, review the information on the screen and scroll to the bottom and select Modify.

Change Password
Click My Profile
Click Modify

User Information	
Title:	
First Name(s):	Kade
Middle Name/Initial:	W
Last Name(s):	Roberson
Company Name:	Roberson Riding Inc.
Date of Birth:	**/**/1982
:	
:	555887777
:	
Country:	United States
E-mail Address:	kade.roberson@rpdfn.com
Home Phone:	8184732920
Office Phone:	
Mobile Phone:	8186488533
Fax:	
Preferred Language:	English

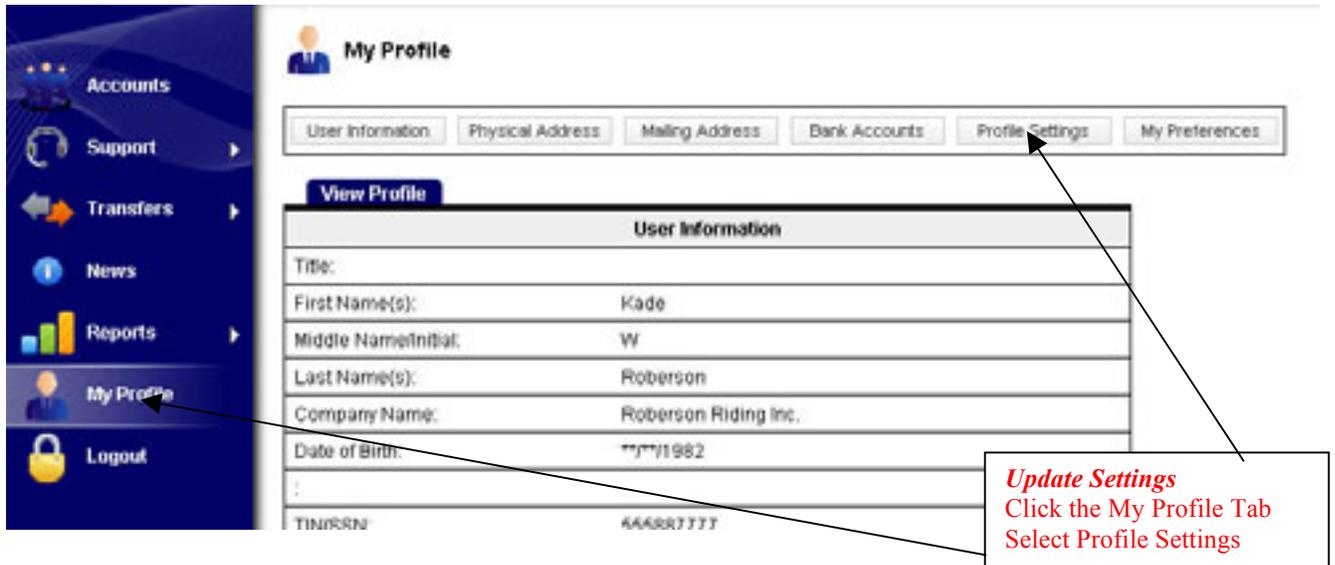
User Agreement	
Accepted on:	2010-09-03
IP Address:	66.243.233.73

Modify

Modify and update your information. Click Save when finished.

6.2 Change Password and Security Key

RodeoPay users can modify their Password and Security Key at any time. To modify settings – Click the My Profile Tab, select Profile Settings, and click Modify.



Review and modify your information.

