

WELCOME TO

eps[®]
powered by Pathward[®]

**POWERING *the*
INDEPENDENT
TAX PROFESSIONAL**

*Compare Our Programs to Other Banks -
You'll see why it pays to be an EPS Customer!*

EPSTAX.NET



REFUND TRANSFER PROGRAMS¹

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

THREE distinct programs - choose which program works best for your office!

*The only bank in the industry offering you **CHOICE**.*

The Low-Cost Refund Transfer Choice



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**

EPS EDGE

Build a loyal and diversified customer base quickly.

\$20 **LOWEST**
TAXPAYER
COST

The High-Incentive Refund Transfer² Choice



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**

EPS EDGE

Forget printing checks:
FasterMoney Cards earn you more incentives!

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

The No Cost Taxpayer Advance⁵ + Refund Transfer Choice



Give your clients the opportunity to apply for a taxpayer advance loan AND, with e-Advance, your office avoids 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**

EPS EDGE

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

**ERO
MARKETING
FEE**
\$0

REFUND TRANSFER PROGRAMS

JOIN THE 38,000 TAX OFFICES THAT CHOOSE EPS

EPS EDGE

Compare EPS Programs with the rest of the industry and SEE the savings!

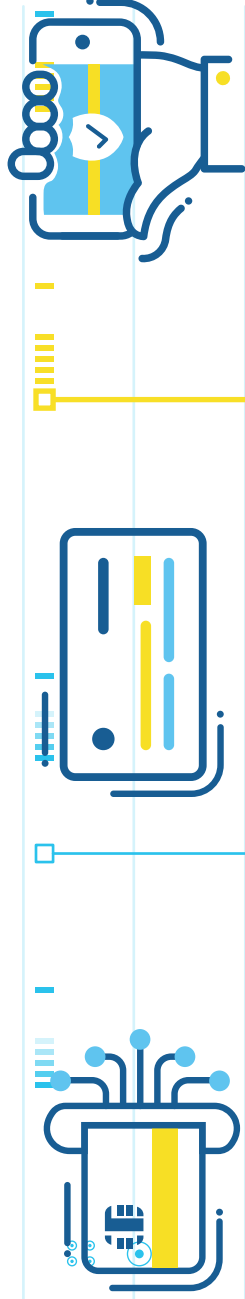
**NO FEES
FOR YOU!**

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

**ATTRACT MORE
CUSTOMERS**

**TAILORED
FOR YOUR BUSINESS**

YOUR CUSTOMER CHOOSES HOW THEY WANT THEIR REFUND:



FASTERMONEY® VISA® PREPAID CARD⁶

The prepaid card issued from
your office.

PAPER CHECK

Print a secure check from
your office.

DIRECT DEPOSIT

Deposit directly to a client's
bank account.

FASTER MONEY - with the *FasterMoney Visa Prepaid Card*, your customers get their tax refund up to 4 days faster⁹

REFUND TRANSFER BENEFITS

EPS EDGE

Compare our
Marketing Fees with
other providers
and see how EPS
maximizes your
savings!

NO- COST

TO YOU

TAXPAYER ADVANCE LOANS³



BENEFITS OF TAXPAYER ADVANCE LOAN

- **NO-COST to the Taxpayer: \$250, \$500, or \$1,000** on any disbursement option
- **\$1,250 - \$7,000:** more for your taxpayer with a 36% APR
- **No In-Season Marketing Fees** with e-Advance⁴
- **Low \$34.95 Marketing Fee** with e-Collect and e-Bonus
- **Available before the IRS is open**

OVER \$1B LOANED TO TAXPAYERS ANNUALLY

No- cost

TO YOUR TAXPAYER

**TAXPAYER LOANS
AVAILABLE WITH
ALL 3 REFUND
TRANSFER PROGRAMS!**



**KEEP YOUR CLIENTS' FEES LOW WITH
OUR NO-COST ADVANCE LOANS! OUR
ADVANCE LOAN PROGRAM KEEPS YOU
COMPETITIVE IN YOUR MARKET.**

