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Instant TIPS from ADP and Gratuity Solutions Delivers an Immediate, Secure and Convenient Way to Help Take the Pain and Peril Out of Managing Service Industry Wages

ROSELAND, NJ -- (Marketwired) -- 11/01/17 -- As managing tips becomes a growing problem for service industries like restaurants, spas, and salons, it continues to top the list of employee concerns over the accurate allocation of the income and the sometimes perilous practice of leaving their job sites with a wad of cash in their pockets.

ADP[®] and Gratuity Solutions[®] have helped solve this problem with an innovative and creative new solution called Instant TIPS. By integrating the capabilities of ADP's existing paycard offering, the ALINE Card by ADP[®], with Gratuity Solutions' seamless integration with leading Point of Sale (POS) systems, the two companies are offering employers and employees a secure alternative to cash payments and a faster way to receive tips paid from card payments.

"We understand that choosing an accurate and efficient method of tip management can be crucial to the success of today's service industry businesses," said Doug Politi, president of Added Value Services at ADP. "Using this innovative solution to track and pay tips can reduce the time and effort that goes into tip calculation and distribution, as well as potentially help increase employees' job satisfaction by keeping them motivated and safe."

It's no small issue. Employers continue to look for accurate, more frequent and direct ways of paying tips to employees. They also would like to reduce the need to have large sums of cash on hand. From the employee perspective, according to the most recent study from the [Economic Policy Institute](#), 4.3 million Americans rely on tips. And of the roughly 4.3 million tipped workers in the U.S., almost 60 percent of them -- 2.5 million -- are servers and bartenders.

This new solution extracts tips data from POS systems and can instantly pay tips income electronically to an ALINE Card by ADP. It does this by using the Gratuity Solutions GratSync[®] API to synchronize all employee records from a business owner's POS system with the Gratuity Solutions GratSync portal, which then processes the payments to the ALINE Card.

The GratSync portal provides employers access via an Internet browser to the pay information from virtually anywhere, enabling them to review it, generate necessary reports, and access data for payroll. It also lets them view tips payments in real time, by shift, as well as enables tips payments to be manually triggered or scheduled to load at the end of each business day.

There are four different editions of Instant TIPS that address a range of business needs. The Instant TIPS API is available on the [ADP[®] Marketplace](#), a cloud-based app store designed to help employers manage an ecosystem of enterprise applications vetted through ADP.

"Gratuity Solutions is excited to offer our patented software services for tips calculation, allocation and distribution to paycards for ADP and its clients," said Carlo F. Zampogna, co-founder of Gratuity Solutions LLC. "As a company focused on tips management and payment methods, we believe the convenience, security, and benefit that our clients enjoy today using GratSync is just the beginning of the value that we can deliver through our partnership with ADP."

Instant TIPS can deliver several additional benefits to employers. For instance, it can:

- | **Speed distribution of tips** by providing a more frequent and direct method of paying tips to employees.
- | **Contribute to employee retention** by offering more frequent pay cycles than other employers.
- | **Reduce the security risk** of distributing cash by eliminating the need for establishments to have significant cash reserves on hand.
- | **Increase the adoption of electronic payments** to help reduce payroll cost and complexity, by offering an easy, intuitive and immediate process to enroll employees that want to receive wages and tips on an ALINE Card and fund those cards.
- | **Ease tax preparation** by more accurately tracking employee tips.

Businesses already are raving about the ease and efficiency of Instant TIPS.

"Instant TIPS from ADP and Gratuity Solutions has helped our company more effectively and efficiently manage

compensation and tips for our hourly workforce," said Caroline Skinner, vice president of Human Resources for Tupelo Honey Hospitality Corporation in Asheville, North Carolina. "This innovative solution helps us provide our 'tip team' members with more frequent access to their money on a weekly basis, while easing an administrative burden for our corporate payroll and restaurant management teams, enabling them to eliminate nightly cash tip transactions and process payroll on a biweekly, instead of weekly, basis."

Employees also can breathe a sigh of relief knowing that Instant TIPS:

- | **Delivers a secure, fast, and convenient** way for them to gain instant access to their tips on an activated ALINE paycard¹.
- | **Is mobile friendly** for those employees who choose to download the free [ADP® Mobile Solutions app](#), which can notify them when their tips are loaded on the paycard and lets them track balances and transactions.
- | **Assist their managers in accurately** allocating tips.

Using the ALINE Card, employees can get cash at bank and ATMs, shop and pay bills in stores, by phone, online and in-apps. They also can use the card to pay securely with a single touch using [Apple Pay®](#).

ADP recently enhanced the ALINE Card offering with its acquisition of Global Cash Card, a leader in digital payments, including paycards and other electronic accounts. ADP now is the only HCM provider with an industry-leading proprietary digital payment processing platform. Global Cash Card offers solutions for both Form W-2 employees and Form 1099 contractors, as well as online tools that help customers manage their digital accounts. After integrating Global Cash Card with ADP's existing paycard offer, ADP will manage more than four million accounts on a single platform.

¹ *In accordance with cardholder agreement and fee schedule.*

About ADP (NASDAQ: ADP)

Powerful technology plus a human touch. Companies of all types and sizes around the world rely on ADP cloud software and expert insights to help unlock the potential of their people. HR. Talent. Benefits. Payroll. Compliance. Working together to build a better workforce. For more information, visit [ADP.com](#).

The ALINE Card by ADP is issued by MB Financial Bank, N.A., Member FDIC, pursuant to licenses from Visa U.S.A. Inc. and MasterCard International, Inc. The ALINE Card by ADP also is issued by Central National Bank, Enid, Oklahoma, Member FDIC, pursuant to a license from Visa® U.S.A. Inc. ADP is a registered ISO of MB Financial Bank and Central National Bank, Enid, Oklahoma. Apple and Apple Pay are registered trademarks of Apple Inc.

A separate agreement with Gratuity Solutions® is required for Instant Tips, with calculation and disbursement to ALINE Cards within POS system. An employee must activate the ALINE Card to receive wage payments. Clients must have an active ALINE Funding Account with sufficient balance to satisfy all payments.

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