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Practice **Advisor**

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to have their tips, commissions and per diems loaded in near real-time electronically onto their paycard if their employer offers that capability.

Nov. 18, 2014



ADP announced today that employees using the ALINE Card by ADP now can elect to have their tips, commissions and per diems loaded in near real-time electronically onto their paycard if their employer offers that capability.

This feature can provide employees with greater flexibility and more options to help them manage their pay while helping businesses standardize and streamline their end-of-shift tip settlement process. ADP is a global provider of payroll and human

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as well to help them move toward a fully electronic solution."

Service-industry employees often receive their tips in cash, which can be a challenge for businesses that accept a high number of credit-card or debit transactions and may not have the cash reserves on hand to pay out tips at the end of employee shifts. With the ALINE Card's automated funding feature, employers can move toward providing the option of a fully electronic solution while standardizing and streamlining the tips settlement and disbursement process. For additional convenience, the solution can easily integrate with the employer's point-of-sale, payroll or time and labor system to help ensure security and provide an accurate record of daily tips totals.

While businesses could wait until the end of the pay period to distribute cash tips, that delay could cause problems for employees who rely on quick access to that income to pay immediate expenses. With this latest feature, employees have near real-time access to their tip pay and don't have to worry about making an extra trip to the bank to deposit their cash at the end of their shift. Having the ALINE Card also provides employees with the flexibility to pay bills online, transfer money to and from their banking accounts and make regular purchases wherever prepaid cards are accepted.

"We're already seeing the value this new capability is bringing to our clients," Lott said. "By working with ADP, employers have one less thing to think about at the end of the day and employees are more empowered to handle their pay and take control of their finances."

The ALINE Card is one component of the ADP SmartCompliance Wage Payments module. A cloud-based unified platform of outsourced services, ADP SmartCompliance helps midsized and large businesses better manage HCM-related compliance. The platform helps companies save time and money by bringing

together and streamlining compliance management for employment tax, tax credits,

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