

## OLT Enrollment for Refund Advantage

1. Log into your OLT account.

**OLT PRO**  
OnLine Taxes Professional Software

Toll-Free Sales: 1-877-OLT-4-PRO  
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### LOGIN INFORMATION

**STEP 1: LOGIN INFORMATION**

To continue with your account, please enter the Account Name and Password.

Account Name:

Password:

Firm Name:

[Forgot your Password?](#)  
[Forgot your Account Name & Password?](#)  
[Forgot your Firm Name?](#)

**STEP 2: CODE VERIFICATION**

To ensure the security, we are asking you to type your code in the text box.

Your Code: 9 d e d 8 3

Enter the code:

(This prevents automated login)

**Quick Links**

**OLT PRO Accounts**

- [Create an Account](#)
- [Login to my Account](#)
- [Purchase Software](#)
- [Renew for 2015TY](#)
- [Download ProDesktop Updates](#)

**Supported Forms**

- [Federal Forms List](#)
- [State Tax Forms Forms List](#)

**Questions**

- [Why IRS E-File?](#)
- [Form 8633 FAQs](#)

**More Information**

- [OnLine Taxes Guarantee](#)
- [Privacy/Security](#)
- [Site Limitations](#)

2. Select "Bank Enrollment" under the Bank option.

Individual Business Setup

Office Manager Client Manager e-file Scheduler Letters Bank Reports Forms

MANAGE FIRM EFIN

FIRM EFIN LIST

| S.NO. | EFIN | Bank Product       |
|-------|------|--------------------|
|       |      | Bank Products      |
|       |      | Direct Deposits    |
|       |      | Cash Card          |
|       |      | Bank Enrollment    |
|       |      | Printed Checks     |
|       |      | Non Printed Checks |
|       |      | Audit Protection   |
|       |      | Bank vs Non Bank   |

3. Select Refund Advantage as your bank partner.

**CHOOSE YOUR BANK PARTNER**

What will you Offer?

- TPG
- Refund Advantage
- River City Bank
- EPS Financial
- Republic Bank
- Refundo

**BANK PRODUCT CONFIRMATION.**

DO YOU WANT TO CONTINUE WITH YOUR REGISTRATION WITH REFUND ADVANTAGE PRODUCTS?

- Yes
- No

Warning: Once you select a bank for enrollment you cannot change your bank option.

4. Follow the steps to enter in all of your information to complete configuration. There will be several pages to complete.

Individual    Business    Setup

Office Manager   Client Manager   e-file   Scheduler   Letters   Bank   Reports   Forms   Tools   Support

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**REFUND ADVANTAGE - REGISTRATION** Dec 01, 2015

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**PRODUCT CONFIGURATION**

**DESCRIPTION OF REFUND ADVANTAGE FINANCIAL PRODUCTS**

- Traditional Bank Product Program with ERO incentives (OVB)
- Traditional Bank Product program - Low cost program with NO ERO incentives (KSB)
- Fee Advantage program - The bank fee is charged to the ERO (FEE)

Provide the following information for Enrollment Process with Bank

Has anyone associated with this business ever been assessed preparer penalties, convicted of a criminal offense under federal revenue laws, or been barred from practice?  Yes  No

**FEE DETAILS**

Transmitter Fee \$

Electronic Filing Fee (Cannot exceed \$150) \$

**BANK ACCOUNT INFORMATION FOR DEPOSIT OF FEES**

Name on Bank Account

Routing Transit Number (RTN) For Deposits

Depositor Account Number (DAN) For Deposits

Bank Account Type  Checking  Savings

Bank Relationship Type  Personal  Business

[Save and Continue](#)

5. Confirm information for Online Enrollment Application.

**Online Enrollment Application**

By Clicking on the "I AGREE" button below, I certify that I am the owner and am authorized to sign this application on behalf of the individual(s) and/or company(s) listed herein. I also certify that all information provided in this application is accurate and complete. I understand that providing any information to Refund Advantage Bank which is not accurate or complete, or failing to abide by Refund Advantage Bank RT Program terms and conditions will be grounds for immediate suspension from the program. In signing below, I also authorize Refund Advantage Bank and its assigned agents to run background checks and check the credit history of individuals and non-individuals listed in this application. I understand that Refund Advantage Bank, in its sole discretion, reserves the right to decline access to all or parts of its RT Program for reasons determined through this application, through review of the above-mentioned credit history, or through any other means determined to be appropriate and necessary by the bank.

