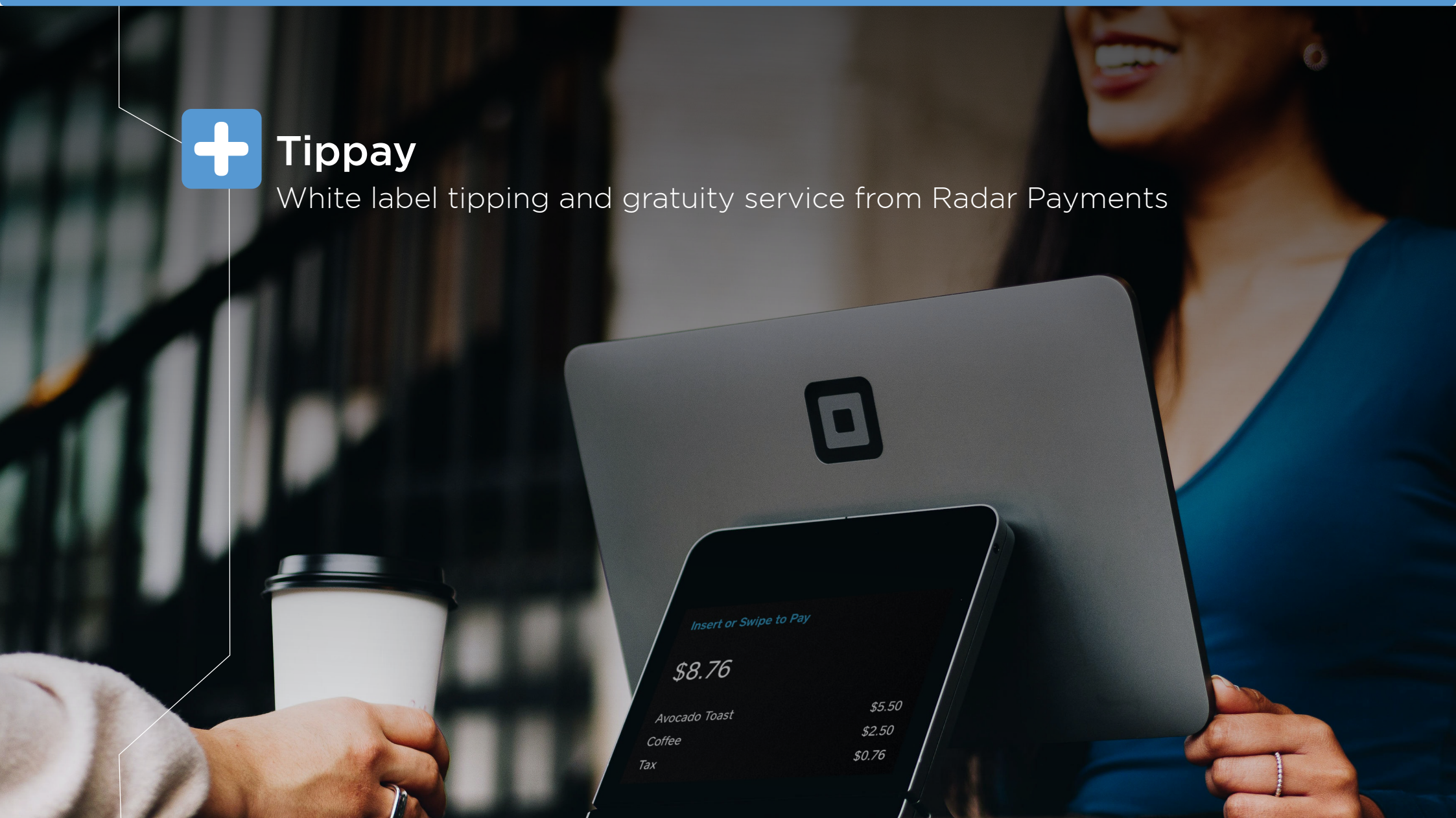




Tippay

White label tipping and gratuity service from Radar Payments



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The pandemic has further accelerated the adoption of contactless payments, with a [2020 survey from Mastercard](#) revealing that almost eight in ten consumers (79%) used contactless payments. Whether you pay using a contactless card, NFC-enabled device such as a smartphone or smartwatch, a QR code or a wallet, one thing is certain - cash will continue to be less frequently used.



