



# Refund Advantage<sup>®</sup>

A Division of MetaBank<sup>®</sup>

## TAKE *your* TAX BUSINESS TO THE NEXT LEVEL

*You* have just found the user-friendly bank program that fits both the unique needs of your independent tax office *and* the clients who rely on your expertise.

Our focus is, and has always been, helping the tax professionals stay competitive while growing. At **Refund Advantage**, we want to be a part of your successful future.

Upgrade your bank experience this year with the **All-In-One** solution you deserve!



28,000 Tax Offices  
Nationwide in  
Our Systems



Over \$1 Billion Issued in  
Taxpayer Advance Loans  
from Our Systems



12+ Tax Software  
Integrations



New Credit & Debit Card  
Processing Services

One great 2022 update is our Pre-Season Taxpayer Loyalty Program. Now, you will have two funding options to give your clients up to \$500 on our FasterMoney<sup>®</sup> Discover<sup>®</sup> Prepaid card. They can be loaded through a Refund Advantage pre-season office loan or self-funded by your business... or both. Just in time to spread some holiday cheer.

## REFUND TRANSFER<sup>1</sup>

Collect your tax preparation fees from your clients' tax refunds with ease while earning additional revenue<sup>2</sup>.

## TAXPAYER REFUND ADVANCE LOANS<sup>3</sup>

With our fast approval process, a customer could walk out of your office the same day they file with a no-cost<sup>4</sup> Refund Advance Loan. And our marketing fees have low and no-cost options.

### **\*NEW\***

## PRE-SEASON TAXPAYER LOYALTY PROGRAM<sup>5</sup>

Attract and retain customers with up to \$500 on our FasterMoney® Discover® Prepaid Cards<sup>6</sup> starting in December.

## TAX OFFICE LOANS<sup>7</sup>

We provide the earliest access to Software Purchase Assistance, Start-Up, and Fee Advance Loans to help with opening your office and starting the season.

### **\*NEW\* RA PAYMENTS<sup>8</sup>**

Our new Credit and Debit Card processing solution that is fast, secure, and reliable — No contracts, no hidden fees, and programs built specifically for the tax professional.

1 The Refund Transfer is an optional tax refund related product offered by MetaBank®, N.A., Member FDIC. The Refund Transfer is not a loan. E-filing of tax return is required to be eligible for the product. Subject to approval. Fees apply. See terms and conditions for details.

2 Incentives on all options are available on fully funded products. Specific product offerings, pricing, and incentives are subject to change and may vary based on filing state and/or the tax software used.

3 The Refund Advance is an optional tax-refund related loan provided by MetaBank®, N.A., Member FDIC (it is not the actual tax refund) at participating locations. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of \$250 (where available), \$500, \$1,000, 25%, 50%, or 75% of your expected tax refund from \$250 — \$6,000. Loans in the amounts of \$250, \$500, and \$1,000 have an Annual Percentage Rate (APR) of 0.00%. Loans in the amounts of 25%, 50% or 75% of your expected tax refund have an APR of 36.0% with a minimum loan of \$1,250. For example, \$2,500 loan representing 50% of expected refund borrowed over 29 day term, total amount payable in a single payment is \$2,571.51 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

4 Certain Refund Advance Loans are available at no cost to tax preparers and taxpayers, however other options include a marketing fee and consumer fee.

5 The Pre-Season Taxpayer Loyalty Program is not a loan to your clients. No fees may be charged to your clients for this program. You are responsible for any applicable lending requirements in your state.

6 The FasterMoney Discover® Prepaid Card is issued by MetaBank®, N.A., Member FDIC, and is subject to Cardholder Terms and Conditions, Discover and the Discover acceptance mark are service marks used by MetaBank under license from Discover Financial Services.

7 Availability dependent on loan qualification and eligibility criteria. Other terms and conditions may apply.

8 Certain terms and conditions apply. Ask your Rep for more information. Refund Advantage is a registered ISO of PNC Bank, N.A., Pittsburgh, PA — Member FDIC



## Contact us



refund-advantage.com



1.800.967.4934



# All <sup>IN</sup> One ADVANTAGE

## PREDICTABLE PRICING

**\$39.95**

REFUND TRANSFER FEE<sup>4</sup>

**PLUS**

### ONLINE

Self-Serve Check Print  
Taxpayer Troubleshooting

### DEDICATED

Tax Professional Support

### OPTIMIZED

Mobile Account Management  
for Updates On-The-Go

### FREE DOWNLOADABLE

Marketing Materials in  
English and Spanish

## WE KEEP IT *Simple*

### GET THE **ADVANTAGE**

One program that just makes sense. Collect your fees through your taxpayer's refund with standard disbursement options. Give clients easy access to funds through a Taxpayer Advance Loan<sup>1</sup> at no-cost<sup>2</sup> to you or your customer.

