

EMPOWER YOUR BUSINESS

WITH



REFUND TRANSFER PROGRAMS¹

Allow Your Customers to Pay Their Tax Prep Fees From Their Tax Refund

**NO FEES
FOR YOU!**

**ATTRACT MORE
CUSTOMERS**

GET
50%
OF YOUR TAX PREP
FEES EARLY WITH
FEE ASSIST⁷

**TAILORED
FOR YOUR
BUSINESS**

E-COLLECT

Low Cost Refund Transfer

Allow your customers to use their refund to pay for your tax preparation services with e-Collect. Build long-term relationships with your clients with a convenient, low, cost option.



BENEFITS OF E-COLLECT

- \$20 Refund Transfer Fee
- Easy to Use
- No Cost to You

\$20 **LOWEST
TAXPAYER
COST**

EPS EDGE

Build a loyal and diversified customer base quickly.

E-BONUS

High Incentive Refund Transfers²

Looking to earn extra cash on each Refund Transfer? e-Bonus is for you! This program offers generous rebates on each funded refund transfer product with no minimums!



BENEFITS OF E-BONUS

- \$39.95 Refund Transfer Fee
- Earn Up to \$20 Per Taxpayer
- No Minimums

\$20 **EARN UP
TO PER
TAXPAYER**

EPS EDGE

Forget printing checks: FasterMoney Cards earn you more incentives!

E-ADVANCE

No Cost Taxpayer Advances⁵ + Refund Transfers

Give your clients the opportunity to apply for a portion of their refund fast AND avoid the taxpayer advance loan marketing fees during tax season.



BENEFITS OF E-ADVANCE

- \$39.95 Refund Transfer Fee
- No ERO In-Season Marketing Fee⁴
- No Cost Taxpayer Advance Loan Options⁴

\$0 **ERO
MARKETING
FEE**

EPS EDGE

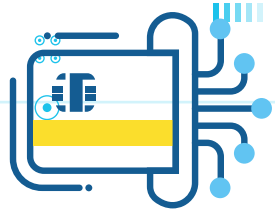
We've originated over \$1 billion in taxpayer advances!

REFUND DISBURSEMENTS

GIVE YOUR CLIENTS THE
POWER TO CHOOSE HOW
TO COLLECT THEIR REFUND

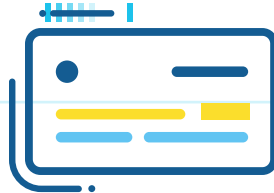
EPS EDGE

Attract more
customers with a
variety of options.



FASTERMONEY® DISCOVER® PREPAID CARD⁶

The prepaid card that
saves you time.



PAPER CHECK

Print a secure check from
your office.



DIRECT DEPOSIT

Deposit directly to a client's
bank account.

*Three convenient, no-hassle choices for your
clients to receive their refund or advance loan.*

EPS EDGE

Combine e-Advance with our no cost loans AND maximize your savings!

\$
250-

6,000

**TAXPAYER
LOAN OPTIONS
ARE THE SAME**

— NO MATTER WHICH EPS PROGRAM YOU CHOOSE!

TAXPAYER ADVANCE LOANS³



BENEFITS OF TAXPAYER ADVANCE LOAN

- \$250, \$500, or \$1,000: No-Cost to the Taxpayer
- \$1,250-\$6,000: APR 36%
- No In-Season Marketing Fees with e-Advance⁴
- Low \$34.95 Marketing Fee with e-Collect and e-Bonus



**WE HELP YOU STAY COMPETITIVE BY
ENABLING YOUR CLIENTS TO APPLY
FOR AN ADVANCE THE SAME DAY
YOU FILE THEIR RETURN**

IN-SEASON FEE ADVANCE⁷

ENSURE THE SMOOTHEST TAX SEASON POSSIBLE

Receive 50% of your tax prep fees the next business day for only \$2.50 per Refund Transfer client. You can get paid well before the IRS issues their refund!

EPS EDGE

Fee Advance can help you cover your office expenses before the IRS starts funding

BENEFITS OF IN SEASON FEE ADVANCE

- Available 1st day of IRS acknowledgements
- Receive 50% of prep fees
- Only \$2.50 per fee-advance
- New and existing clients are eligible
- Manage payroll



IN-SEASON FEE ADVANCE

TAX OFFICE LOANS⁷

EPS EDGE

We provide cash flow assistance to qualified tax professionals.

GET THE MONEY YOU NEED FOR TAX SEASON

Whether you are looking for a pre-season loan to purchase new office equipment or advances on your fees prior to IRS funding, EPS has a program that's right for you.



PRE-SEASON OFFICE STARTUP LOAN

- Available October 1st
- Loans range from \$2,000 to \$50,000
- New and Existing EPS clients may qualify
- Fast Processing Time
- within 2 business days of approval



SOFTWARE PURCHASE ASSISTANCE

- \$0 fees
- \$0 interest
- Early software pricing
- Repay during tax season



PRE-SEASON TAXPAYER LOYALTY CARDS

- Use Start-Up Loan funds
- Max. amount \$500 per card
- Increments of \$25 up to \$100

COMPETE AGAINST NATIONAL CHAINS.