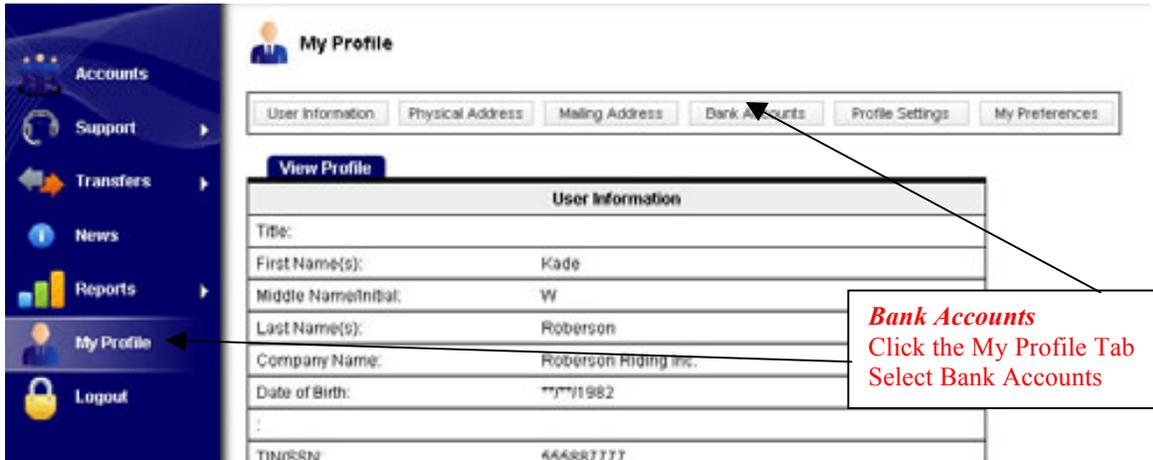


Check the information you wish to change. Click Save when finished.

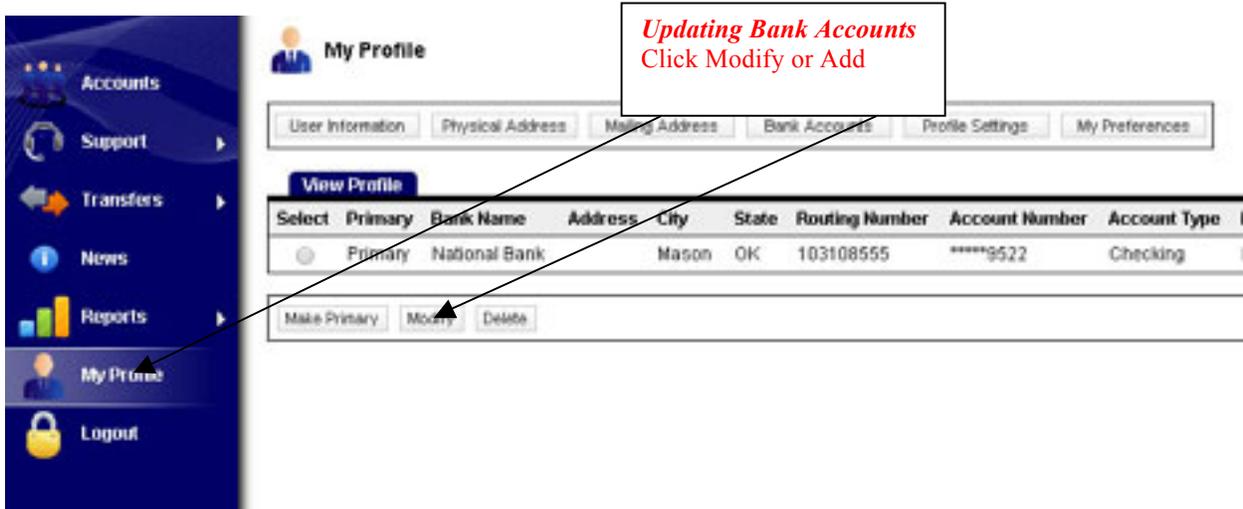


6.3 Bank Accounts

RodeoPay users can add and modify bank account information anytime. To add Bank Account information – Click the My Profile Tab, select Bank Accounts, and click Add to add a new account or Modify to change existing account information. RodeoPay users can store up to 3 different bank accounts.

