

-ADVANCE[®]

ERO HANDBOOK 2018



EPS Financial
PO Box 1484
Easton, PA 18044

October 1, 2017

Dear ERO,

The EPS brand has become known for service, reliability and providing the right product to the right customer at a fair price. To us, our brand is our commitment to you, our partner, to deliver the best program to help you manage and grow your business, and to provide you with a competitive advantage in the marketplace. From our e-Advance program to our e-Pay Credit Card processing platform we are confident that you will not find any other more comprehensive, tax-industry specific programs to handle all your financial transactions.

Congratulations, you've made the right choice in choosing our e-Advance program for the upcoming Tax Season! With another successful year under our belt with significant growth, we look forward to another successful tax season of growth alongside great partners such as you.

Thank you for partnering with EPS, where we will continue to drive innovation to you.

This handbook was designed to introduce you to e-Advance and to guide you through a successful year as our partner.

Wishing you the best,

Clark Gill

Clark Gill

President and Founder

EPS Financial



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WELCOME

Welcome to e-Advance and the 2018 Season!

Thank you for choosing e-Advance offered through EPS Financial, a division of MetaBank.

We designed our e-Advance program to meet your needs and the needs of your customers by making it easy, cost-effective and convenient. Depending on the program level you were approved for, you can offer up to four disbursement options to your customers: E1 Visa® Prepaid Card, Direct Deposit, Walmart Direct2Cash or Check. You will work with the customer to choose the option that best fits their needs. We keep our fees low to help you serve your existing customers better while also helping attract new business.

Our e-Advance program will be active for the duration of the tax season, beginning January 2018 and ending October 2018. Applications for Advance loans are accepted through February 28th, 2018. You will be identifying e-Advance candidates based on their refund amount and total fees charged. Taxpayers with a balance due to the IRS or owing fees will not qualify for the e-Advance program.

New for 2018! Your customers who apply for an Advance, can also choose to apply for a Plus-UP Loan (some restrictions apply). This new loan program will provide an additional \$1000 to qualified taxpayers. Unlike the standard Advance which is completely and totally free to your customer, the Plus-UP Loan does charge interest.

This program handbook is designed to give you the information you need to learn our program and to have a successful year utilizing every aspect. We will cover common questions and issues that may be encountered throughout the tax season, as well as showcase the benefits to using this program.



Product Pricing

DISBURSEMENT TYPE	ACCOUNT SETUP FEE	ADDITIONAL REFUND DEPOSIT FEE
E1 Visa Prepaid Card	\$36	\$12 for unlimited additional refund deposits
Direct Deposit	\$36	\$12 for unlimited additional refund deposits
Check	\$36	\$12 for unlimited additional refund deposits
Walmart Direct2Cash	\$36	\$12 for unlimited additional refund deposits

*Additional card fees may apply. Please see the E1 Cardholder Agreement for complete list of fees and other important information.

Highlights

Your fees will be taken out of whoever deposits to EPS first – whether the IRS or the State, so you can feel more confident that you will receive your tax preparation fees.

Check Cashing – We are partnered with the Certegy system so your customers can cash their checks at Wal-Mart and other leading locations. Please visit our website for a full list of check-cashing partners.

The E1 Card is a cost-effective and convenient way for your customer to receive their refund. It is instant-issued so your customers walk out of your office with card in hand. They can be notified via text or email alerts when funds are available and reload the card for year-round use. (Standard text message rates may apply, please have them check with their wireless provider.) Plus, there is no Monthly Maintenance Fee for the first 30 days after issuance. Your customers can use the card without incurring any purchase transaction fees if they use the convenience of signature transactions using the E1 Card to make common everyday purchases wherever Visa debit cards are accepted.



THE PROGRAM

Program Info

e-Advance is a tax preparation fee collect product similar to Bonus, RAC, ERC or AR programs you are familiar with, but offered for only a fraction of the cost. As with traditional bank products, with the client's consent, your preparer fees can be deducted from the client's refund so you won't spend time or efforts trying to collect your fees, or follow up on nonpayment issues.

No special equipment is necessary and we offer all the disbursement methods your clients are accustomed to. The customer may also choose to have their state refund included in the process and disbursed through the same method as their federal. Be sure to follow up with your state for any specific requirements. e-Advance offers the speed of electronic filing and the convenience of collecting fees from the tax refund proceeds.

- Requires IRS acknowledgement.
- Customers will receive their federal tax refund proceeds once the IRS has funded to EPS Financial. If your taxpayer chooses to also have the state refund processed, those proceeds will be disbursed upon receipt of funds from their state taxing authority.
- Refund disbursement is available by check, direct deposit, Walmart Direct2Cash or the E1 Visa Prepaid Card. **Please note:** if customer applies and is approved for an Advance, the loan proceeds are only disbursed by check printed by the tax preparer or the E1 Card. Once the IRS or State issues the tax refund, the proceeds less refund advance loan and all appropriate fees will be disbursed in the method chosen by the taxpayer.
- Funds are available up to \$49,999.99 as check and direct deposit and \$15,000.00 on the E1 Visa Prepaid Card.

Refund Advance

Your clients may apply for a **no cost, no interest loan**. There are three loan tiers your client may be approved for: \$1500, \$1000, or \$500. The Advance is a LOAN and not the client's refund. The federal, and/or state, refund(s) are used to repay the Advance Loan.

In most cases, the Loan is associated with a Refund Deposit account from which your preparer fees are deducted from the tax refund deposit(s). In addition, we also offer your



clients the option to apply for a Refund Advance with a “no cost” Refund Deposit account if they pay all tax preparation fees upfront to you.

Plus-UP Loan

Clients who apply for a Refund Advance, and who meet certain conditions, may also apply for a Plus-UP Loan. Your tax software will let you know if they meet the conditions to apply. With the Plus-UP Loan, your clients could be approved for an additional \$1000. This loan does have an Annual Percentage Rate (APR) of 29.9%. The loan and interest are repaid through the refund(s) the same as the Refund Advance. The amount of interest will vary depending on the number of days between approving the loan and when the refund(s) repay the loan, but the interest is capped at a maximum amount of \$25.

