



PAYCARDS FOR TIPS

SIMPLIFY TIP DISTRIBUTION

Tip Paycards are a convenient way to distribute customer tips that are paid in cash or by credit card. Load earned tips to a prepaid card as frequently as after every shift. Cardholders easily access their FDIC-insured funds by withdrawing cash at ATMs and banks, and paying for purchases with the card, in-person and online.



Benefits for Tipped Employees

- Receive tip income faster, as often as after every shift
- View transaction, deposit and card balance updates via text or email
- Make secure purchases online or in-person anywhere
Visa® or Mastercard® debit cards are accepted
- Access online tools to track and control spending



Operate Efficiently

- Seamless integration with most POS systems
- Allocate funds on demand for direct or pooled tips
- Online dashboards for managers and employees to track shifts, receipts and tip-outs



Convenient Solution

- Send funds electronically to employees, including seasonal, temporary and those who do not have a bank account
- Float funds to load cards with no pre-funding requirement
- Eliminate checkout slips and cash envelopes
- Customizable programs for restaurants, spas, salons – any business with tipped employees

For more information, contact your account officer or call the Customer Service at 305-569-5000 or 1-844-OCEAN4U (1-844-623-2648)

