

A woman with long dark hair, wearing a green button-down shirt, is meditating in a lotus position at a desk. Her eyes are closed, and her hands are resting on her knees in a mudra. Around her, the office environment is blurred, showing hands holding a smartphone, a tablet, and an open notebook, suggesting a busy work environment. The background includes a window with a view of a city and some office supplies like a pen holder and a coffee cup.

# Refund Advantage<sup>®</sup>

Powered by Pathward<sup>®</sup>

## FIND YOUR OFFICE ZEN

[refund-advantage.com](https://refund-advantage.com)

# Collect your prep fees with REFUND TRANSFERS<sup>1</sup>

Our refund transfers allow your customer to pay tax prep fees through their tax refund. And we keep them simple, convenient, and consistently priced for you.

## BENEFITS OF REFUND TRANSFERS



PREDICTABLE PRICING  
\$39.95



NO FEES FOR YOU!



INCREASE CASH FLOW  
WITH FEE ADVANTAGE®



ATTRACT MORE  
CUSTOMERS

## YOUR CLIENTS CHOOSE HOW THEY RECEIVE THEIR FUNDS

» FASTERMONEY®  
DISCOVER® PREPAID CARD®  
*Convenient, secure, and easy  
to use*

» DIRECT DEPOSIT  
*Funds issued securely to your  
client's bank account*

» CHECK  
*Print their check in your office*

# Offer your customers TAXPAYER ADVANCE LOANS<sup>2</sup>

With no-cost OR fee-based taxpayer refund advance loans<sup>3</sup>, your client could get an advance loan on the same day you file their return. **\$0 or \$29.95 In-Season ERO Marketing Fees<sup>4,5</sup>.**

## ADVANCES BETWEEN \$250 AND \$6,000



*Your Client Pays Nothing!*  
**\$250, \$500, & \$1,000  
NO-COST LOAN TO  
THE TAXPAYER**



*Your Client Gets More!*  
**\$1,250 TO \$6,000  
INTEREST-BEARING**

# Support your business with **TAX OFFICE LOANS<sup>6</sup>**

Get the funds to accomplish more! We want to make sure you have the capital you need to weather industry fluctuations.

## LAUNCH YOUR TAX SEASON WITH EASE!



**PRE-SEASON  
OFFICE STARTUP**



**FEE ADVANTAGE  
IN-SEASON FEE ASSIST**



**SOFTWARE PURCHASE  
ASSISTANCE**



**"We've been working with this business for five years, and their support has consistently been exceptional. They address issues promptly, offering timely resolutions. They are proactive in staying updated and make sure we are well-informed. Their assistance has been invaluable."**

— Edwin R.  
Arlington, TX

# Easily **PROCESS DEBIT AND CREDIT CARDS<sup>7</sup>** WITH

## *RA***PAYMENTS**

### BENEFITS OF RA PAYMENTS

- » No long-term contracts
- » Free statement analysis
- » No hidden fees
- » Easy to apply and simple to set up
- » Designed specifically for the tax professional



**TERMINAL**



**MOBILE**



**VIRTUAL**



**RATES  
STARTING AT**  
**1.74%**

TAX OFFICE LOANS

RA PAYMENTS



# Save time, and reduce costs with **ACH Processing Program<sup>7</sup>**

Upgrade your payment operations with seamless, secure, and low cost technology. Receive, invoice, and schedule payments from your customers' accounts within minutes – **only with ACH Processing.**

**WE KEEP  
COSTS LOW**

**STARTING AT  
\$1.75 PER  
TRANSACTION**

ACH PROCESSING

## SIMPLIFY YOUR PAYMENT OPTIONS



ONLINE



OVER THE PHONE



IN PERSON



PAYMENT LINK

# Experience the benefits of the **FasterMoney<sup>®</sup> Discover<sup>®</sup> Prepaid Card<sup>5</sup>**

Win more customers and retain your loyal ones with the FasterMoney Discover Prepaid Card. Offer quick and secure access to funds or simply setup a retention program for your tax office.