Disbursement Methods

E1 Visa Prepaid Card – The E1 Card is a prepaid Visa card that provides your customers with the safety and convenience of a prepaid card account. Because the initial card is an instant-issued one, the customer will walk out of the tax office with card in hand. Once the IRS or State makes a deposit the customer will be notified via text or email alert (if they previously registered to be notified) that the funds are available on their card. (Standard text message rates may apply, please have them check with their wireless service provider.) No trip back to the office and no worries. In addition to receiving the proceeds of their tax refunds, the customer can conveniently load funds to the personalized card all-year round by using the Ingo Money app as well as having their paychecks or government benefit payments direct deposited.

Direct Deposit – Customers who choose Direct Deposit will have their refund proceeds deposited electronically into the bank they provide to you. Though the Direct Deposit is initiated the same day the tax refund proceeds are received from the IRS or State, it can take 1-4 days for the customer’s bank to credit the funds to their account.

Check – This option allows you to print a check in your office for the amount of the customer’s refund, less appropriate fees. The last day to print checks in office is October 31, 2018.

Walmart Direct2Cash - Direct2Cash offers an additional choice allowing the customer to choose to receive cash at a participating Walmart location. The customer receives an email with a unique code. The customer then presents that code to a participating Walmart location to receive their tax refund in the form of cash. Choosing this method eliminates



any check cashing fees that the customer would typically pay at Walmart when cashing a check. They simply provide the code, along with their photo ID, and receive cash with no fees at the time of pick-up. *Note: Walmart Direct2Cash is not available on all software platforms.*

Print Materials

We provide you with everything you need to help make your tax season successful. Marketing materials are available for download and or purchase at www.epstax.net.

Common Forms – Common forms include Lost/Stolen Check Affidavit, E1 Card and Check Log sheets, Cancel forms and more. They are all available to download by logging into www.epstax.net.

Marketing Materials – Visit www.epstax.net to download marketing materials. We have materials available for each of the program level, as well as E1 Card specific materials.

Supplies

The supplies at your fingertips are:

Check Stock – If you feel you need additional stock, you can place an order at epstax.net or contact a Customer Service Specialist at 484.546.2240. Orders will be placed after approval.

E1 Cards – If you feel you need additional stock, you can place an order at epstax.net or contact a Customer Service Specialist at 484.546.2240. Orders will be placed after approval.

Storage Requirements: You must store your E1 Card stock and Check stock in a location where only approved people have access to it; for example, a locked safe in the back of the office. Train your staff to be extremely careful about the location and disbursement of any stock. Remember, you are responsible for any card and check inventories that are shipped to you.



You are required to implement an E1 Card and Check Stock Management process in your office. Controlling the E1 Card and Check inventory reduces the risk of fraud and reduces your potential liability.

Here are some helpful tips to control the E1 Card and Check stock inventory in your office:

When card and check supplies arrive – take the time to inventory the cards and make note of the card “sequence” number range that appears in the window of the sealed envelope. The same goes with the Check stock range on Checks. You will verify this number to the range on your packing slip. If these do not match, please contact EPS support at 484.546.2240.

- Only allow authorized person(s) in your office to provide E1 Cards to the taxpayer.

- The authorized person should keep a log of every card and check they provide, which should include:
 - EFIN
 - Card Payment Reference Number (found inside the window of the sealed card envelope)
 - Check stock range number found on check in upper right-hand corner in red
 - Taxpayer’s Name
 - Taxpayer’s SSN
 - Date the card was issued

- Card and Check inventory should be kept in a locked location.

REMEMBER. You are responsible for the integrity of your E1 Card and Check stock. It is imperative you safeguard the stock from misuse, theft, or loss. Make sure all stock is stored in a secure location with limited access and always maintain daily log sheets of each Check or Card used. Log sheets can be downloaded by logging into www.epstax.net. Additionally, Check stock should only be used for the sole purpose of printing approved checks through EPS Financial. Any typed or handwritten checks will not be honored and will be your responsibility. It is recommended you make a copy of the check stub for your records.



APPLICATION/AGREEMENT

Taxpayer Applications

The customer must sign the Application/Agreement that is generated for you. If applying for a Refund Advance and a Plus-UP Loan, more than one Application/Agreement will be generated. This signed document is a legal document that you should retain in your files for a minimum of seven years. Complete and review the customer application(s) with the customer and make sure they are aware of all aspects of the program; especially what projected fees will be deducted from their tax refund. It is your duty to verify their identity and to disclose all necessary information. Additionally, check your state for any local requirements.

Spanish Language Applications

If you provide or display any marketing material for a bank product in Spanish, and the tax interview is conducted in Spanish or the customer expresses that Spanish is their preferred language, you must also provide the relevant applications (and 7216s) in Spanish.

The English language versions will be printed by your software, but you must download from our website the Spanish versions of same applications. You must complete those versions by hand to match the English versions, obtain their signatures, and provide them to the customer.

Our website contains Spanish versions of the Refund Transfer, Refund Advance, Plus-Up Loan and both 7216s forms (Consent to Use and Consent to Disclose).

Customer Eligibility

The customer must meet the following requirements to be able to participate in the e-Advance program:

- There is no refund minimum for the Refund Deposit account. As long as the federal refund is larger than the sum of all projected fees, the customer will qualify. However, the minimum initial load to the E1 Card is \$0.01. There are refund minimums for the Refund Advance and Plus-UP Loan and your tax software will let you know if they meet those minimums.
- State refund deposits are allowed.



- The minimum age to participate is 18. Additional state legislation may further limit the participation based on age. Check your local state requirements for specifics.
- All charged Tax Preparation fees cannot be over \$999.99, and a customer must sign an additional form if fees are over \$400 to acknowledge the higher fee level. This form is generated through the taxpayer application.
- Applicable 7216 signatures are required.
- Must have one current government issued photo ID (driver's license, passport, etc.)

