

TopTipper Terms of Service

Last updated: June 30, 2026

Welcome, and thanks for showing your appreciation. These Terms of Service ("Terms") govern your use of the TopTipper tipping platform (the "Platform"), operated by TopTipper, LLC ("TopTipper," "we," "us," or "our"). By accessing a TopTipper tip page, scanning a TopTipper QR code, following a TopTipper link, or sending a tip, you agree to these Terms. If you do not agree, please do not use the Platform.

1. What TopTipper Does

TopTipper provides a simple, app-free way for you to send a voluntary monetary tip ("Tip") to a service provider (a "Service Provider"), such as a car wash attendant or hospitality worker. Tips are a gift you choose to give. They are entirely voluntary and are additional to any amount you pay the business for its services. You are never required to tip, and the amount is always your choice.

2. Eligibility

You must be at least 18 years old (or the age of majority where you live) and able to enter into a binding agreement to use the Platform. By using it, you confirm that you meet this requirement and that any payment method you use is yours and is authorized.

3. How Tipping Works

1. You reach a TopTipper tip page through a QR code, SMS link, email link, or receipt.
2. You choose an amount (or enter your own).
3. You confirm payment with your card or supported payment method.
4. TopTipper processes the payment and routes the Tip to the applicable Service Provider or their location, less the fees described in Section 4.

We may show suggested amounts, but the final amount is always yours to set.

4. Fees and Payments

Payments are processed by our third-party payment processor (currently Stripe). By submitting a Tip, you also authorize the related charge to your payment method.

A processing and service fee is added to each Tip. This fee covers card processing costs and our platform fee. **The exact fee and your full total are shown to you before you confirm payment.** Fees are subject to change, and the amount displayed at the time of your transaction is the amount that applies. You are responsible for any charges your bank or card issuer may apply on their end.

By confirming a transaction, you agree to pay the displayed total.

5. Tips Are Final

Because a Tip is a voluntary gift sent directly for the benefit of a Service Provider, **Tips are generally non-refundable** once submitted. If you believe you were charged in error, sent a Tip by mistake, entered the wrong amount, or did not authorize a charge, contact us promptly at hello@toptipper.co and we will review your request in good faith. We may, at our discretion, reverse or refund a transaction (for example, in cases of duplicate charges or clear error).

6. Our Relationship to Service Providers and Businesses

TopTipper is a payment tool, not the employer of any Service Provider and not the business that served you. We do not set, supervise, guarantee, or take responsibility for the quality of any service you receive. Your decision to tip, and how much, is based on your own experience. Any dispute about the underlying service is between you and the business or Service Provider, not TopTipper.

7. Acceptable Use

You agree not to:

- Use the Platform for any unlawful, fraudulent, or abusive purpose.
- Use a payment method you are not authorized to use.
- Attempt to interfere with, disrupt, reverse engineer, or gain unauthorized access to the Platform.
- Use the Platform to launder money or evade any law.

We may suspend, block, or refuse any transaction or user we reasonably believe violates these Terms or applicable law.

8. Chargebacks and Disputes

If you have a concern about a charge, please contact us first at hello@toptipper.co so we can help resolve it quickly. Filing a chargeback for a valid, authorized Tip (rather than contacting us) may result in your access to the Platform being suspended.

9. Privacy

Your use of the Platform is also governed by our [Privacy Policy](#), which explains what information we collect and how we use it. Payment card details are handled by our payment processor under its own terms and security standards.

10. Disclaimer of Warranties

The Platform is provided on an “as is” and “as available” basis. To the fullest extent permitted by law, TopTipper disclaims all warranties of any kind, whether express or implied, including warranties of merchantability, fitness for a particular purpose, and non-infringement. We do not warrant that the Platform will be uninterrupted, error-free, or secure.

11. Limitation of Liability

To the fullest extent permitted by law, TopTipper will not be liable for any indirect, incidental, special, consequential, exemplary, or punitive damages, or for any loss of profits, revenue, data, or goodwill, arising out of or related to your use of the Platform. To the fullest extent permitted by law, TopTipper's total liability for any claim arising out of or related to the Platform will not exceed the greater of (a) the total fees TopTipper retained on the specific transaction giving rise to the claim, or (b) twenty U.S. dollars (\$20.00).

12. Indemnification

You agree to indemnify and hold harmless TopTipper and its owners, officers, and employees from any claims, damages, losses, and reasonable costs (including attorneys' fees) arising out of your misuse of the Platform or your violation of these Terms or applicable law.

13. Changes to These Terms

We may update these Terms from time to time. When we do, we will revise the "Last updated" date above. Your continued use of the Platform after changes take effect means you accept the updated Terms.

14. Governing Law

These Terms are governed by the laws of the Commonwealth of Pennsylvania, without regard to its conflict-of-laws rules. Any dispute arising out of or relating to these Terms or the Platform will be brought exclusively in the state or federal courts located in Montgomery County, Pennsylvania, and you consent to the jurisdiction of those courts.

15. Contact Us

TopTipper, LLC

Email: hello@toptipper.co
