

TipBux & Stripe Fees

Standard Bank Transfer Fees (Tippers & Tippee's)

All users are subject to standard bank transfer fees via Stripe:

Tipper's and Tippee's can add money to their TipBux wallet only after they have connected their bank account to their TipBux profile.

- A one-time \$1.50 secure bank connection & identity verification fee when linking a bank account to TipBux.
- Stripe charges 0.8% (capped at \$5.00) for all bank transfers to your TipBux wallet.
- TipBux charges \$1.00 transaction fee per tip sent or withdrawn under \$100 and a 4% transaction fee per tip sent or withdrawn over \$100 (capped at \$5.00).

Wallet Uploads: Understanding Stripe Fees

Stripe Fee 0.8% (\$5.00 cap)

TipBux Wallet Balance after Stripe ACH bank transfer fees:

\$20.00 - 0.8% (Stripe / bank fee) = \$19.84

\$40.00 - 0.8% (Stripe / bank fee) = \$39.68

\$60.00 - 0.8% (Stripe / bank fee) = \$59.52

\$80.00 - 0.8% (Stripe / bank fee) = \$79.36

\$100.00 - 0.8% (Stripe / bank fee) = \$99.20

\$100+ - Final amount will vary. 0.8% fee is capped at \$5.00 maximum.

All wallet uploads are subject to compliant and regulatory ACH wait times.

Tippee TipOuts (Withdrawals)

As a Tippee, you don't need to connect your bank account to start receiving tips. We understand that in the service industry, many of us are unbanked. For this reason, we have allowed all Tippee's to simply create a profile and start receiving tips instantly without connecting a bank account. In order to TipOut (withdraw) your money, you will eventually need to connect a bank. However, even if you have tips in your TipBux wallet that you've earned without a connected bank account, you can still use the funds in your TipBux wallet to tip others.

- Your first TipOut of each month will incur a \$2.00 transaction fee (this covers Stripe account maintenance), and every TipOut after your first of each month will incur standard TipBux fees.
- Standard TipBux Fee: \$1.00 transaction fee for TipOuts under \$100 and a 4% transaction fee for TipOuts over \$100 (capped at \$5.00).
- Standard TipBux Fee: \$1.00 transaction fee for tips sent under \$100 and a 4% transaction fee for tips sent over \$100 (capped at \$5.00).

When Will My Funds Be Available When I Add Money to My TipBux Wallet

ACH Transfer Time

This typically applies to “Tippers” on the platform who add money to their TipBux wallet. However, Tippee’s are also able to add money to their TipBux wallet in the event that they want to send a tip without using the funds that they have made on the TipBux platform.

We understand you want to use your funds right away! We have partnered with Stripe who uses the Standard ACH (Automated Clearing House) Network to allow you to securely transfer money from your bank account to your TipBux wallet. This is a secure and cost-effective method, but it is not instant.

To set clear expectations, here is a breakdown of how the ACH timeline works.

Key Things to Know

- **Processing Time:** Standard ACH transfers typically take 1 to 3 business days to complete.
- **Business Days Only:** ACH only processes on Monday through Friday, excluding federal holidays. Weekends (Saturday and Sunday) and holidays do not count as processing days and will add time to your transfer.
- **Cutoff Time:** Transfers initiated after your bank’s daily cutoff time (typically 4:00 PM EST) will be considered as if they were initiated on the next business day.

ACH Transfer Settlement Schedule

The day you initiate the transfer is considered Day 0. Processing only begins on the next business day. This schedule shows you the fastest possible settlement time.

Monday before 4pm — wallet upload will complete on Wednesday

Tuesday before 4pm — wallet upload will complete on Thursday

Wednesday before 4pm — wallet upload will complete on Friday

Thursday before 4pm — wallet upload will complete on Tuesday (next week)

Friday before 4pm — wallet upload will complete on Wednesday (next week)

Saturday or Sunday — wallet upload will complete on Wednesday (next week)

After 4pm EST any day — add one additional business day to the above

We know the weekends are when we all want to go out, have fun, and when traveling picks up. We suggest that if you plan on going out for the weekend, add money to your TipBux wallet on Monday or Tuesday to make sure your wallet is fully loaded before the weekend hits. Remember, TipBux is a budgeting tool. We recommend making uploads that will carry you through the month. If you’re a frequent tipper, we suggest loading anywhere from \$100 to \$150 depending on how often you tip. This helps you avoid having to wait on another upload if your funds are running low and you want to tip in the moment.