



# Refund Advantage<sup>®</sup>

Powered by Pathward<sup>®</sup>

All **IN** One

ADVANTAGE

[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!



**50% OF YOUR PREP FEES**  
THE NEXT BUSINESS DAY  
WITH FEE ADVANTAGE<sup>®6</sup>



ATTRACT MORE  
CUSTOMERS

## YOUR CLIENTS CHOOSE HOW THEY RECEIVE THEIR FUNDS

### » FASTERMONEY<sup>®</sup> VISA<sup>®</sup> PREPAID CARD<sup>5</sup>

*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>

## from \$250 to \$7,000

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 \$34.95 In-Season ERO Marketing Fees<sup>4,5</sup>.**

### NO-COST LOAN TO THE TAXPAYER



*Your Client Pays Nothing!*  
**\$250, \$500, or \$1,000**

### INTEREST-BEARING 36% APR



*Your Client Gets More!*  
**\$1,250 to \$7,000**

**LOW marketing fees<sup>4</sup> - COMPARE & SAVE!**

**Example:**  
Taxpayer comes in and applies for a No-Cost taxpayer advance loan<sup>2</sup>

Taxpayer requests their loan on a **FasterMoney Visa® Prepaid Card<sup>5</sup>** and is approved!

**Taxpayer leaves with \$1,000 for NO COST and there is NO COST to your office! <sup>2,4</sup>**



# 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**



**PRE-SEASON LOYALTY  
DECEMBER FUNDS TO  
YOUR CLIENTS**



**FEE ADVANTAGE  
IN-SEASON FEE ASSIST**



**SOFTWARE PURCHASE  
ASSISTANCE**

TAX OFFICE LOANS



**"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

- » Designed specifically for the tax professional
- » Easy Application and Setup
- » Customizable Programs and Equipment
- » Bilingual In-House Support
- » Referral Incentives
- » Free statement analysis
- » No hidden fees



TERMINAL



MOBILE



VIRTUAL



OMNI-CHANNEL



RA PAYMENTS

**RATES  
STARTING AT**

# 1.74%

**CONTACT US  
TODAY TO  
LEARN MORE!**

Merchant Services: 1-844-244-1787

[merchantsales@pathward.com](mailto:merchantsales@pathward.com)

[rapaytoday.com](http://rapaytoday.com)



# 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.**

**STARTING AT  
\$1.75 PER  
TRANSACTION**

ACH PROCESSING

## SIMPLIFY YOUR PAYMENT OPTIONS



ONLINE



OVER THE PHONE



IN PERSON



PAYMENT LINK

**MERCHANT  
SERVICES**

1-844-244-1787

[merchantsales@pathward.com](mailto:merchantsales@pathward.com)

[rapaytoday.com](http://rapaytoday.com)



**Experience the benefits  
of the**

**FasterMoney<sup>®</sup>**

**Visa<sup>®</sup> Prepaid Card<sup>5</sup>**

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

**YOUR CLIENT GETS  
THEIR TAX REFUND UP  
TO 4 DAYS EARLIER<sup>8</sup>**

- » Reduce your paper check usage and save yourself time and money
- » With FasterMoney Preseason Loyalty<sup>9</sup>, your clients can access funds starting in December
- » You and your clients WIN with FasterMoney

**Give clients  
up to \$500  
starting in  
December  
with Pre-Season  
Loyalty<sup>9</sup>**



**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>**

**FEE ADVANTAGE**

With Fee Advantage you could receive 50% of your tax preparation fees the next business day from IRS Acknowledgement, up to \$300 per customer. This helps you manage expenses during the initial e-filing of taxpayer returns. Fee Advantage Loans will ensure the smoothest tax season possible.





**NEW from Refund Advantage...**

# FeeDefender

*an Unfunded Tax Prep Fee Program*

**Get paid on  
*unfunded* clients!**

**FeeDefender<sup>1</sup>** is available for the small number of clients that choose to pay by their tax refund but don't receive enough funding to cover your fees. With FeeDefender, you have an easy alternative payment solution to have your tax preparation fees directly debited from these client's bank accounts.

## **TAX DEBT RELIEF SERVICES\***

Give taxpayers or small business owners that have IRS tax debt the chance to resolve their tax debt and make a step towards financial freedom. No additional time, experience, or special training required - ***simply refer your customer to tax debt relief services, and you receive 12.5% of collected fees from your referral!*** You keep the relationship while specialists work directly with your client to investigate and recommend a solution.

\*Tax debt resolution services provided by Community Tax, LLC which is not an affiliate of Pathward®, N.A. Fees, terms and conditions apply.

# Compatible With Leading SOFTWARE PARTNERS

Let us partner with you to navigate the intricacies of the market, ensuring your services are known, valued, and trusted by all who seek financial expertise.

DrakeSoftware®

ProTaxPro.com

intuit  
Lacerte® Tax

intuit  
ProSeries® Tax

intuit  
ProConnect™ Tax

CROSSLINK®  
Tax Pro Alliance

TAXWARE  
SYSTEMS INC.

QR TaxPro

CROSSLINK®

TaxSlayer  
PRO

my  
TAXprep  
office®

THOMSON REUTERS

nLync

OLTPRO  
PROFESSIONAL TAX SOFTWARE

TaxWise® TaxWise®Online

## & MORE!

Ask if your software is a  
Refund Advantage partner.

### CUSTOMER SUPPORT

800-967-4934

support@refund-advantage.com

### MERCHANT SERVICES

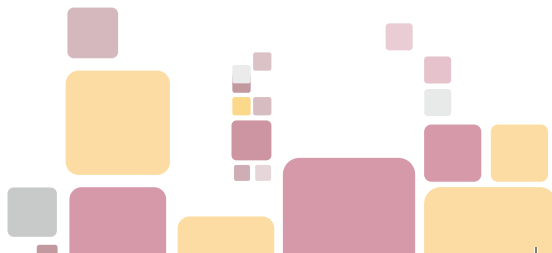
844-244-1787

merchantsales@pathward.com

### SALES

888-478-2762

sales@refund-advantage.com



# MARKETING SUPPORT

## FREE PRINT-READY DOWNLOADS:

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



**Refund Advantage goes the extra mile with effective support.**

## TAX OFFICE SUPPORT

**WE MAKE THINGS SIMPLE -  
AND WE DON'T OUTSOURCE!**



SPANISH & ENGLISH



LIVE CHAT FEATURE



ONLINE SELF-SERVE  
TOOLS



MULTIPLE CALL  
CENTERS



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

**SUPPORT**





# Refund Advantage®

Powered by Pathward®

1 The Refund Transfer is an optional tax refund-related product offered by Pathward®, 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 The Refund Advance is an optional tax-refund related loan provided by Pathward®, 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–\$7,000. 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.

4 A marketing fee of \$34.95 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® Visa® Prepaid Card for disbursement.

5 The FasterMoney Visa® Prepaid Card is issued by Pathward, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc. and administered by Refund Advantage, a division of Pathward, and may be used everywhere Visa debit cards are accepted.

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

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

8 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.

9 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.

10 Fees apply to EROs only with respect to successful debit payments. Refund Advantage is facilitating debit payments of unfunded ERO tax preparation fees on behalf of EROs.

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