ATTRACT AND RETAIN IN A COMPETITIVE MARKET.

WE'RE COMPATIBLE WITH THE BEST 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

OLTPRO
PROFESSIONAL TAX SOFTWARE

TaxSlayer
PRO

my
TAXprep
office

ProTaxPro.com

TAXWARE
SYSTEMS INC.

FileYourTaxes.com

QR TaxPro

THOMSON REUTERS

TaxWise

TaxWise Online

JOIN OUR
35,000+
TAX OFFICES.

EPS EDGE

Already accepting credit and debit?
Ask for a free statement analysis.

SO, HOW CAN WE HELP YOU GROW?

RATES STARTING AS LOW AS 1.74%



DEBIT + CREDIT CARD PROCESSING⁸

Offer Your Clients More Ways to Pay.

EPS' credit and debit card processing program was SPECIFICALLY designed for the tax professional.

WHY CHOOSE US?

- 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 your current tax program stacks up to EPS'
- Easy to use programs
- Equipment options customized to your office



MERCHANT SERVICES

merchantsales@pathward.com

844-244-1787

www.epspayments.net

EPS EDGE

It's an easy way to allow your customers to pay from their bank account!



**SAVE TIME,
REDUCE
COSTS,
AND ADD
OPTIONS.**

ACH PAYMENT PROCESSING PROGRAM⁸

Spend Your Time Where It Matters Most!

Increase your customers' trust and satisfaction with seamless, secure, and cost effective technology. Schedule, invoice, or make setup recurring payments within a few clicks. Our payment gateway allows you to accept ACH payments online, in person, over the phone and sending a payment link to your customers.

**ACH costs start as low as
\$1.75 per transaction**



844-244-1787 | merchantsales@pathward.com
www.epspayments.net/ach-processing

FASTERMONEY® DISCOVER® PREPAID CARD⁶

EPS EDGE

A great option for clients who don't have a traditional bank account!

THE PREPAID CARD THAT SAVES YOU TIME

The prepaid card saves you time and the cost of printing a check while giving clients a secure and easy way to access their refund.



BENEFITS OF PREPAID CARD

- Get your tax refund up to 4 days early⁹ (compared to direct deposit or check)
- No check cashing fees
- Secure
- Mobile App
- Year-around use

GET YOUR CLIENT'S FUNDS STARTING IN DECEMBER WITH PRE-SEASON LOYALTY¹⁰



FASTERMONEY® DISCOVER® PREPAID CARD

MARKETING TOOLS

TO SUPPORT YOUR BUSINESS GROWTH

We help promote your services with banners, social media images, direct mail postcards, and posters, available in English and Spanish.

EPS EDGE

This could be the reason a new client chooses you over the competition.

**GET MORE CUSTOMERS IN YOUR OFFICE
WITH THE RIGHT MARKETING MATERIALS**



**LET
EVERYONE
KNOW
WHERE
THEY
CAN GET
THE BEST
SERVICE**

EPS EDGE

We answer our phones in under a minute!

HAVE A QUESTION?

- Excellent customer service
- Diverse workforce
- Customer support in English and Spanish
- High agent retention rates
- Self-serve online tools
- Fast online chat feature

CUSTOMER SUPPORT

EPS Is Here For You!

We're here to help. Our experienced teams are standing by to answer your questions and give you the information you need to make informed decisions.



TAX PROFESSIONALS SUPPORT

888-782-0850

TAX PRO SALES QUESTIONS

877-801-4411

TAXPAYER HOTLINE

888-782-0860

MERCHANT SERVICES

844-244-1787



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 e-Bonus Terms: EPS will pay a \$8 rebate for each funded check and direct deposit disbursement and \$16 for each card disbursement. An additional rebate of \$4 will be awarded for each additional funded deposit on any disbursement. Funding is defined as any taxpayer return funded by IRS or state that covers the entire e-Bonus product price of \$39.95 (account set up fee) or subsequent \$14 (additional deposit fee) and was funded between the start of eFile and April 30, 2024. The rebate will be sent to the tax professional via ACH between June 15-30, 2024. EPS reserves the right to withhold any rebate funding if the tax professional owes EPS money from duplicate checks, excessive loan loss, fraud, enrollment status, or other issues. Rebate availability varies by state and software.

3 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 – \$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.

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. Pre-Acknowledgement Loans (approved prior to IRS Acknowledgement) have a \$75 Marketing Fee.

5 A marketing fee of \$34.95 applies for every approved In-Season advance with e-Collect and e-Bonus programs or loans without a refund transfer. \$0 marketing fees require e-Advance program or use of the FasterMoney® Discover® Prepaid Card for disbursement with e-Collect and e-Bonus. Availability and fees may vary by software.

6 The FasterMoney® Discover® Prepaid Card is issued by Pathward, 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.

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

8 EPS Financial is a registered ISO of PNC Bank, N.A., Pittsburgh, PA – Member FDIC.

9 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.

10 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.