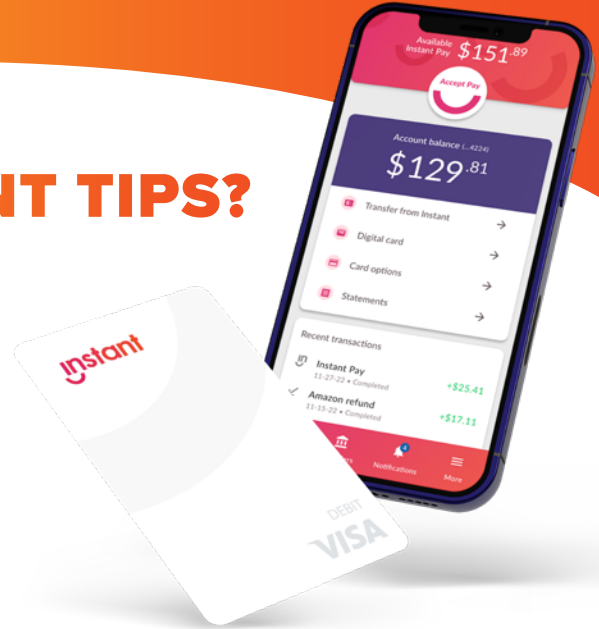


instant tips

AT A GLANCE

WHY INSTANT TIPS?

Instant Tips allows you to pay your employees their tips electronically — securely and in real-time, immediately after they're done their shift. It's the easiest, fastest and safest way to pay out tips at the end of each day.



KEEP EMPLOYEES SAFE

Employees no longer have to worry about carrying cash at the end of their shift, especially late at night, giving them complete peace of mind.

REDUCE CASH REQUIREMENTS

Eliminate the need to carry extra cash at your location, reducing the time managers spend counting cash, and allowing them to focus on higher-value activities.

NO INTEGRATIONS REQUIRED

With no integration requirements, you can be set up and running in days, helping employees access their hard-earned money quicker.

ATTRACT TOP TALENT

Differentiate yourself from the competition and become an employer of choice by allowing staff to get their tips immediately after their shift, seamlessly via their mobile phone.

IMPROVE ENGAGEMENT & RETENTION

Reduce your employees' financial stress while improving engagement and retentions and reducing turnover.

BOOST YOUR BOTTOM LINE

Save the expense of recruiting, onboarding, and training new workers with a proven solution that contributes directly to your bottom line.

HOW DOES IT WORK?

- 1 Employee completes a shift and clocks out like they normally do
- 2 Manager calculates and processes tip payment pool
- 3 Tips are loaded to their account directly within the app
- 4 Employee pays for the things they need right away with the Instant card

GOOD FOR YOUR EMPLOYEES.

GOOD FOR YOUR COMPANY.

instant

TRUE FINANCIAL WELLNESS

We believe in doing business the right way and truly helping employees when they are in need the most. By offering Instant Tips as a benefit to your employees, and not charging them to access their hard-earned money, you empower them to have more control over their wages, and helps them build financial stability.

IMPROVED ENGAGEMENT AND ABSENTEEISM

By offering Instant Tips, employers show that they care about their employees' financial well-being. With free, flexible access to their daily tips, employees can improve their financial wellness, allowing them to cover unexpected expenses, pay their bills on time, and avoid high-cost financing options like overdrafts, credit cards, and payday loans. As a result, employees become less stressed, more loyal and engaged at work.

ACCESS TO MONEY ANYTIME, ANYWHERE

With Instant Tips and the Instant card, employees can easily make purchases, withdraw cash from more than 33,000 surcharge-free ATMs, save for the future, or move to an existing bank account using regular or real-time transfer services.

NO BANK ACCOUNT REQUIRED

No bank account? No problem. Instant Tips is available to all employees through the Instant Financial app and Instant Visa® debit card. There are no employee credit checks or qualifications required.

“Our company has found great value in using Instant Tips. We would highly recommend implementing it into your business!”

Our operators can streamline payments to employees, reduce cash handling and provides a safe, effective way to fund our employees on a nightly basis. Its state of the art technology provides a clean audit trail and is very user friendly.

Kevin O'Bold
Ultra Steak Inc., VP of Finance