

How You'll Receive Your Tips Starting This July

Choose how you want to receive your tips and wages before the end-of-July switch

Effective: By the end of July 2026 • **Please confirm your choice by: July 21**

The short version

By the end of July, all tips will move from end-of-shift cash payouts to **Toast**. Choose one payment method and confirm it with your manager by **July 21**:

- **Option 1 — Toast Pay Card:** a no-cost prepaid debit card that your tips and pay load onto automatically; eligible team members may also access some earned tips early through Toast PayOut.
- **Option 2 — Your paycheck:** receive your tips with your regular pay by direct deposit to your own bank, or by paper check.

Whatever you choose, the change is about **how** your tips are delivered — not the tip amount you earn.

Why we're making this change

Moving tip payouts into Toast reduces cash handling, improves payment tracking, and gives team members a clearer record of tips earned by shift.

Your two options at a glance

Use this table to choose the option that best fits how quickly you want access to tips and how you prefer to manage your pay.

	Option 1 — Toast Pay Card	Option 2 — Your paycheck
What it is	A no-cost prepaid Mastercard® debit card from Toast that your pay and tips load onto.	Your tips are added to your normal paycheck (direct deposit or paper check).
How fast you get tips	Often same day, subject to Toast PayOut availability and settings.	On your regular, scheduled payday.
Bank account needed?	No bank account required.	Direct deposit needs a bank account; paper check does not.
Where you can use it	Anywhere Mastercard is accepted, plus ATMs, online, and digital wallets.	Wherever you already spend your paycheck.
Cost to you	No cost to order or use for many standard transactions; some outside ATM/bank fees may apply.	Standard — whatever your bank charges, if anything.

Decision guide: Choose the Toast Pay Card if faster access is most important; choose your paycheck if you prefer your existing bank account or paper check process.

Action required: After reviewing the table, tell your manager whether you choose the Toast Pay Card or paycheck option by **July 21**.

Option 1 in depth: The Toast Pay Card

What is the Toast Pay Card?

The Toast Pay Card is a **physical prepaid Mastercard® debit card** that can receive your tips and wages and be used anywhere Mastercard is accepted in the U.S. It does **not** require a bank account.

- **No bank account, no credit check, no background check** to sign up.
- **Tap to pay** (contactless) and works with **Apple Pay, Google Pay, Venmo, and Cash App.**
- **Manage everything from your phone** in the free **MyToast** app — see your tips, pay history, balance, and card details.
- Comes with Mastercard cardholder benefits like ID theft protection (more below).

Am I eligible?

You qualify for the Toast Pay Card if all of the following are true:

- You are an hourly (non-salaried) team member.
- You are 18 years of age or older.
- You have a smartphone (iPhone on iOS 16 or later, or Android 11 or later) and an email address on file with us.
- You live in a state where Toast offers the card. (If your state isn't eligible, the app will let you know, and you'll simply use the paycheck option.)

How to get your card — step by step

Order early — cards take 8–10 business days to arrive

Because the card is mailed to you, please order it as soon as possible so it arrives before the **end of July** cutover. You won't receive a card from a manager — you order your own through the app.

1. **Download the MyToast app** from the Apple App Store or Google Play. (Scan the QR code we provide, or search “MyToast.”)
2. **Log in** using your Toast email address and password — the same login you use for Toast. Ask your manager if you're unsure which email is on file.
3. **Go to the Pay tab, then Pay Card, and select Sign up.**
4. Complete the four short sign-up steps: your **name, email, phone number, and mailing address** (this is where your card will be shipped), then select **Submit**.
5. **Wait for your card** to arrive by mail in about 8–10 business days. You can watch the status in the app.
6. **Activate it** when it arrives: open the app and select **Activate**, or call the number printed on the back of the card and follow the prompts.
7. **Connect the card to your pay** by setting it as your payment method in the app. Once connected, your tips and wages will load onto the card.

How your tips reach the card

Once the card is set up as your payment method, your processed tips and wages load to the card automatically, and you can track balances and shift tip details in the MyToast app.

Getting your tips early: Toast PayOut

Wicked Cantina has enabled **Toast PayOut**, so eligible team members may be able to access a portion of earned tips and wages before payday, depending on Toast availability and payroll settings.

- **Tips:** up to 100% of your earned tips, with a maximum of **\$500 per day**.
- **Wages:** a portion of earned wages before payday, up to **\$500 per pay period**. (A part is held back to help cover taxes and deductions.)
- Early access may appear after your shift. If our restaurant pools tips, access becomes available once the pool is approved — typically the next day.
- To use PayOut, you must **receive your wages on the Toast Pay Card**.

Good to know

Toast PayOut is currently a no-fee feature funded by Toast, with no interest or cost to you. Exactly how much is available early depends on what you've earned and our payroll settings. Check the MyToast app to see your offers.

