



ANNOUNCING THE **RUBY RIBBON** PAYOUT SOLUTION

LOOK FOR YOUR **RUBY RIBBON** PAYMENT ACCOUNT REGISTRATION EMAIL

RUBY RIBBON is proud to offer each Stylist their own insured Commission Payment Account! Effective **June 2024 Primary Bonus (7/10/24)** commissions will be instantly paid to your new Account.

Once registered, your new Commission Account includes the following features:

- 1) An optional **RUBY RIBBON** branded Visa card will be available for you to order once you have sufficient funds in your account to do so. Spend your commission instantly with your card at no cost (when you select "credit" at time of purchase)*.
- 2) Use your card to withdraw cash at an ATM.
- 3) Additionally, a **virtual** Visa card is instantly provided when logged into your Account. Spend online safely with your secured virtual card. **RUBY RIBBON** provides this virtual card free of charge. Just click "SHOW VIRTUAL CARD" on your Home page. This card can also be added to your mobile wallet! (Apple Pay/Samsung Pay)
- 4) Add your bank account information and transfer commissions to your own bank if you reside in the US.

*Watch for your PayQuicker Visa card in the mail in a white envelope that arrives up to 14 days after ordering.

How to Register for Your Account:

1. In the coming days you will receive an invite to setup a **RUBY RIBBON** payment account. The email will be sent from no-reply@mypayquicker.com. Check your Junk/Spam/Promotions folders if you do not see the email in your Inbox.
2. Click on the link "[click here to create your account](#)" in the Notification Email which then opens a new tab where you complete your Account registration.
3. After completing registration, you will be logged into your new Commission Payment Account. The first payment via your new account will happen on July 10th, for the June 2024 Primary Bonus.

How it Works:

Your Payment Account works like a bank account. **RUBY RIBBON** will deposit your earnings to your Payment Account, and you can:

- 1) See payments, review transactions, print monthly statements and download reports.
- 2) Conveniently use your available balance to make purchases with your virtual and/or plastic Visa.
- 3) Use your card to withdraw cash at an ATM.
- 4) Promote your business with the plastic **Visa** card everywhere you go!
- 5) Transfer funds to your personal bank account if you reside in the US.

**Fees may apply. Review below for fees.*



Your Commission Payment Account is administered by PayQuicker, our trusted partner for commission payouts.

Helpful Card Tips:

- To activate your card, or to report it lost or stolen, sign into your **RUBY RIBBON** Commission Payment Account.
- You can make purchases free of charge when using your card. Be sure to always select Credit in the US when making a purchase.
- Your virtual card and plastic debit card can be added to your Mobile Wallet (Apple Pay, Samsung Pay, Google Pay).
- Always ensure you have enough funds in your payment account for the purchase you are making. Your Payment Account cannot have a negative balance and a decline fee will result if you do not have enough funds in your account for the purchase. Simply log in to your account <https://rubyribbon.mypayquicker.com> to check your balance.
- You will incur a fee when using an ATM or have insufficient funds.
- Your virtual card and your plastic card will have different 16 digit card numbers. Both cards are linked directly to your payment account. Your virtual card can be used for online purchases and your plastic card can be used for both online and in-store purchases.

Payment Account & Card Fees:

Members Common Fees	Amount (USD)
Virtual Card Issuing Fee	0.00
Plastic Card Ordering Fee	5.54
Card Purchase by Debit Transaction (with or without PIN)	.59
Card Purchase by Credit Transaction	0.00
Replacement Cards (Lost, Stolen)	5.54
ATM Balance Inquiry at an ATM	0.00
ATM Withdrawals (the ATM provider may charge their own separate fee)	1.95
Monthly Account Maintenance Fee	1.50
Transferring Funds to Your Own Bank (1 free transfer per month)	1% (\$2 min/\$5 max)
Insufficient Funds Decline (attempted purchases without enough funds)	2.00

PayQuicker Customer Care:

Payment Account & Card Support: 7:00AM- 7:00 PM EST
Monday to Friday

Outside the United States: 011 (585) 507-4604

UNITED STATES, CANADA, and PUERTO RICO: 1 (866) 400 2712

Email: support@payquicker.com (all languages supported)

Live Chat available: 12:00 – 24:00 BST Monday to Friday (all languages supported)