EFIN

Date

Name

Title

## 6. The next step covers the ERO Agreement for Refund Advantage. Click "I agree" to proceed.



### ERO Agreement

This ERO Agreement (the "Agreement"), dated 12/01/2015, is made between Refund Advantage ("Service Provider") and FORT KNOX FINANCIAL SERVICES ("ERO").

The ERO offers tax preparation services to U.S. taxpayers (each a "Taxpayer"). Service Provider offers a program which enhances the ERO's tax preparation services (the "Program"), and permits the ERO to offer to its Taxpayers one or more products, including (in Service Provider's discretion): an Electronic Refund Disbursement Service (the "Disbursement Service"), a Fee Advantage Refund Transfer (the "Fee Advantage RT"), a prepaid card issued by Service Provider (the "Prepaid Card"), or the Refund Advance (each of the Disbursement Service, the Fee Advantage RT, Prepaid Card, and Refund Advance is a "Product" and, collectively, "Products"). Service Provider will utilize the services of Ohio Valley Bank Company (the "Bank") for purposes of facilitating and providing tax refund related services pursuant to the Program. The terms and conditions governing the Program and the ERO's participation in the Program are set forth below. Upon the ERO's electronic consent provided to and received by Service Provider or by the ERO's participation in the Program, the ERO accepts and agrees to the terms and conditions set forth in this Agreement.

ERO acknowledges and agrees that ERO may not participate in the Program or offer any Products until approved by Service Provider and Service Provider may withdraw its approval at any time.

#### TERMS AND CONDITIONS

1. **Definitions.** Terms used but not otherwise defined in the Agreement will have the meanings set forth below.

"**Applicable Law**" means, collectively, federal, state and local statutes, codes, regulations, rules, laws, published regulatory guidelines (specifically including, but not limited to, OCC Bulletin 2015-36), judicial or administrative orders and interpretations, and the Rules which are applicable to the Program and each Party in the performance of its obligations under this Agreement, as they may be modified from time to time.

"**Application**" means an application or authorization (as the case may be) for one or more Products, in a form provided by Service Provider, completed by a Taxpayer and submitted to Service Provider through the ERO, as agent for the Taxpayer.

"**BSA/AML Requirements**" means the guidelines, requirements, policies and procedures established from time to time by Service Provider to ensure compliance with the federal Bank Secrecy and anti-money laundering requirements under Applicable Law.

"**Consumer Information**" means any data or information of any Taxpayer that is provided to or obtained by any Party in connection with the Program or any Product or the performance by such Party of the terms and conditions of this Agreement, including, but not limited to, all lists of Taxpayers, former Taxpayers, and all information relating to and identified with such Cardholders, including, but not limited to, account transaction and balance data, and "non-public personal information" as defined by Gramm-Leach-Bliley Act and its implementing regulations, as amended, including, but not limited to, postal and e-mail addresses and associated data (including any personally identifiable information, personal account information, financial information, Prepaid Card or account numbers, Prepaid Card expiration dates, Transaction data, personal identification numbers and other related information, social security numbers or personal or financial information) provided by the Cardholders to any Party.

"**EFIN**" means Electronic Filer Identification Number.

"**General Terms**" means the general terms and conditions governing the Program set forth in the body of this Agreement.

"**Guidelines**" means Service Provider's User's Manual and Getting Started Guide along with any guidelines, policies, procedures or instructions relating to the Program that are provided by Service Provider to ERO from time to time.

"**IRS**" means the Internal Revenue Service.