Using your card day to day

- **Spend anywhere Mastercard is accepted** in the U.S. — in stores, online, and by tapping your card or phone.
- **Get cash for free** at over 37,000 ATMs in the **MoneyPass®** network. A map of free ATMs is built into the MyToast app.
- **Move money to your bank** with **two free transfers per calendar month** to an outside bank account, set up in the app.
- **Pay bills directly** by giving your card's routing and account numbers to a biller (for example, your phone company). Find these numbers in the app under **Account** → **Manage Card**.
- **Add it to your digital wallet** — Apple Pay, Google Pay, Venmo, or Cash App.

Fees — what's free and what's not

The card has no cost to order or use for many standard transactions, but some outside ATM or bank services may charge fees:

Action	Cost
Ordering and using the card	Free
Spending in stores, online, tap-to-pay	Free
ATM withdrawals at MoneyPass® network ATMs (37,000+)	Free
ATM withdrawals outside the MoneyPass network	The outside ATM operator may charge a fee
Over-the-counter cash withdrawal at a bank	May carry a fee at banks that are not Mastercard member banks
Transfers to an outside bank account	2 free per calendar month (limit cannot be exceeded, even for a fee)

Transfer limits: \$2,500 per transaction, \$5,000 per day, and \$5,500 per month. Limits are set by the card program and may change — see your Cardholder Agreement in the app for details.

Card benefits and security

Your Toast Pay Card includes Mastercard cardholder benefits. **Register your card** (there's a link in the app) to activate them:

- Mastercard ID Theft Protection
- Extended Warranty and Price Protection on eligible purchases
- Mastercard Airport Concierge™

Keep your account safe: Toast may text you a 6-digit code when you change payment settings, so only you can make changes. **Never share this code with anyone** — a real Toast representative will never ask you for it.

Option 2 in depth: Receive tips on your paycheck

Choose this option if you want tips included with your regular payday instead of loaded to a Toast Pay Card.

Direct deposit (recommended)

Your pay and tips are deposited straight into your own checking or savings account on payday. To set it up, log in to Toast Payroll, go to **My Profile** → **Payment Method**, and add your bank account. (Your bank is verified securely through Plaid.) You can also start this from the **Pay** tab of the MyToast app.

Paper check

If you don't set up direct deposit or the Toast Pay Card, you'll receive a **paper check** on payday by default.

One important rule

You can't split your pay between the Toast Pay Card and a bank account. **All** of your wages and non-cash tips go to the **one** method you choose. Pick the option that works best for you, and you can change it later if you need to.

Frequently asked questions

Q: Are my tips changing or shrinking?

No. This only changes how your tips are delivered — on a card or with your paycheck instead of as cash at the end of your shift.

Q: Do I have to use the Toast Pay Card?

No. The card is optional. If you'd rather receive tips on your paycheck by direct deposit or paper check, that's completely fine — just let us know which you prefer.

Q: Does the card cost me anything?

Ordering and using the card is no cost for many standard transactions. The only possible fees come from outside ATMs outside the MoneyPass network or certain banks for over-the-counter withdrawals. Using MoneyPass ATMs helps avoid those fees.

Q: How fast will I get my tips on the card?

Often the same day, subject to Toast PayOut availability and settings. If we pool tips, access typically opens the next day once the pool is approved.

Q: What if I don't have a smartphone or my state isn't eligible?

No problem — you'll simply use the paycheck option (direct deposit or paper check). The card requires a smartphone and an eligible state; the paycheck option does not.

Q: Can I move money from the card to my bank?

Yes — two free transfers to an outside bank account each calendar month, set up in the MyToast app. You can also withdraw cash for free at MoneyPass ATMs.

Q: Where do I find my pay stubs and W-2?

In the MyToast app under the Pay tab, or by logging in at payroll.toasttab.com. Your card details, balance, and shift tips are all in the app too.

Q: What if I lose my card or want to cancel it?

Call the support number on the back of your card (or 866-218-6688) to deactivate it, then update your payment method in Toast Payroll. If you don't pick a new method, your pay will default to a paper check. Contact the home office at 941-479-9798 and we'll help.

What you need to do next

1. **Choose one method** — Toast Pay Card or paycheck.
2. **If you choose the card:** download MyToast and order the card now because delivery takes 8–10 business days.
3. **If you choose paycheck:** set up direct deposit in Toast Payroll or confirm that you want a paper check.
4. **Confirm your choice with your manager by July 21.**

Important note

Toast Pay Card features, fees, limits, eligibility, and app availability are controlled by Toast and its card program terms and may change. Please review the current terms in the MyToast app or Cardholder Agreement before choosing this option.

Questions? We're here to help.

Contact the **home office at 941-479-9798** if you have any questions. We're happy to walk you through setting up the app, ordering your card, or choosing direct deposit — no question is too small.

Thank you for everything you do for our team and our guests. — Wicked Cantina Management