This shift in payment behaviour is a positive development for businesses and financial institutions as it reduces cash handling costs. However, on the consumer side opinion is more divided. On one hand, contactless payment and e-commerce offer more convenience and has reduced the spread of coronavirus by minimising physical contact during the payment process. On the other, it negatively impacts industries such as hospitality and leisure which employ millions of workers who rely on tips and gratuities to supplement their basic wages. Small businesses often do not have the right tools in place to offer an alternative, while offering tipping via card often leads to these gratuities being pooled and not reaching the person they were intended for.

With these challenges in mind, Radar Payments and financial institutions have co-innovated to create Tippay, an application that simplifies the collection of tips and ensures workers directly receive their tips digitally.

DISCOVER TIPME

Tippay is a standalone solution for tipping and gratuity services that can be deployed by financial institutions that wish to increase their presence in the growing micropayment business. Financial Institutions can deploy Tippay as a standalone app available in their business client outlets and to partners for more tipping convenience.

The service enables banks to reach new potential customers while generating additional revenues by taking a minimal fee on every tip registered.



Deploy Tippay in a day

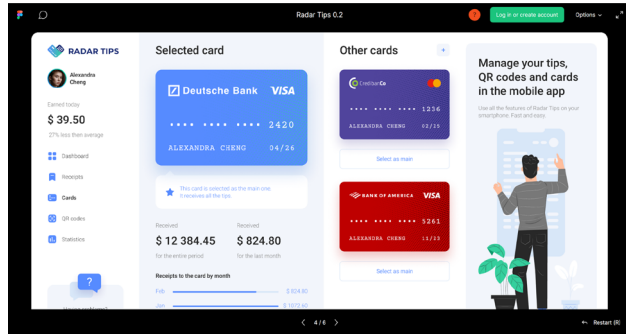


Extend your reach



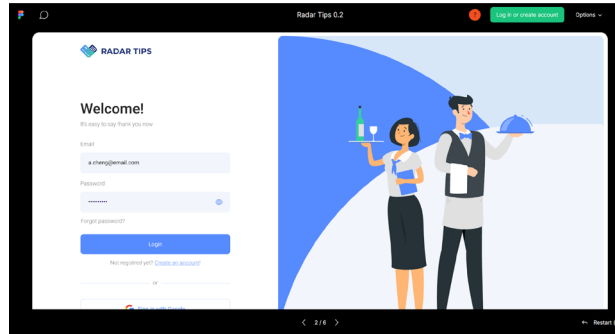
Generate new revenue

HOW DOES IT WORK?



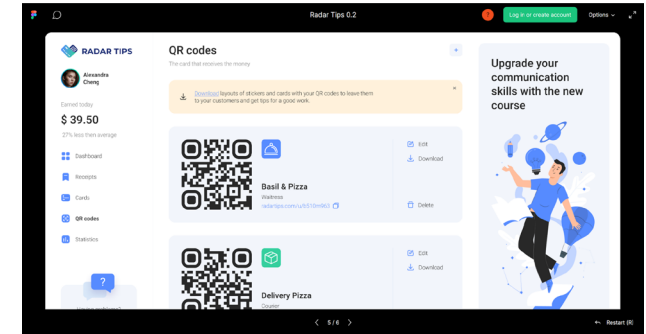
1. FI DEPLOY

Financial Institutions can deploy Tippay as a standalone app or integrate it with existing systems. Financial Institutions can deploy Tippay as a standalone app or integrate it with existing systems. For example, financial institutions that use Tippay can enable quick onboarding of new users or use a simplified process for existing customers of the bank. The service can be launched by banks or in partnership with their merchant networks, leaving room for personalisation.



2. USERS REGISTER

Workers visit the bank's Tippay page and register using their phone number while setting up their password. They can also add their card details if they are not a customer of the bank providing the Tippay service. Users generate a personal QR code which they can share with people who wish to tip them - if the worker has multiple jobs, multiple QR codes can be created. A dashboard provides a full view of tipping performance by hour, day or week as well as by job by using the personalisation tools.



3. CUSTOMERS SCAN & PAY

People can tip workers easily by scanning a QR code, choosing the amount to tip and selecting their payment method.

KEY FEATURES

- + Easy registration using mobile number
- + Set preferred tips amount
- + High security with 3DS, two-way authentication and validation
- + Multiple payment methods: debit or credit card, Google Pay, Apple Pay, Samsung Pay, etc
- + Multiple QR codes for multiple jobs
- + Visa, Mastercard and Mir card compliant
- + Dashboard and review of tipping activities
- + Compliant with P2P local regulation and payment limits
- + Multi-language and multi-currency

With Tippay, financial institutions can address key industry challenges, as merchants do not wish to handle tip and cash collection on top of their accounting requirements, while workers get direct access to their tips.

Want to know more about Tippay?

Contact info@radarpayments.com