"**Person**" means, as the context requires, a human being and/or any firm, corporation, partnership (including, without limitation, general partnerships, limited partnerships, and limited liability partnerships), limited liability company, joint venture, business trust, association or other legal entity other than a Party.

#### Disbursement Service Product Schedule

##### 1. Disbursement Service Product Description.

At the time of a Taxpayer utilizing the ERO's tax preparation service, Taxpayer may choose to receive Taxpayer's refund through our Electronic Refund Disbursement Service (the "Disbursement Service"). If Taxpayer elects to enroll in the Disbursement Service, Taxpayer's refund will be sent by the government to a temporary special purpose deposit account at Bank, from which Service Provider will send Taxpayer the refund amount after making all of Taxpayer's authorized deductions. By utilizing the Disbursement Service, Service Provider will direct all Taxpayer authorized deductions to the appropriate party on behalf of the Taxpayer. There is no fee to enroll in the Disbursement Service. However, Taxpayer must choose the method by which Taxpayer wishes to receive such refund. Fees and other the availability of other Products may vary based upon the disbursement method chosen by Taxpayer.

##### 2. Checks.

ERO acknowledges that it will have custody of checks and check stock and/or Prepaid Cards as part of ERO's participation in the Program. Checks handed out to taxpayers must have the check stub attached. ERO will only deliver a check to the taxpayer if the Itemization of Fees is attached and printed and all ERO fees are accurately disclosed thereon. ERO agrees to keep a detailed log accounting for each voided, damaged, and lost check. Such log shall be furnished to Service Provider upon request. The ERO agrees to keep check stock provided to ERO through the Program, in a locked safe, drawer or cabinet with reasonable access controls and security safeguards in place. ERO shall also reimburse Service Provider for any loss incurred by Service Provider in the event a check is stolen by an employee of ERO or by any other individual, or given to the wrong Taxpayer. ERO further agrees that only authorized personnel will be allowed access to checks and that the ERO will use, complete, handle, and disburse checks strictly in accordance with the requirements set forth in this Agreement and in the Guidelines. In addition, ERO shall not deliver duplicate checks of the same amount to a Taxpayer, without Service Provider's approval. ERO agrees that Service Provider may withhold any and/or all of the ERO's fees and incentive to indemnify Service Provider for any potential losses, expenses and costs if ERO releases any duplicate checks. These obligations shall survive any termination or expiration of the Agreement.

##### 3. Fees and Expenses.


As set forth in the Taxpayer Application, Service Provider may charge a fee to the Taxpayer based upon the Taxpayer's selected method of disbursement. Such fee varies based upon the disbursement method chosen by the Taxpayer.

Any amount due to the ERO for tax preparation services under Section 6.2(d) of the Agreement will be paid to ERO in accordance with ERO's instructions, provided such payment method is supported by Service Provider.

4. **Complaints, Customer Service.** ERO will direct any Taxpayer with a complaint or other customer service need specifically related to the Disbursement Service Product to the contacts provided in the Guidelines.



7. Select "Transmit Enrollment" to send enrollment data to Refund Advantage.



2015TY Bank Enrollment

Refund Advantage - APPROVAL STATUS

Refund Advantage Bank ENROLLMENT HISTORY

[View Refund Advantage Bank Enrollment History](#)

We sent the following informations to Refund Advantage Bank

PRODUCT INFORMATION

CONTACT INFORMATION

EFIN

COMPANY NAME

CONTACT PERSON FIRST NAME

CONTACT PERSON LAST NAME

ADDRESS

CITY

STATE

ZIP CODE

PHONE NUMBER

FAX NUMBER

E-Mail Address

ACCOUNT INFORMATION

Routing Transit Number(RTN)

Depositor Account Number(DAN)

Account Type  CHECKING ACCOUNT

FEE DETAILS

Transmitter Fee \$ 10

[TRANSMIT ENROLLMENT](#)

[EDIT ENROLLMENT INFORMATION](#)

[BACK TO EFIN LIST](#)

