

Digitally Disburse Tips and Reimbursements to Your Drivers and Staff

The Tip Network™ program helps take cash out of the disbursement process.

Consumers have become more reliant on restaurants and pizza delivery services now more than ever. More payments are being made digitally, leaving restaurant and franchise owners with less cash on hand for disbursing tips and driver reimbursements.

With Tip Network, you can distribute funds to your employees electronically at the end of shifts, reducing the time and hassle of a manual tip out process, while providing transparency to managers and employees for disbursed funds.



A digital solution that's easy to learn and use by managers and employees.

Employers

- + Improve cash management by reducing cash in-store
- + Manage tips and reimbursements using one simple tool
- + Deliver wages and tips with one-off or off-cycle payments
- + Prefund or fund later with 2-day settlement¹
- + Customizable dashboards and reports viewable online or from a browser on any mobile device²

Employees

- + Have more frequent access to earned wages
- + Reduce time depositing checks, waiting afterhours or making trips to the bank
- + Load funds to a Skylight ONE® Visa® Prepaid Card or Skylight ONE® Prepaid Mastercard®*
- + Upon enrollment, cardholders can choose to receive alerts when funds are loaded to their Skylight Account²
- + Manage money via the Skylight ONE Mobile App²

Card usage and features subject to activation and ID verification.*

*** IMPORTANT INFORMATION FOR OPENING A CARD ACCOUNT:** To help the federal government fight the funding of terrorism and money laundering activities, the USA PATRIOT Act requires us to obtain, verify, and record information that identifies each person who opens a Card Account. **WHAT THIS MEANS FOR YOU:** When you open a Card Account, we will ask for your **name, address, date of birth, and your government ID number**. We may also ask to see your driver's license or other identifying information. Card activation and identity verification required before you can use the Card Account. If your identity is partially verified, full use of the Card Account will be restricted, but you may be able to use the Card for in-store purchase transactions and ATM withdrawals. Restrictions include: no international transactions, account-to-account transfers and additional loads. Use of Card Account also subject to fraud prevention restrictions at any time, with or without notice.

¹ Must pass due diligence to qualify for T+2 processing.

² Netspend does not charge for this service, but your wireless carrier may charge for messages or data.

The Skylight ONE® Visa Prepaid Card is issued by Republic Bank & Trust Company pursuant to a license from Visa

U.S.A. Inc. and can be used everywhere Visa debit cards are accepted. The Skylight ONE Prepaid Mastercard is issued by Republic Bank & Trust Company pursuant to a license by Mastercard International Incorporated. Republic Bank & Trust Company, Member FDIC. Netspend, a Global Payments company, is a registered agent of Republic Bank & Trust Company. The Skylight ONE Visa Prepaid Card may be used everywhere Visa debit cards are accepted. The Skylight ONE Prepaid Mastercard may be used everywhere Debit Mastercard is accepted. Certain products and services may be licensed under U.S. Patent Nos. 6,000,608 and 6,189,787. Use of the Card Account is subject to activation, ID verification and funds availability. Transaction fees, terms, and conditions apply to the use and reloading of the Card Account. See the Cardholder Agreement for details.

Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated.

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To learn more about Tip Network, contact a Netspend consultant: Call **1-913-378-4173** or email tipnetwork@netspend.com