CLAIMS

1. A method for electronically disbursing tips from a restaurant to a restaurant employee on a daily basis with disbursement occurring each day that the restaurant employee earns the tips, the disbursement utilizing an electronic messaging payment network that links account issuer server computers to each other, the method comprising:

storing, in a payroll disbursement computer, payroll information for the restaurant employee, the payroll information including the restaurant employee's name, address, social security number, and electronic contact information;

receiving, in the payroll disbursement computer, a payroll disbursement indication from a proprietor of the restaurant, the payroll disbursement indication authorizing disbursement of the tips to the restaurant employee, the indication including a first electronic message originating from a first hand-held mobile device operated by the restaurant proprietor, the first electronic message received in the payroll disbursement computer on a day in which said tips were earned by the restaurant employee, the first hand-held mobile device including a first processor, a first memory, first communication circuitry and a first touchscreen for providing a first user interface to the restaurant proprietor;

in response to the payroll disbursement indication, sending a second electronic message from the payroll disbursement computer to a second hand-held mobile device operated by the restaurant employee, the message addressed according to the stored electronic contact information for the employee, the message indicating to the employee (i) that the disbursement of tips is available; and (ii) that the restaurant employee has a plurality of options for receiving the disbursement of tips, the second electronic message sent on the day the tips were earned, the second hand-held device including a second processor, a second memory, second communication circuitry and a second touchscreen for providing a second user interface to the restaurant employee;

receiving, in the payroll disbursement computer, response information from the restaurant employee, the response information indicative of the restaurant employee's selection of one of the plurality of options, the response information received by the payroll disbursement computer as electronic messaging from the second hand-held mobile device, the response information indicating that the tips

are to be transferred via the electronic messaging payment network to a destination payment account owned by the restaurant employee; and

initiating, by the payroll disbursement computer, a transfer of funds from an origination payment account owned by the restaurant to the destination payment account owned by the restaurant employee, the funds transfer being initiated in response to the payroll disbursement computer receiving the response information from the second hand-held mobile device, the funds transfer implemented by electronic messaging via the electronic messaging payment network from a first one of said account issuer server computers that stores said origination payment account to a second one of said account issuer server computers that stores said destination payment account, and the funds transfer occurring on the day the tips were earned;

wherein the payroll disbursement computer includes a third processor and a third memory in communication with the third processor; said third memory storing program instructions for programming the third processor to perform said steps of (i) storing payroll information, (ii) receiving the payroll disbursement indication, (iii) sending the second electronic message; (iv) receiving response information, and (v) initiating the transfer of funds.

2. A system for electronically disbursing tips from a restaurant to a restaurant employee on a daily basis with disbursement occurring each day that the restaurant employee earns the tips, the disbursement utilizing an electronic messaging payment network that links account issuer server computers to each other, the system comprising at least one data processor configured to:

store, in a payroll disbursement computer, payroll information for the restaurant employee, the payroll information including the restaurant employee's name, address, social security number, and electronic contact information;

receive, in the payroll disbursement computer, a payroll disbursement indication from a proprietor of the restaurant, the payroll disbursement indication authorizing disbursement of the tips to the restaurant employee, the indication including a first electronic message originating from a first hand-held mobile device operated by the restaurant proprietor, the first electronic message received in the payroll disbursement computer on a day in which said tips were earned by the restaurant employee, the first hand-held mobile device including a

first processor, a first memory, first communication circuitry and a first touchscreen for providing a first user interface to the restaurant proprietor;

in response to the payroll disbursement indication, send a second electronic message from the payroll disbursement computer to a second hand-held mobile device operated by the restaurant employee, the message addressed according to the stored electronic contact information for the employee, the message indicating to the employee (i) that the disbursement of tips is available; and (ii) that the restaurant employee has a plurality of options for receiving the disbursement of tips, the second electronic message sent on the day the tips were earned, the second hand-held device including a second processor, a second memory, second communication circuitry and a second touchscreen for providing a second user interface to the restaurant employee;

receive, in the payroll disbursement computer, response information from the restaurant employee, the response information indicative of the restaurant employee's selection of one of the plurality of options, the response information received by the payroll disbursement computer as electronic messaging from the second hand-held mobile device, the response information indicating that the tips are to be transferred via the electronic messaging payment network to a destination payment account owned by the restaurant employee; and

initiate, by the payroll disbursement computer, a transfer of funds from an origination payment account owned by the restaurant to the destination payment account owned by the restaurant employee, the funds transfer being initiated in response to the payroll disbursement computer receiving the response information from the second hand-held mobile device, the funds transfer implemented by electronic messaging via the electronic messaging payment network from a first one of said account issuer server computers that stores said origination payment account to a second one of said account issuer server computers that stores said destination payment account, and the funds transfer occurring on the day the tips were earned;

wherein the payroll disbursement computer includes a third processor and a third memory in communication with the third processor; said third memory storing program instructions for programming the third processor to perform said steps of (i) storing payroll information, (ii) receiving the payroll disbursement indication, (iii) sending the

second electronic message; (iv) receiving response information, and (v) initiating the transfer of funds.