*Refund Advantage is the clear choice for every tax season.*

## ONE PROGRAM FOR ALL YOUR NEEDS

- ✓ Taxpayer Advance Loan Amounts
  - No-cost Taxpayer Advance Loans - \$250, \$500, or \$1,000
  - Taxpayer Advance Loans \$1,250 to \$6,000 – 36%APR
- ✓ Taxpayer Pre-Ack loans<sup>2</sup> available first week in January
- ✓ In-season ERO marketing fees for Taxpayer Advance Loans:
  - \$0 – Prepaid Card<sup>3</sup>
  - \$29<sup>95</sup> – Check or Direct Deposit
- ✓ High approval rates

1 The Refund Advance is an optional tax-refund related loan provided by MetaBank®, N.A., Member FDIC (it is not the actual tax refund) at participating locations. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of \$250 (where available), \$500, \$1,000, 25%, 50%, or 75% of your expected tax refund from \$250 - \$6,000. Loans in the amounts of \$250, \$500, and \$1,000 have an Annual Percentage Rate (APR) of 0.00%. Loans in the amounts of 25%, 50% or 75% of your expected tax refund have an APR of 36.0% with a minimum loan of \$1,250. For example, \$2,500 loan representing 50% of expected refund borrowed over 29 day term, total amount payable in a single payment is \$2,571.51 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

2 Certain Refund Advance Loans are available at no cost to tax preparers and taxpayers, however other options include a marketing fee and consumer fee. Pre-Acknowledgement Loans (approved prior to IRS Acknowledgement) have a \$75 Marketing Fee. ERO program opt-in and approval required.

3 The FasterMoney® Discover® Prepaid Card is issued by MetaBank, N.A., Member FDIC, pursuant to a license from Discover Network. Discover and the Discover acceptance mark are service marks used by MetaBank, Member FDIC, under license from Discover Financial Services.

4 The Refund Transfer is an optional tax refund-related product offered by MetaBank, N.A., Member FDIC. The Refund Transfer is not a loan. E-filing of tax return is required to be eligible for the product. Subject to approval. Fees apply. See terms and conditions for details.

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A photograph of two men sitting at a desk, looking at a laptop. One man is wearing a yellow sweater and glasses, the other is wearing a light blue shirt. They appear to be in a professional setting.

# TAX OFFICE LOANS

## Money to Get *you* Started

Refund Advantage gives you peace of mind to weather industry fluctuations by offering Start-Up and In-Season Fee Assist loans<sup>1</sup> to ensure the smoothest tax season possible. Repay the loans through your tax preparation fees.

### ✔ Pre-Season Office Startup

- Starting **October**
- Purchase office supplies and equipment
- Advertise your business
- Pre-Season Taxpayer Loyalty Program

### ✔ In-Season Fee Assist

- Manage payroll, rent, and other expenses at start of season
- Receive 50% of each tax prep fee, up to \$300, before funding starts

### ✔ Software Purchase Assistance

- Cover the cost of your tax prep software with no added fees
- Lock in lower pricing
- Reduce out-of-pocket expenses

<sup>1</sup> Availability dependent on loan qualification and eligibility criteria. Other terms and conditions may apply.

A circular portrait of a smiling woman with dark hair, wearing a light-colored top.

## Contact us



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*New!*

# RA PAYMENTS

A credit and debit card program specifically for the tax professional.

## More options for *your* Customers

At Refund Advantage, we understand the tax business better than your average credit card processor. We know your business is seasonal and we know that your customers need flexibility in payments. *RA Payments* is streamlined and designed just for you.

### PROGRAM OPTIONS

- ⊕ Rates starting at 1.74%
- ⊕ No monthly fees outside tax season  
-or-
- ⊕ No monthly fees year-round
- ⊕ Desktop, mobile, and point of sale hardware options

### FIRST-CLASS BENEFITS

- ✓ No long-term contracts
- ✓ No cancellation fees
- ✓ No hidden fees
- ✓ Referral incentives
- ✓ Sales, Account Management, Billing, and Equipment Support is all handled *in-house*
- ✓ Programs for every size business
- ✓ Free Statement Analysis—Find out how we stack up against your current program
- ✓ Easy to use programs
- ✓ Give your clients more secure payment options

Certain terms and conditions apply. Ask your Rep for more information.  
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*The new RA Payments solution is opening up income opportunities for tax preparers. We built this for the tax industry in every way - and that's what sets us apart from everyone else.*

**Wilson Boye** | Merchant Services Manager

## Contact us



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