Important: The Equal Credit Opportunity Act (ECOA) makes it unlawful to discriminate against any applicant for credit based on race, color, religion, national origin, sex, marital status, or age. Also, it is unlawful to discriminate because all or part of an applicant's income is derived from public assistance or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

Acceptable forms of Identification for e-Advance products:

Identification Cards	Rule
State Driver's License	Must be current, unexpired.
U.S. Military Driver's License	Must be current, unexpired.
State Issued Identification Card	Must be current, unexpired.
Passport (U.S. or foreign)	Must be current, unexpired.
Mexican Consular ID	Must be current, unexpired.
Tribal ID Card	Must be current, unexpired.
Resident Alien Card (green card, visa)	Must be current, unexpired.
Voter Registration Card (if photo included)	Must be current, unexpired.
Medicaid/Medicare card (if photo included)	Must be current, unexpired.
Veteran's ID Card (if photo included)	Must be current, unexpired.





Acceptable proof of address:

It is mandatory that we receive a residential address for the taxpayer upon submission of the application. Bank product applications listing only a P.O. Box address will be rejected.

Utility Bill
Photo ID with Correct Address
Bank Statement
Phone Bill
Change of Address from USPS
Paystub
Official Government Mail

Transmitting the application through partner software:

When you transmit the customer's tax return, through your partnered software, the e-Advance request is automatically attached if one was chosen. You will receive acknowledgements back through your transmitter.

IRS Response – Within 4-12 hours of transmitting the tax return, you should receive an IRS Acknowledgement regarding the status of the return from your transmitter. Check your software acknowledgements and contact your transmitter with any questions.

IRS Rejected – If the tax return is rejected by the IRS, you should correct any errors and retransmit the return. If you need assistance correcting errors, please contact your transmitter or the IRS.

IRS Accepted – If the IRS accepts the tax return, your transmitter will transmit your client's request to EPS for a decision on the bank product.

Switching Disbursement Method:

After a customer's tax return is accepted by the IRS and EPS Financial, the disbursement method cannot be changed. If a customer has problems receiving their funds through their chosen disbursement method, please contact EPS Financial support at 484.546.2240 for assistance.



COMPLIANCE

Compliance

You are required to complete compliance training at www.epstax.net. As with any program, we require you to learn the process and train your employees in properly executing the e-Advance program. All employees are required to take the compliance test. To help you accomplish this, we have provided you with a printable version of our compliance training at epstax.net.

This web-based program provides tax preparers with comprehensive training for safe and sound procedures in the facilitation of bank products. During the course of this training, each participant will review specific laws and policies governing the tax product industry. These include: the Federal Trade Commission Act, the Gramm-Leach-Bliley Act, Anti-Money Laundering regulations, the USA PATRIOT Act, and Red Flags for Identity Theft Protection, Know Your Customer (KYC), and Customer Identification Program (CIP).

Federal Trade Commission Act - The Federal Trade Commission (FTC) Act prohibits deceptive acts or practices in the conduct of business. The Act forbids omissions of information if such omissions are considered unfair or deceptive to customers.

Gramm-Leach-Bliley Act - The privacy provisions of the Gramm-Leach-Bliley Act (GLBA) require financial institutions to provide customers with their policies and practices and to describe the conditions under which they may disclose non-public personal information to nonaffiliated third parties.

Anti-Money Laundering Regulations - Anti-Money Laundering (AML) is an international initiative. Its objective is to curb the flow of illegal funds through financial institutions.

USA PATRIOT Act - The PATRIOT Act furthered the requirements of the Bank Secrecy Act to prevent, detect and report money laundering and terrorist financing.

Equal Credit Opportunity Act (ECOA) - This act makes it unlawful to discriminate against any applicant for credit based on race, color, religion, national origin, sex, marital status, or age. Also, you cannot discriminate because all or part of an applicant's income is derived from public assistance or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.



Red Flags for Identity Theft Protection - Red Flags are defined by the final rules and guidelines that implement Section 114 of the Fair and Accurate Credit Transaction Act of 2003 (FACT ACT). A Red Flag refers to a pattern, practice, or specific activity that indicates the possible existence of identity theft. All EROs shall report to EPS the occurrence of applicable Red Flags regarding customers and Applicants, and take appropriate steps to prevent or mitigate identity theft of customers and Applicants.

When fraud is suspected, the office should resolve or correct the suspicious item(s) before processing the tax return. **If EPS is unable to verify the applicant's identity or if the application is missing certain information, EPS Financial may send applicant's tax refund back to the taxing authority.**

Know Your Customer (KYC) - KYC is a critical part of the overall EPS Financial AML Program. It encompasses the customer relationship, beginning with the account-opening process and continuing through the entire life of the customer relationship.

Customer Identification Program (CIP) - EPS Financial is committed to preventing the use of its financial products by persons who seek to launder the proceeds of criminal activity, finance terrorism or conduct other criminal acts. Risk of abuse is presented in large part through customers or cardholders. Therefore, EPS has adopted a Customer Identification Program (CIP) to assist in managing its AML risk. It is EPS's policy to conduct full CIP on all customers seeking a product through EPS. Activity that is outside the norm or inconsistent with an institution's understanding may be suspicious and require reporting to federal authorities.

7216 Consent to Use and Consent to Disclose Forms - The IRS has mandated that ALL tax preparers obtain the taxpayer's Consent to Use and Consent to Disclose for his or her tax information. You must obtain taxpayer signatures for the Consent to Use BEFORE PREPARING the tax return and the Consent to Disclose BEFORE TRANSMITTING the return. EPS provides you with the Consent to Use and the Consent to Disclose forms.

IMPORTANT— EROs with ITIN customers:

Please note that Taxpayers working under a fictitious SSN but filing their tax return under an ITIN can be offered an EPS Bank Product. However, if they are selected for an Enhanced Due Diligence review, you must submit documentation, which will include, but not be limited to, an ITIN letter from the Internal Revenue Service.



The following points are critical to keep in mind at all times:

- Bank products and services are optional
- The client has the ability to file their tax return directly with the IRS for free
- The processing of the tax return is not any faster by selecting a bank product or service
- You must refrain from actions unduly pressuring clients to select a bank product
- You must refrain from making oral statements to clients that contradicts disclosures or other written marketing materials, or dissuade a client from considering such information
- You are prohibited from imposing higher fees for tax preparation services to customers based on whether they obtain a bank product
- You are prohibited from imposing higher fees for bank products to clients who claim the Earned Income Tax Credit (EITC)

Auditing Tax Offices

EPS and MetaBank have partnered with third-party firms for routine auditing and monitoring of tax offices. Tax offices may receive an audit review in the form of an onsite visit by an auditor who will review documents related to the bank products, in-office security procedures, and marketing materials. These auditors will make appointments prior to the visit and will have identification. If you have any questions regarding these visits, please contact EPS. Offices are randomly chosen for audits—just because you have been chosen does not mean you have done anything wrong!