3. A payroll disbursement computer for electronically disbursing tips from a restaurant to a restaurant employee on a daily basis with disbursement occurring each day that the restaurant employee earns the tips, the disbursement utilizing an electronic messaging payment network that links account issuer server computers to each other, the payroll disbursement computer comprising at least one data processor configured to:

store, payroll information for the restaurant employee, the payroll information including the restaurant employee's name, address, social security number, and electronic contact information;

receive, a payroll disbursement indication from a proprietor of the restaurant, the payroll disbursement indication authorizing disbursement of the tips to the restaurant employee, the indication including a first electronic message originating from a first hand-held mobile device operated by the restaurant proprietor, the first electronic message received in the payroll disbursement computer on a day in which said tips were earned by the restaurant employee, the first hand-held mobile device including a first processor, a first memory, first communication circuitry and a first touchscreen for providing a first user interface to the restaurant proprietor;

in response to the payroll disbursement indication, send a second electronic message to a second hand-held mobile device operated by the restaurant employee, the message addressed according to the stored electronic contact information for the employee, the message indicating to the employee (i) that the disbursement of tips is available; and (ii) that the restaurant employee has a plurality of options for receiving the disbursement of tips, the second electronic message sent on the day the tips were earned, the second hand-held device including a second processor, a second memory, second communication circuitry and a second touchscreen for providing a second user interface to the restaurant employee;

receive, response information from the restaurant employee, the response information indicative of the restaurant employee's selection of one of the plurality of options, the response information received by the payroll disbursement computer as electronic messaging from the second hand-held

mobile device, the response information indicating that the tips are to be transferred via the electronic messaging payment network to a destination payment account owned by the restaurant employee; and

initiate, a transfer of funds from an origination payment account owned by the restaurant to the destination payment account owned by the restaurant employee, the funds transfer being initiated in response to the payroll disbursement computer receiving the response information from the second hand-held mobile device, the funds transfer implemented by electronic messaging via the electronic messaging payment network from a first one of said account issuer server computers that stores said origination payment account to a second one of said account issuer server computers that stores said destination payment account, and the funds transfer occurring on the day the tips were earned;

wherein the payroll disbursement computer includes a third memory in communication with at least one data processor; the third memory storing program instructions for programming the at least one data processor to perform said steps of (i) storing payroll information, (ii) receiving the payroll disbursement indication, (iii) sending the second electronic message; (iv) receiving response information, and (v) initiating the transfer of funds.

4. A non-transitory computer readable storage medium embodying thereon a program of computer readable instructions which, when executed by one or more processors of a payroll disbursement computer in communication with at least one hand-held mobile device, cause the payroll disbursement computer to carry out a method for electronically disbursing tips from a restaurant to a restaurant employee on a daily basis with disbursement occurring each day that the restaurant employee earns the tips, the disbursement utilizing an electronic messaging payment network that links account issuer server computers to each other, the method embodying the steps:

storing, payroll information for the restaurant employee, the payroll information including the restaurant employee's name, address, social security number, and electronic contact information;

receiving, a payroll disbursement indication from a proprietor of the restaurant, the payroll disbursement indication authorizing disbursement of the tips to the restaurant employee, the indication including a first electronic message originating from a first hand-held mobile device operated by the restaurant

proprietor, the first electronic message received in the payroll disbursement computer on a day in which said tips were earned by the restaurant employee, the first hand-held mobile device including a first processor, a first memory, first communication circuitry and a first touchscreen for providing a first user interface to the restaurant proprietor;

in response to the payroll disbursement indication, sending a second electronic message to a second hand-held mobile device operated by the restaurant employee, the message addressed according to the stored electronic contact information for the employee, the message indicating to the employee (i) that the disbursement of tips is available; and (ii) that the restaurant employee has a plurality of options for receiving the disbursement of tips, the second electronic message sent on the day the tips were earned, the second hand-held device including a second processor, a second memory, second communication circuitry and a second touchscreen for providing a second user interface to the restaurant employee;

receiving, response information from the restaurant employee, the response information indicative of the restaurant employee's selection of one of the plurality of options, the response information received by the payroll disbursement computer as electronic messaging from the second hand-held mobile device, the response information indicating that the tips are to be transferred via the electronic messaging payment network to a destination payment account owned by the restaurant employee; and

initiating, a transfer of funds from an origination payment account owned by the restaurant to the destination payment account owned by the restaurant employee, the funds transfer being initiated in response to the payroll disbursement computer receiving the response information from the second hand-held mobile device, the funds transfer implemented by electronic messaging via the electronic messaging payment network from a first one of said account issuer server computers that stores said origination payment account to a second one of said account issuer server computers that stores said destination payment account, and the funds transfer occurring on the day the tips were earned;

wherein the payroll disbursement computer includes a third memory in communication with at least one data processor; the third memory storing program instructions for the payroll disbursement computer to perform said steps of (i) storing payroll information,

(ii) receiving the payroll disbursement indication, (iii) sending the second electronic message; (iv) receiving response information, and (v) initiating the transfer of funds.