## YOU AND YOUR CLIENTS WIN WITH FASTERMONEY

- » Reduce your paper check usage and save yourself time and money
- » The customer gets their tax refund up to 4 days earlier<sup>8</sup>
- » With FasterMoney Preseason Loyalty<sup>9</sup>, your clients can access funds starting in December



FASTERMONEY PREPAID CARD





RECEIVE UP TO  
**50% OF YOUR  
TAX PREPARATION  
FEES EARLY**

## Get paid sooner with **FEE ADVANTAGE®** — A FEE ASSIST PRODUCT<sup>6</sup>

With Fee Advantage you could receive 50% of your tax preparation fees the next business day. This helps you manage expenses during the initial filing of taxpayer returns. Fee Advantage Loans will ensure the smoothest tax season possible.



FEE ADVANTAGE

Refund Advantage goes the  
extra mile with effective support.

## CUSTOMER SUPPORT

WE MAKE THINGS SIMPLE



SPANISH & ENGLISH



LIVE CHAT FEATURE



ONLINE **SELF-SERVE**  
TOOLS



MULTIPLE CALL  
CENTERS



A LIVE AGENT  
WILL ANSWER  
YOUR CALL IN  
**UNDER A  
MINUTE\***

## MARKETING SUPPORT

FREE  
PRINT-READY  
DOWNLOADS:

- » Banners
- » Posters
- » Postcards
- » And More!



SUPPORT



**We are Refund Advantage...**  
**AND WE LOOK  
FORWARD TO  
WORKING WITH YOU.**

**Visit [refund-advantage.com](https://refund-advantage.com)**



### **CUSTOMER SUPPORT**

1-800-967-4934

[support@refund-advantage.com](mailto:support@refund-advantage.com)

### **SALES**

888-478-2762

[sales@refund-advantage.com](mailto:sales@refund-advantage.com)



# Refund Advantage<sup>®</sup>

Powered by Pathward<sup>®</sup>

All programs reflect 2023 tax season levels. 2024 tax season programs will be released this Fall. See website for the most current programs.

<sup>1</sup> The Refund Transfer is an optional tax refund-related product offered by Pathward<sup>®</sup>, 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.

<sup>2</sup> The Refund Advance is an optional tax-refund related loan provided by Pathward<sup>®</sup>, N.A., Member FDIC (it is not the actual tax refund) at participating locations. Program availability and loan amounts may vary based on state and software provider. 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, or \$1,000, 25%, 50%, or 75% of your expected tax refund from \$250 – \$6,000. When calculating the amount of your loan, the amount of your “expected” tax refund may be affected by any refundable tax credits. 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.

<sup>3</sup> 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.

<sup>4</sup> A marketing fee of \$29.95 applies for every approved In-Season advance with a refund transfer or loans without a refund transfer. \$0 marketing fees require the use of the FasterMoney<sup>®</sup> Discover<sup>®</sup> Prepaid Card for disbursement.

<sup>5</sup> The FasterMoney<sup>®</sup> Discover<sup>®</sup> Prepaid Card is issued by Pathward<sup>®</sup>, N.A., Member FDIC, under a license from Discover Financial Services. Discover and the Discover acceptance mark are service marks used by Pathward, Member FDIC, under license from Discover Financial Services.

<sup>6</sup> Office loan availability dependent on ERO application approval and eligibility criteria. Terms and conditions apply.

<sup>7</sup> Refund Advantage is a registered ISO of PNC Bank, N.A., Pittsburgh, PA – Member FDIC

<sup>8</sup> The speed at which the IRS will process your refund will not change. Early availability claim is based on a comparison of the FasterMoney Visa Prepaid Card's policy of making federal refunds available upon receipt of payment instruction versus the typical banking practice of making funds available at settlement. This early access requires deposit of your federal refund onto the FasterMoney Card and depends on the timing of the IRS's submission of the payment as well as other payment instructions, and fraud prevention measures. Policy subject to change.

<sup>9</sup> 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.

\* Average wait time based on In-Season customer service reporting. Hold times may vary.