

Refund *Advantage*[®]

Powered by Pathward[®]

*All **IN** One*

ADVANTAGE

www.refund-advantage.com

COLLECT YOUR FEES the *RA* way!

Refund

Transfers¹ offer

your customers a hassle-free way to cover tax preparation fees using their tax refund. Our process is designed to be simple, convenient, and consistently priced, ensuring a seamless experience for both you and your clients.

YOUR CLIENTS CHOOSE HOW THEY RECEIVE THEIR FUNDS

» **FASTERMONEY® VISA® PREPAID CARD²**

Fastest way to receive funds

» **DIRECT DEPOSIT**

*Funds issued securely to your
client's bank account*

» **CHECK**

Print their check in your office



TAXPAYER COST

\$39.95



**50% OF YOUR PREP FEES
THE NEXT BUSINESS DAY
WITH FEE ADVANTAGE®**



NO FEES FOR YOU!



**ATTRACT MORE
CUSTOMERS**

TAXPAYER ADVANCE LOANS⁴

**\$250 to
\$7000**

With
no-cost OR
fee-based taxpayer
refund advance loans, your
client could get an advance loan on
the same day you file their return.
\$0 or \$34.95 In-Season ERO Marketing Fees⁵.

NO-COST LOAN⁶ *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

Example:
Taxpayer comes
in and applies
for a No-Cost
taxpayer
advance loan

Taxpayer
requests their
loan on a
**FasterMoney
Visa® Prepaid
Card** and is
approved!

**Taxpayer
leaves with
\$1,000 for NO
COST and
there is NO
COST to your
office!**

GET PAID SOONER

with **FEE ADVANTAGE®**



RECEIVE UP TO
50%
of your
TAX PREPARATION FEES
EARLY

With *Fee Advantage* you could receive 50% of your tax preparation fees the next business day from IRS Acknowledgement.

This helps you manage expenses during the initial e-filing of taxpayer returns.
Fee Advantage loans will ensure the smoothest tax season possible.



4000 1234 5678 0910

GOOD THRU 06/27

DEBIT

VISA

USE THE PREPAID CARD
THAT FUNDS UP TO
4 DAYS FASTER!



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.

Give clients
up to **\$500**
starting in
December
with Taxpayer
Loyalty!¹

**YOUR CLIENT GETS
THEIR TAX REFUND UP
TO 4 DAYS EARLIER**

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

DECEMBER TAXPAYER LOYALTY FUNDS!⁸

OUR LOYALTY
PROGRAM PUTS
YOU IN CONTROL!

UP
TO **\$500**
per card

- Offer your loyal clients rewards and incentivize new customers by giving them \$25 to \$500!
- You understand your customer base better than anyone. With *Refund Advantage*, you determine who gets December Loyalty funds and how much they get!
- You make the rules - and you determine repayment.
- Get clients in the door earlier and put money on the street in early December!



Puts you in
charge of your
program



Easy for your
taxpayer
to use



Keeps you
competitive in
your market



Available early
December

Get paid on *unfunded* clients!

FeeDefender

an Unfunded Tax Prep Fee Program

FeeDefender is available for the small number of clients that choose to pay from 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.

At Refund Advantage, we pride ourselves on providing industry-leading payment solutions and loan programs to support the over 43,000 tax professionals enrolled in our systems.

Support your business *with*
TAX OFFICE LOANS³
and launch your tax season with ease
starting October 1st!

**PRE-SEASON
OFFICE STARTUP
LOAN**

- Available October 1st
- New and Existing *Refund Advantage* clients may qualify
- Loans range from \$2,000 to \$250,000+

**SOFTWARE
PURCHASE
ASSISTANCE**

- Early software pricing
- Repay during tax season
- Check with your software for availability

***TAX DEBT
RESOLUTION****

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.

YOUR SOLUTION FOR
CREDIT • DEBIT • ACH
PROCESSING

RA PAYMENTS

Let's simplify payments.

- No Long-Term Commitments
- Year-Round Processing
- No Refund Transfer Requirements



CREDIT & DEBIT CARD PROCESSING

RATES
STARTING AT
1.74%

ACH PROCESSING

STARTING AT
\$1.75
PER TRANSACTION

**We handle every transaction in your office:
Pay-by-refund, credit, debit, and ACH.
Get flexible payment solutions – Accept payments
in-person, online, or via recurring billing.**

New! **ONLINE PAYMENT PORTAL**

- INSTANT ON-BOARDING
- NO MONTHLY FEES
- CREDIT, DEBIT, AND ACH PROCESSING INCLUDED



BENEFITS OF RA PAYMENTS¹⁰

- » 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



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
MINUTE¹¹**

MARKETING SUPPORT

**FREE PRINT-READY
DOWNLOADS in
ENGLISH & SPANISH:**

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





Refund Advantage[®]

Powered by Pathward[®]

All disclosures, terms, and conditions are subject to change without notice. Please see website for current information.

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 FasterMoney[®] Visa[®] Prepaid Card is issued by Pathward[®], N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc.

3 Office loan availability dependent on ERO enrollment approval and eligibility criteria. Terms and conditions apply.

4 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, \$1,000, 25%, 50%, or 75% of your expected tax refund up to \$7,000, with interest-based applicants receiving an average of \$2,003.41; \$7,000 available only to well-qualified applicants with a minimum expected tax refund of \$9,569. Underwriting standards subject to change. When calculating the amount of your loan, the amount of your "expected" tax refund may be affected by any refundable tax credits and fees. 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 31-day term, total amount payable in a single payment is \$2,576.44 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

5 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 use of the FasterMoney[®] Visa[®] Prepaid Card for disbursement

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

7 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.

8 The December Taxpayer Loyalty Program is not a loan to your clients. No fees may be charged to your clients for this program. Refer to your ERO Program Agreement for further details.

9 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.

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

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

ST¹
LOAN[®]
service!

Not available in all states. See website for details. 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 up to \$7,000, with interest-based applicants receiving an average of \$2,003.41; \$7,000 available only to well-qualified applicants with a minimum expected tax refund of \$9,569. Underwriting standards subject to change. When calculating the amount of your loan, the amount of your "expected" tax refund may be affected by any refundable tax credits and fees. 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 31-day term, total amount payable in a single payment is \$2,576.44 including interest. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

Notes

- ☒ *Pre-Season Loyalty program*
- ☒ *No-Cost Taxpayer Advance options*
- ☒ *All-In-One Refund Transfer program*
- ☐
- ☐
- ☐
- ☐
- ☐

Refund Advantage[®]
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NEW SALES

855-547-4771 • sales@refund-advantage.com

PREPARER SUPPORT

800-967-4934 • support@refund-advantage.com

MERCHANT SERVICES

844-244-1787 • merchantsales@pathward.com

TAXPAYER SUPPORT

866-876-6648 • taxpayerinfo.com