Your office may also be secretly visited by a “Mystery Shopper”. These are individuals hired by the auditing firm to visit the office and have their tax returns completed. These are real people and real tax returns. They will not announce their presence and will file a report on their experience in the tax office with EPS and MetaBank. Again, offices are chosen randomly for Mystery Shopping visits.



Tips for Compliance:

- ✓ Determine and verify the identity of the taxpayer(s) and dependents (if any) by visually inspecting an original, unexpired form of government-issued identification containing a photograph for each taxpayer applying. You must verify enough information to form a reasonable belief the taxpayer is who they claim to be.
- ✓ Do not photocopy or keep taxpayer identification forms.
- ✓ Inform the taxpayer about all refund and all disbursement options and the costs associated with the e-Advance product.
- ✓ Inspect taxpayer's income and tax related documents.
- ✓ Allow the taxpayer time to choose a disbursement option. Once the application is transmitted to EPS, the option cannot be changed.
- ✓ Fulfill 7216 Consent to Use and Consent to Disclose requirements.
- ✓ Answer any questions before you transmit the return and e-Advance product request.
- ✓ Transmit the return and e-Advance application(s).
- ✓ Print the Agreement(s) from the software and give the taxpayer time to read the Agreement(s).
- ✓ Make sure your customer understands and agrees with everything he or she is signing.
- ✓ Make sure all forms are complete and all forms are signed by the taxpayer and spouse (if applicable). All e-Advance signature forms must be physically signed.
- ✓ Witness the taxpayer's signature by signing the appropriate forms.
- ✓ Make copies of all bank product forms previously printed and signed.
- ✓ Provide a copy of all bank product documents to the taxpayer.
- ✓ Keep a copy of all bank product documents in your files for a minimum of seven years.
- ✓ Keep your physical work area and customer records secure; and use the company's computer systems as instructed to maintain good security. This includes use of proper



passwords and keeping the passwords private.

- ✓ Ongoing staff training to ensure knowledge of laws and compliance procedures.

Anti-Money Laundering:

Enforcing Anti-Money Laundering (AML) regulations is an international effort focused on preventing the flow of illegal funds through financial institutions. Criminals who acquire funds through the sale of illegal substances, corruption, theft or fraud, often attempt to deposit such funds into a financial institution. Successfully moving such funds through the financial network creates the illusion that the funds are legitimate.

Money laundering can take any of these forms:

- **Placement** or deposit of illegal funds into a financial institution
- **Layering** of funds through multiple transactions and/or through multiple institutions disguising the source of funds and obscuring the audit trail
- **Integration** of the funds back into the market through their withdrawal and purchase of assets.

Red Flags to look for:

- Documents provided for identification at the point of application by an Applicant appear altered or forged.
- The photograph or physical description on the identification is not consistent with the appearance of the Applicant or customer presenting the identification.
- Other information on the identification of the Applicant is not consistent with information provided by the person presenting the identification.
- A new account is used in a manner that would reasonably associate with known patterns of fraud.

If any of the scenarios described above occur when you are preparing a return, you should be concerned, and it is recommended that you:

- Do not process the application.
- Look for similar issues, as a “fraud ring” may be present.
- Notify IRS Criminal Investigation and EPS.
- Keep the reporting of suspicious and/or unusual activity confidential.



Fraud Prevention:

EPS Financial is dedicated to the recognition and deterrence of fraud. Our obligation to fraud prevention includes internal fraud investigations performed by our Risk Assessment Department and our cooperation with IRS Criminal Investigation. Risk Assessment Specialists perform ongoing reviews of reports designed to detect fraud, investigate suspected fraud problems and can be reached by emailing Risk.Assessment@EPSFinancial.net.

Penalties for Non-Compliance

Penalties for violating or failing to comply with AML laws and regulations can be severe. EPS Financial, its employees, and its ERO partners may face criminal and civil action and fines. Penalties can result in substantial fines and/or prison terms. Failing to comply with BSA reporting and recordkeeping requirements could result in possible civil penalties of up to \$500 for negligent violations and the greater of the following two amounts for willful violations: the amount involved in the transaction (up to \$100,000) or \$25,000. Under certain circumstances, businesses can be held criminally liable for the acts of their employees. The maximum criminal penalty for violating a BSA requirement is a fine of up to \$500,000 or a term of imprisonment of up to 10 years, or both. In addition to organizational liability, there is also the potential for personal criminal liability, which means individual employees could be criminally prosecuted for violations of AML laws.

E1 VISA® PREPAID CARD

Offering the E1 Visa Prepaid Card

Key Features:



The E1 Card is exactly what you and your customers have been waiting for.

- Available for IRS refunds, state refunds and overages



- It's a prepaid Visa card program
- Card is instant-issued, meaning the customer walks out of your office with a temporary E1 Card in hand
- Customer will not need to return to tax office for any deposits as they will automatically be loaded onto their card
- Helps customers avoid the risks of carrying cash
- Convenient and cost-efficient
- The instant issue-card is reloadable with a 24-month expiration so your customers can use the card all year long.
- Once the instant-issue card has had a cash or direct deposit reload outside of the tax event, the customer will be sent a personalized card. See the E1 Cardholder Agreement for full details.
- Text and email alerts so your customer knows exactly when funds are available (standard text messaging rates may apply, please have them check with their wireless provider).

IMPORTANT!

Use the E1 Card Log Sheet to keep track of any used E1 Card stock. A copy of the form is available by logging into www.epstax.net.



Card Stock Shipment:

A letter is included with each shipment of cards that identifies the following:

- The office and shipped to address
- Card range of the shipment
- Item number and description

Once your shipment has been received, please compare the products received to the printed letter to ensure you have received the correct items. If you receive incorrect items, please contact us at (484) 546-2240 immediately.

