



Toast Pay Card & PayOut Program

Use this guide as a quick reference to getting started with the Toast Pay Card and PayOut program. You can also check out toast.help/paycard for more information.

STEP 1: LET'S GET STARTED

Sign up for the Toast Pay Card and PayOut program via your Toast rep, or if you're already live on Toast Payroll, go ahead and check it out in Toast Shop!

Scan this QR code to open Toast Shop





STEP 2

Once you sign up with your rep or in Toast Shop, complete the Toast Pay Card signup process. You'll find it in your **Setup Checklist** within **Toast Web**.

The owner or control person should read and sign it. **Remember, you must complete a contract for every entity that also funds a payroll.**

[Scan this QR code to view the Setup Checklist.](#)



STEP 3

If you're new to Toast Payroll, your Onboarding Consultant will help you add your employees to Toast Payroll so that their active employee profiles are synced across both Toast POS and Toast Payroll. This syncs their clock-in and clock-out times and sets up their employee account for the MyToast app which is required for employees to order their Toast Pay Card and access Toast Payouts.¹

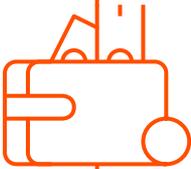




STEP 4

Once the above is complete, you'll receive an email with resources to onboard your employees. **Forward this email to the person who will be handling the program for your staff so they'll have everything they need!**

Scan this QR code for a preview of the resources email



STEP 5

The default setting is to offer Toast PayOuts¹ that are limited to a portion of wages and tips to help account for estimated taxes, withholdings, and deductions.

To update these settings or limit access to Toast PayOuts¹ for tips and/or wages, log in to Toast Payroll, navigate to Company > Setup > Pay Card (Or in the New Payroll Navigation: Settings > Pay Card), and follow the instructions on the page.



STEP 6

Your employees will use their Toast POS email address to log in to the MyToast app.

Scan this QR code to easily locate these email addresses so you can share them with your employees.





STEP 7

After downloading and logging into the MyToast app, employees will request their Toast Pay Card which should arrive at their chosen address in 8-10 business days. **Remember, we send the Toast Pay Card directly to employees. You will not be sent cards to distribute to your employees.**

[Scan this QR code to download the MyToast app](#)



STEP 8

When employees receive their Toast Pay Card, they'll call the number on the back to activate and connect to Toast Payroll in the MyToast app.

[Scan for the Employee Pay Card Guide](#)



STEP 9

Once the Toast Pay Card is activated, employees can make purchases with their Toast Pay Card!

¹ Tip PayOuts are not available at restaurants that tip pool without using Toast Tips Manager. Employees must receive wages via the Toast Pay Card in order to access Toast PayOuts. Tips will be paid to employees on their Toast Pay Card as though they were receiving them in cash. Wages will be advanced by employers during the pay period and deducted from their total wages paid to them on payday.

Toast Pay Cards are issued by Sutton Bank, Member FDIC, pursuant to license by Mastercard®. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. Toast PayOuts are funded by a 0% line of credit issued to employers by Toast, Inc. or WebBank, as set forth in the employer's Credit Agreement. Toast and WebBank each reserve the right to change or discontinue this program at any time. Toast Pay Card and PayOut is not available in all jurisdictions.