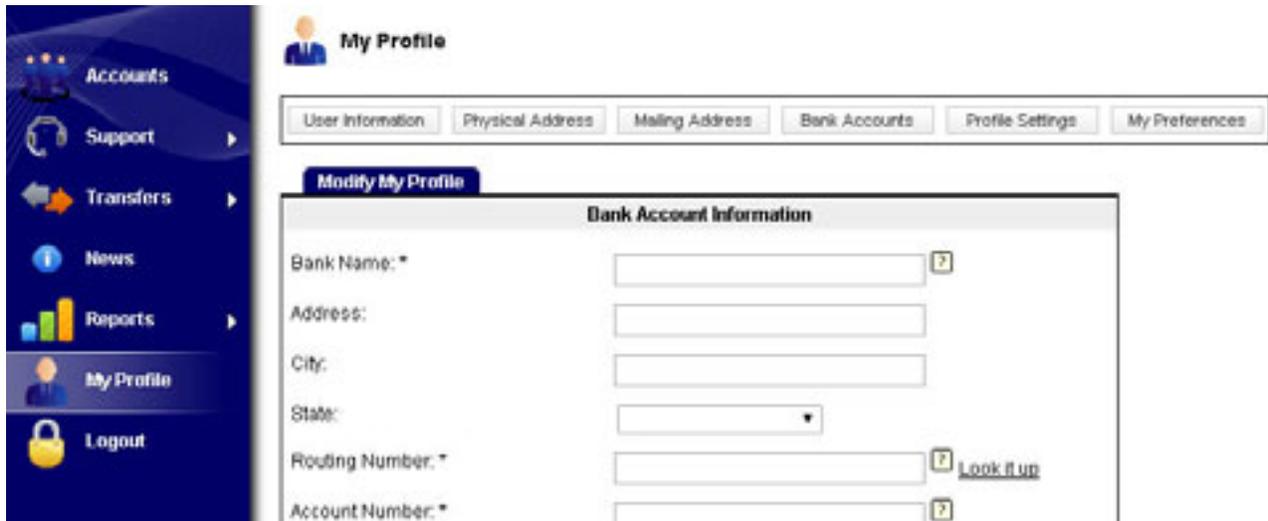


Click Add for new information or Modify to update existing information.



Bank Accounts (cont...)

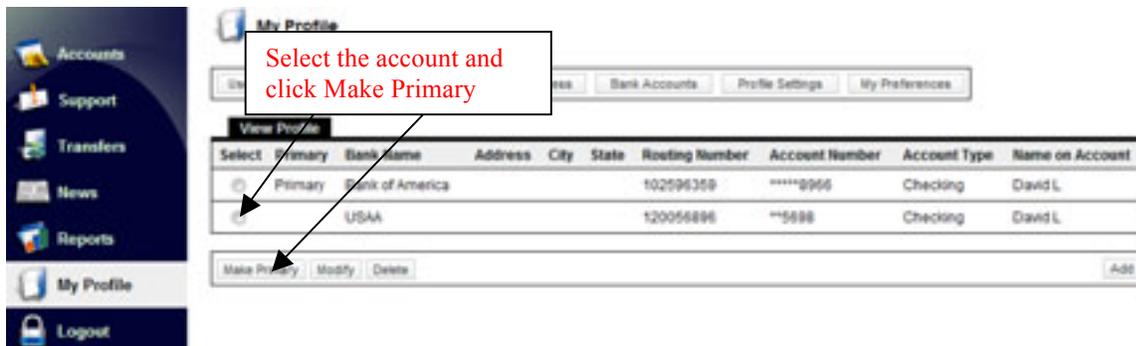
Once you have clicked Add or Modify, fill out the information. Save when finished.



The screenshot shows the 'My Profile' page with a navigation menu on the left. The 'Bank Accounts' tab is selected. The 'Bank Account Information' form contains the following fields:

- Bank Name: *
- Address:
- City:
- State:
- Routing Number: * (with a 'Look it up' link)
- Account Number: *

Once Bank Account Information is added, users will be able to choose a Primary Account which will appear first under Transfers.



The screenshot shows the 'My Profile' page with a table of bank accounts. A red box highlights the 'Make Primary' button and the first row of the table. The table has the following columns:

Select	Primary	Bank Name	Address	City	State	Routing Number	Account Number	Account Type	Name on Account
<input type="radio"/>	<input checked="" type="radio"/>	Bank of America				102596359	****9999	Checking	David L.
<input type="radio"/>	<input type="radio"/>	USA				120056896	***5888	Checking	David L.

Buttons: Make Primary, Modify, Delete, Add

6.4 User Preferences

RodeoPay Users will be able to set preferences on their account such as Email Notifications, Automatic Transfers, and Direct Payments. To update your preferences, click the My Profile Tab, select My Preferences, and then click Modify.

Click My Profile Tab
Select My Preferences
and Modify

User Information	
Title:	
First Name(s):	Kade
Middle Name/Initial:	W
Last Name(s):	Roberson
Company Name:	Roberson Riding Inc.
Date of Birth:	11/11/1982
	6668R7777

Select if you would like Email Notifications when receiving funds.

Select if you want to receive Email Notifications when funds are transferred to you from another user.

E-mail Notifications	
Transfer From Other User:	<input type="radio"/> Yes <input checked="" type="radio"/> No

Automatic Transfer by Check/EFT	
RodeoPay Account Threshold in USD:	<input type="text" value="3000"/>
Payment Method:	<input type="text" value="EFT"/>

Security Key: *