Card Stock Control: Your office is responsible for all card stock delivered to your location. It is recommended that you do not share card stock with any other offices or locations. Keep your card stock in a secured area under lock and key. Access should be provided to authorized personnel only. Conduct regular audits of card stock.



Step-by-Step Process:

The process for providing the E1 Card to the customer is simple!

1. The customer chooses to have their refund put onto an E1 Card
2. Using Partnered Software:
 - a. You enter the appropriate information into your partnered software and choose E1 Card as the disbursement method.
 - b. Enter the 13-digit Card PRN number seen through the window of the sealed E1 Card envelope into the system and hand the sealed envelope with the card inside to the taxpayer.
3. Using EPS Direct:
 - a. You enter the appropriate information into the EPS Direct Taxpayer application and choose E1 Card as the disbursement method.
 - b. Enter the 13-digit Card PRN number seen through the window of the sealed E1 Card envelope into the system and hand the sealed envelope with the card inside to the taxpayer.
4. Remember to record the details about this card onto your E1 Card Log sheet.
5. The customer can choose text or email alerts so they can be notified once funds are available. (Standard text messaging rates may apply, please have them check with their wireless service provider.)
6. Transmit the tax return through your software provider.
7. Upon IRS Acceptance, the refund is usually deposited within 21 days. IRS timeframes may change; check the IRS website for the most current information.
8. If the customer selected alerts and the IRS makes deposit, the customer will be notified via their chosen means (text or email; standard text messaging rates may apply, please have them check with their wireless service provider).
9. The customer activates the instant-issue card, free of charge, any time after receiving it from you by calling the toll-free number on the card.
10. The card is activated and ready to use!



Card Facts:

EPS offers the E1 Card with few fees. The E1 Card is a great alternative to traditional bank accounts and other prepaid card solutions. They can use the E1 Card everywhere Visa debit is accepted, either as a credit or debit transaction. The card can be used to withdraw cash from an ATM, and when using the credit/signature option at the cash register there's no purchase transaction fee. There is a fee for PIN based purchases and ATM withdrawals made with the instant issue card. See page 23 for full fee details for the instant issue and personalized Card.

ONLINE BILL PAY- the E1 Card allows cardholders to pay bills online through their biller's website.

FREE CUSTOMER SERVICE- use the online cardholder website or the Meta Wallet mobile app to manage their account on the go. Or, use the 24-hour automated telephone system, or speak with an agent FREE OF CHARGE. Please note that customer service agents are not available until funds have been deposited to the prepaid card account.

Daily Limits:

- At any time, a cardholder can withdraw up to \$5,000 from the E1 Card per day - \$2,500 of which can be via ATM transaction (see below for the individual ATM transaction limit.)
- \$500 per ATM, subject to local ATM operator limits which may be lower.

Taking funds off the E1 Card:

- Point-of-Sale purchase (use the card at any retail location that accepts Visa debit cards). Remember, there is no transaction fee if the cardholder chooses "credit."
- ATMs
- Over-the-counter cash withdrawal at any financial institution that accepts Visa cards. (Fee applies.)
- Online Bill Pay



Adding funds to the E1 Card:

- Direct Deposit paycheck or government benefit payments to the card.
- Load funds to the E1 Card using the INGO Money App, Western Union, GreenDot, or Visa ReadyLink.

E1 Card Fees

ALL FEES	AMOUNT		DETAILS
	INSTANT ISSUE	PERSONALIZED	
MONTHLY USAGE			
Monthly Fee	\$4.95	\$2.95 (waived any month with a load of \$500 or more)	Fee is assessed 30 days after activation.
GET CASH			
ATM withdrawal (In-network)	\$2.50	No Cost	"In Network" includes MoneyPass ATM locations. For locations, call 844-280-7851 or visit www.e1card.com .
ATM withdrawal (out-of-network)	\$2.50	\$1.95	"Out-of-network" refers to all the ATMs outside of In-Network locations. You may also be charged a fee by the ATM operator, even if you do not complete a transaction.
Bank Teller Cash withdrawal (U.S. or International)	1.50%	1.50%	Of the withdrawal value. Foreign Transaction Fee may also apply.
USING YOUR CARD OUTSIDE THE U.S.			
Foreign Transaction Fee	3%	3%	Of the U.S. dollar amount of each transaction. Foreign Transaction fee may also apply.
International ATM withdrawal	\$1.95	\$1.95	You may also be charged a fee by the ATM operator, even if you do not complete a transaction. Foreign Transaction Fee may also apply.
OTHER			
PIN Debit Transactions	\$0.75	\$0.00	Fee assessed on PIN debit transactions.
Card Replacement	\$9.95	\$9.95	7-10 Business Days for standard delivery.
Express Shipping	\$9.95	\$9.95	2 day shipping. Fee may be assessed in addition to a standard Card Replacement fee.
Check Refund Fee	\$9.95	\$9.95	Charged when you initiate closure of your account when there are funds remaining.
THIRD-PARTY FEES			
Delayed Funding - Mobile Check Load (via Ingo™)	\$0	\$0	While this feature is available at no additional charge, certain other transaction fees and costs, terms, and conditions are associated with the use of this Card. See the cardholder agreement for more details. Message and data rates may apply.
Expedited Funding - Mobile Check Load (via Ingo™)	4%	4%	You will be charged 4% of the check amount with a \$5 minimum. We do not charge you this fee. This fee is charged by an unaffiliated third party and may be subject to change without notice.
Visa ReadyLink Cash Load	\$3.95	\$3.95	We do not charge you this fee. This fee is charged by an unaffiliated third party and may be subject to change without notice.
Western Union Cash Load	\$3.95	\$3.95	We do not charge you this fee. This fee is charged by an unaffiliated third party and may be subject to change without notice.
Green Dot Cash Load	\$4.95	\$4.95	We do not charge you this fee. This fee is charged by an unaffiliated third party and may be subject to change without notice.
MoneyGram Cash Load Only available for verified cards.	\$3.95	\$3.95	We do not charge you this fee. This fee is charged by an unaffiliated third party and may be subject to change without notice.



Security Requirements:

You must take responsibility for the safety and integrity of your card stock. Store your card stock in a secure area. Limit access to authorized personnel only. Maintain a control log for your card stock. It is recommended that you do not share card stock with any other offices or locations. Conduct regular audits of card stock. You can download these forms at www.epstax.net.

Lost/Stolen Card Stock: If card stock is lost or stolen contact EPS Financial immediately at 484.546.2240. You can download the Lost Bank Stock form and fax with any police reports you may have filed to (484) 546-2998.

Common Situations

The E1 Card website and telephone customer service representatives provide a variety of resources for the cardholder.

Lost/Stolen Card: If a customer wants to report a card as lost or stolen they should call the toll-free customer service number located on the back of their card immediately. (Fee applies. Please see Cardholder Agreement for a full list of fees.)

Replacement Card: A cardholder can obtain a replacement card by calling the toll-free customer service number or by visiting the website located on the back of their card. (Fee applies. Please see Cardholder Agreement for a full list of fees.)

Activation: If a customer wants to activate their card they should call the toll-free customer service number or visit the website address printed on the back of their card.

Change PIN: If a customer wants to reset their Personal Identification Number (PIN) they should call the toll-free customer service number or by visit the website address printed on the back of their card.



Cancel Card: If a customer wishes to cancel the card they should call the toll-free number printed on the back of their card and speak with a customer service representative. Note: if all funds are used within thirty days of instant-issue card issuance, the monthly card maintenance fee will not be assessed.

Updating Cardholder Information: Only the registered cardholder is allowed to update their information. The cardholder should call the toll-free customer service number or visit the website address printed on the back of their card.

Statement: The cardholder may log onto the E1 Card website address printed on the back of their card to view or print out the electronic copy, or request that a paper statement be mailed to the address on file.

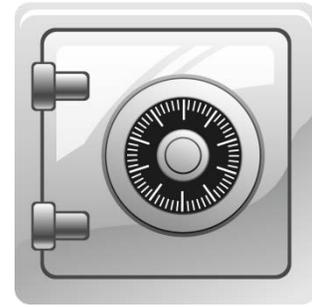
For any additional questions about the card, please refer your client to the Cardholder Agreement that can be found in the card packet or online at the website address printed on the back of their card. They can also see a list of Frequently Asked Questions on the E1 Card website.



DIRECT DEPOSIT

Offering Direct Deposit

Direct Deposit is when the customer's refund proceeds are electronically deposited into their own personal checking or savings account. After the IRS or State makes a deposit to the Refund Deposit Account at the program Bank, it may take 1-4 days for the customer's bank to credit the funds to the personal account. Direct deposit is convenient since it doesn't require the customer to make a trip back to the tax office, and all deposits (IRS or State) will be deposited directly in their personal bank account. No application should be submitted without obtaining verification of the taxpayer's bank account.



Common Situations:

Incorrect Direct Deposit Information: If incorrect direct deposit information was transmitted and funds are returned to EPS Financial we will auto-switch the disbursement method to a check, printable in your office, if you are offering paper checks as a disbursement method. If you are not offering checks as a disbursement method, a check will be printed and mailed to the location you requested when you enrolled in the program.

Indemnity Request: If incorrect direct deposit information was transmitted to EPS and funds were sent to the wrong account, EPS will request the funds back from the bank. There is no guarantee these funds will be returned from the bank. In the event the funds are returned, a check will be printed for the taxpayer and mailed to the address you selected for Exception Check mailing.

Trace Requests to the IRS: In the event the IRS does not fund, the taxpayer can request a confirmation of funds sent from the IRS Financial Management Services at 800.304.3107 or a Taxpayer Advocate at 877.777.4778.



Trace Requests to EPS: In the event the taxpayer states that their personal bank account has not been credited with their refund proceeds 3 business days after the IRS or State has issued the tax refund, the taxpayer may request a confirmation of funds sent from EPS. Once a trace request has been processed we will provide a trace number so the taxpayer's financial institution can locate the funds.

Hold Harmless: There are very rare instances when a taxpayer's financial institution will hold ACH funds for further verification. In these instances, we are able to provide a Hold Harmless letter to the institution in an effort to release the funds. This does not guarantee the release of the funds; that will be determined by the financial institution.

Unidentified Refunds: If EPS receives funding that doesn't appear to match any customer, we will attempt to verify the payee for the funds. If we are able to locate the taxpayer the funds will be disbursed in accordance with the Taxpayer Agreement. However, if we cannot match the taxpayer the funds will be returned to the IRS and/or State.



CHECK

Offering Checks

The check disbursement method allows you to print a check in your office for the customer after the IRS and/or State makes a deposit to the Refund Deposit Account at the program Bank.



Check Stock Shipment: Check stock is shipped by UPS. You can track your shipment on the UPS website. A letter is included with each shipment of checks that identifies the following:

- The office and shipped to address
- Check range of the shipment
- Item number and description

Once your shipment has been received, please compare the products received to the printed letter to ensure you have received the correct items. If you received incorrect items, please contact us at (484) 546-2240 immediately.

Check Log: There are two check logs you must use. The Check Log Sheet is used for maintaining a list of every check you print. The Check Distribution Log is used for maintaining a list of checks given to taxpayers. The Check Distribution Log should be signed by the taxpayer and ID should be verified before handing the check out. Update the logs each time check stock is removed for printing and distribution.

Check Printing: Upon receiving authorization to print a check, you must contact the customer to come in and pick up their check or you can mail it. If you mail a check, it is recommended you send it via traceable means for security and tracking purposes. State and federal filings can result in printing two checks; if a refund is over \$9,999.99 this can also result in an additional check.

Check Verification: Every check has a verification number that can be called by the location cashing the customer's check to verify the check. Only the check casher or financial institution may call the check verification number.



Check Cashing: It is recommended you establish a relationship with local banks in your area to cash any checks printed through your office. We will enter into an agreement with your local bank if needed. Checks can be cashed at a variety of locations; please refer to www.epstax.net for the complete list of partnered locations. Check cashing fees vary by location.

Security Requirements

You must take responsibility for the safety and integrity of your check stock. Store your check stock in a secure area. Limit access to authorized personnel only. Maintain a control log for your check stock. It is recommended that you do not share check stock with any other offices or locations. Conduct regular audits of check stock. You can download these forms at www.epstax.net.

Lost/Stolen Check Stock: If check stock is lost or stolen contact EPS Financial immediately at 484.546.2240. You can download the Lost Bank Stock form and return it with any police reports you may have filed to (484) 546-2998.

Common Situations:

Lost/Stolen Checks: If a customer's check is lost or stolen, you and the taxpayer must fill out the Lost Check Affidavit Form and fax it to EPS at 484.546.2997. EPS will process the affidavit and issue a new check 10 days from EPS's receipt of the form. The Lost Check Affidavit Form is located on www.epstax.net.

Mismatched Check Numbers: This happens when there is a discrepancy between the number assigned by the software provider or EPS and the actual physical check number. Before you print the check, make sure the check number shown on your screen matches the physical check in the printer. If they become mismatched, correct the issue right away and reprint any affected checks. Be sure to log what happened in your Check Log Sheet.

Out of Alignment: A check is out of alignment if the information printed is not in the proper area on the check, resulting in possible check cashing problems for the customer. If you see the check alignment is off, proceed with the following steps:

1. Stop printing.
2. Void the checks where alignment is off.
3. Correct the alignment.
4. Reprint the affected checks.



5. Log what happened in your Check Log Sheet.

Wrong information on checks: If you see a check is printed with incorrect information, such as a misspelled name or incorrect address, it was most likely transmitted that way. You must fill out the 'Corrected Check Request' form available on www.epstax.net and fax to the provided number. EPS must approve all corrections before a new check print authorization is sent to your office.

No signature on check: A check that is printed with a missing signature is not valid. If you have this problem, proceed with the following steps:

1. Void the check.
2. Correct the computer or printer error (rebooting the printer and/or computer often helps).
3. Reprint the check.
4. Once you have a valid check, log what happened in your Check Log Sheet.

Damaged check: At times a check may become damaged or torn causing difficulty for the customer to cash. If this happens, complete the following steps:

1. Void the damaged check
2. Reprint the check.
3. Log what happened in your Check Log Sheet.

Stale-dated checks: All checks become stale after 90 days. If a check is not cashed before that time then it is not valid. If a customer brings back a stale-dated check, please contact EPS to request a new check.

1. Void the stale-dated check
2. Complete the Stale Check Form
3. Fax, Email, or Electronically Submit the Form with copy of voided check and Taxpayer ID
4. Log what happened in your Check Log Sheet.

Duplicate checks: If you have a duplicate check from printing, reprinting or reissuing, you must not give it to the customer and make sure to void it. Also, be sure to log what happened in your Check Log Sheet. If duplicate checks are given to the customer and subsequently cashed, then reimbursement for any checks issued is your responsibility. EPS Financial reserves the right to deduct any amounts owed from any fees collected on your behalf.



Affidavit of Forgery: If a check has been printed, cashed and cleared in our systems by anyone other than the intended payee, an Affidavit of Forgery needs to be completed and returned with other supporting documentation. As a courtesy, we will attempt to assist in the recovery of the funds. However, if the bank denies the claim, the taxpayer and ERO will need to resolve the matter independently of EPS Financial.

Hold Harmless: There are very rare instances when a taxpayer's financial institution will hold the funds deposited via check for further verification. In these instances, we are able to provide a Hold Harmless letter to the institution in an effort to release the funds. This does not guarantee the release of the funds; that will be determined by the financial institution.

Letter of Good Funds: This letter can be provided to the taxpayer to take to their financial institution or check casher to assist with cashing the check. It can be downloaded at www.epstax.net.

Deceased Taxpayer: EPS will not process a bank product for a deceased taxpayer. If a person became deceased AFTER a bank product was applied for, and the return was filed as "Married Filing Jointly," we will, upon proper notice, remove the deceased person's name from the check. If the filing status was anything OTHER than "Married Filing Jointly," we will add "DECEASED" after the decedent's name to assist with check cashing. **NOTE:** If a bank product was applied for with a deceased person's name and Social Security number, the funds will be returned to the IRS/State.



CANCELLATIONS

Cancelling the Product

A customer may cancel their Refund Deposit product within 24 hours of IRS or State acceptance of the taxpayer's tax return. If a customer chooses to cancel the product, you must fill out the Product Cancel form located at www.epstax.net, and submit following directions at the bottom of the form. ***A product cannot be canceled if the product has been funded.*** However, a taxpayer can opt to have funds returned to the IRS and/or State by sending a formal written explanation along with a copy of their ID to taxpayersupport@epsfinancial.net.

EPS reserves the right to cancel a product if the tax return is suspected to be fraudulent, the Social Security number is incorrect, or the IRS/State requests return of the funds.



FEES

Fee Breakdowns

Tax Preparation Fees are what you charge for preparing your customer's income tax return and must be assessed at the time of the bank product request. These fees are deducted from the IRS and/or state deposits made to the Refund Deposit Account at the program Bank on behalf of the taxpayer, and then paid to you. Tax preparation fees are capped at \$999.99, and EPS monitors any fees charged over \$400. If fees exceed \$400, the Tax Preparation Fee Acknowledgement form, signed by you and the taxpayer(s), is required.

Service Bureau Fees are the amounts charged for processing tax returns through a Service Bureau. The Service Bureau sets the fee amount during Enrollment and the fee entered into your tax software must match and should maintain the same amount during the tax season. If changes must be made, resubmit the enrollment application through your software provider with the corrected amount. These fees are deducted from the IRS and/or state deposits made to the Refund Deposit Account at the program Bank on behalf of the taxpayer, and then paid to you.

Transmitter Fees (if applicable) are the amounts assessed by the transmitter for processing bank product returns. These fees are automatically charged at the time of the bank product request and cannot be prepaid by the customer. This fee will be deducted from the IRS and/or State deposit and paid to the transmitter on the customer's behalf. Questions about this fee amount should be directed to your transmitter.

EPS Financial Fees are what is assessed for the bank product itself. These fees are built into the e-Advance program and will be deducted from the IRS and/or State deposit to the Refund Deposit Account at the program Bank.

How are fees paid?

Fees are paid when the IRS and/or State tax refund is deposited to the Refund Deposit Account at the program Bank. Tax Preparation Fees and Service Bureau Fees (if applicable) are electronically deposited to the bank account you provided to us during your enrollment in the program. You will receive an acknowledgement through your transmitter when fee deposits are initiated.



How are fees paid on under-funded accounts?

Fees on under-funded accounts are paid in the following order:

1. Advance Loan/Plus-UP Loan repayment (if applicable)
2. EPS Financial
3. Transmitter (only applicable to EROs using partnered software)
4. Service Bureau (if applicable)
5. Tax preparer (ERO)
6. Taxpayer will receive any remainder

Fee Reports

Fee reports are available by logging into your account through www.epstax.net or through your software.

Common Situations:

ERO Bank Account Updates: EROs using partnered software may update their bank account information in their software. If your software is not allowing updates, please fill out the ERO Change Request Form which is available for download at www.epstax.net.

EPS Direct EROs may update their bank account online at www.epstax.net.

Redirecting Fees: If your fees are returned to us from your financial institution, we will contact you and request that you update your bank account through your software or via the ERO Change Request Form and request the Redirect through a Customer Service Representative.

ACH Returns: If for any reason we cannot redirect your fees, we will print a check in your business name and mail the check to the address we have on file. We cannot issue checks in names other than the company name.

Stop Payment Request: If a check for fees was released to your company and you have not received it within a reasonable timeframe or if it has been lost, please complete the ERO Lost Check Affidavit. We will stop payment for that check and reissue you another check.



IMPORTANT CONTACTS

Important Numbers and Addresses

Our call centers are open year-round with extended hours during tax season.

Mailing Address

EPS Financial
PO Box 1484
Easton, PA 18044

Tax Office Support (484) 546-2240

This number takes you to immediate support for partnered offices once you enter your six-digit EFIN number.

Sales Support (877) 801-4411

This number takes you to immediate support for all sales inquiries.

Taxpayer Customer Service (484) 546-2240

This number takes you to immediate support for taxpayers once they enter their nine-digit Social Security number.

Spanish Support (484) 546-2240

This number is for immediate support to Spanish speaking taxpayers or tax offices **once they enter the number 8.**

Check Verification (877) 503-0783 or (877) 503-0785 or (877) 503-0787

These numbers are for financial institutions or check cashers only to verify e-Advance checks that are presented to them by taxpayers. Taxpayers and tax offices **should not** call and verify checks.

Taxpayer Support E1 Visa Prepaid Card (844) 280-7851

For E1 Cardholder support, please direct your customer to the toll-free number printed on the back of the E1 Card. This line supports all E1 Cardholders.



Websites:

Tax Office Self Service

www.epstax.net

Tax offices may utilize this website to get more information about EPS and our programs, as well as login to print reports and forms. Also, for those enrolled with EPS Direct, you can submit taxpayer applications and print checks.

Taxpayer Self Service

<http://myepstax.com/>

Taxpayers may use this website to view their application status and disbursement of their federal or state refund.

Taxpayer Support E1 Visa Prepaid Card

www.E1Card.com

For E1 Cardholder online account access and information, please direct your customers to the website address printed on the back of the E1 Card.

IRS Help Desk:

866.255.0654

FMS Debt Inquiry Line:

800.304.3107

SSA (Social Security Administration):

800.772.1213



AFTER SEASON CHECKLIST

End of the Season Processes

✓ *Changing your Office Address*

If you close any location or run limited operations during the off-season, please contact EPS Financial and your Transmitter with any new contact information. Additionally, keeping your information current allows you to receive important information during the off-season.

✓ *IRS Deposits*

Sometimes the IRS doesn't deposit the client's tax refund as expected, or not at all. If you need assistance in identifying those clients, please contact your Transmitter. You can also assist the client in the following ways:

- Notify them if they have an outstanding balance (either owing you, EPS Financial, or the transmitter).
- Refer them to www.irs.gov where they can click on 'Where's My Refund'.
- Contact EPS Financial to provide updated information to contact the client.
- Assist them by calling the IRS to help resolve any problems with their refund.

✓ *Check Printing*

Sometimes a late deposit can come in from the IRS and/or State. Be sure to check your acknowledgements on a weekly basis after you are done transmitting for the season.

✓ *Leftover Check/E1 Card Stock*

After you are done offering e-Advance products for the tax season, complete the End of Season Reconciliation Form and fax it to EPS at 484.546.2998. These forms can be found by logging into www.epstax.net. After completing the form, destroy all unused stock. Be sure all voided, cancelled or damaged checks are destroyed as well. All check stock will stale-date on October 31, 2018. You do not need to mail bank stock back to EPS.

✓ *Agreements/Applications*

Please keep these on file in a secure location for a minimum of seven years.



✓ **All Forms and Documents**

All forms and documents for your business or taxpayer can be retrieved once your EFIN is logged onto our website at www.epstax.net.

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

E1 Visa Prepaid Card is issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. and administered by EPS Financial, a division of MetaBank, and may be used everywhere Visa debit cards are accepted.

The EPS Tax Refund Advance is an optional tax-refund related loan provided through MetaBank® (it is not the actual tax refund) at participating locations. The amount of the advance will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Tax returns may be filed electronically without applying for this loan. Loans offered in amounts of \$500, \$1,000, or \$1,500. Additional marketing fee applies with e-Collect and e-Bonus programs or loans without a refund transfer. Availability is subject to satisfaction of identity verification, eligibility



criteria, and underwriting standards. IRS delays may affect the delivery timing of loan proceeds. Product terms and conditions are subject to change without notice. Program availability varies by software and state.

The Plus Up Loan is an optional tax-refund related loan provided by MetaBank® (it is not the actual tax refund) at participating locations. The amount of the loan will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer. Annual Percentage Rate of 29.9%. For example, for \$1,000 borrowed over a 21-day term, total amount payable in single payment is \$1,017.20 including interest. Fees for other optional products or product features may apply. Tax returns may be filed electronically without applying for this loan. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