TAXPAYER ADVANCE LOANS

IN-SEASON FEE ADVANCE⁷

EPS EDGE

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

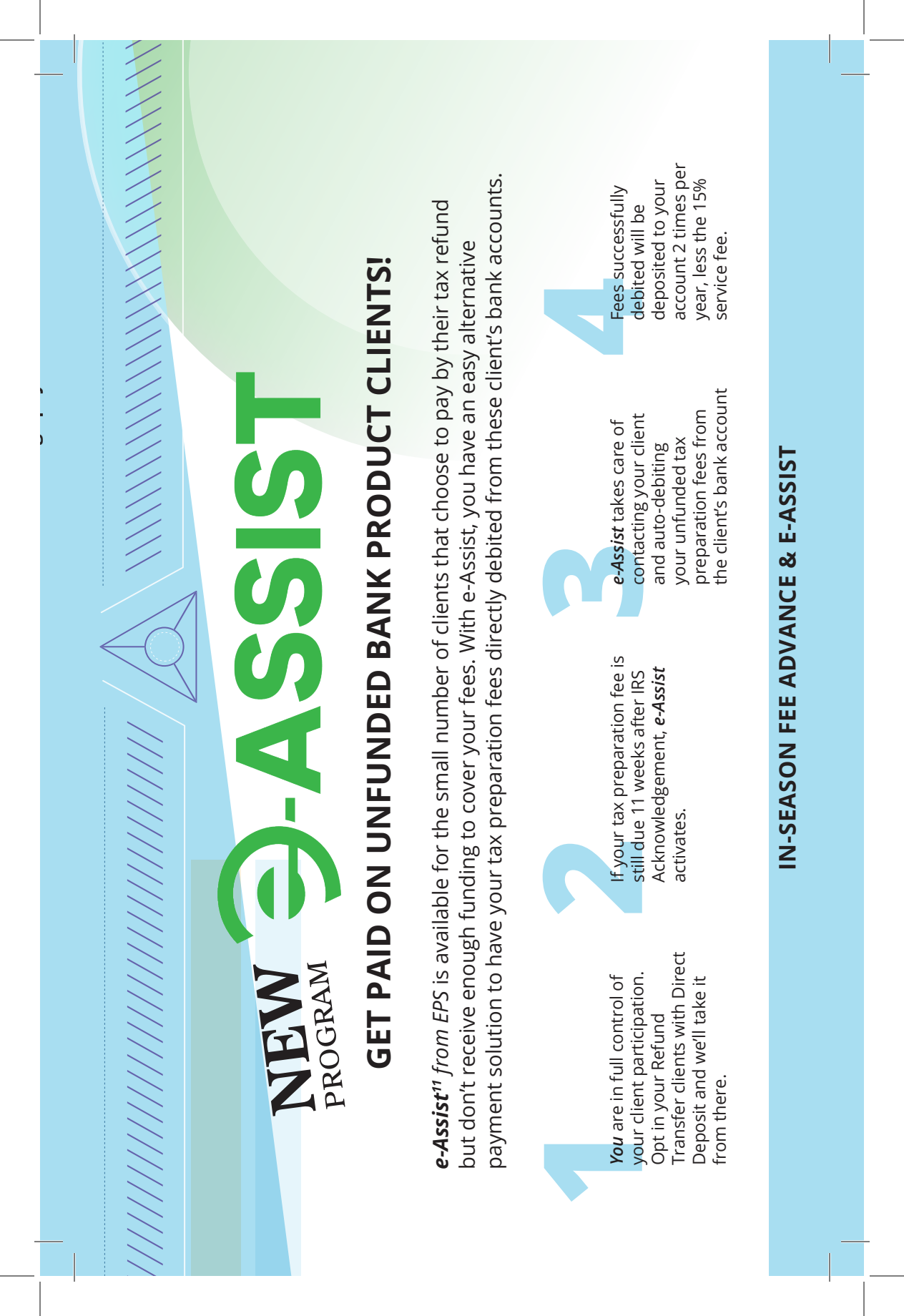
GET **50%** OF YOUR TAX PREP
FEES EARLY WITH
FEE ASSIST⁷

ENSURE THE SMOOTHEST TAX SEASON POSSIBLE

Receive up to 50% of your tax prep fees the next business day from when the IRS accepts the return for every Refund Transfer client. You can get paid well before the IRS issues their refund!

BENEFITS OF IN SEASON FEE ADVANCE

- Available 1st day of IRS acknowledgements
- Receive up to 50% of prep fees up to \$300
- Only \$4.00 per fee-advance - *compare and see how much you save!*
- New and existing clients are eligible
- Manage payroll



NEW -ASSIST PROGRAM

GET PAID ON UNFUNDED BANK PRODUCT CLIENTS!

e-Assist¹¹ from EPS 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 e-Assist, you have an easy alternative payment solution to have your tax preparation fees directly debited from these client's bank accounts.

1

You are in full control of your client participation. Opt in your Refund Transfer clients with Direct Deposit and we'll take it from there.

2

If your tax preparation fee is still due 11 weeks after IRS Acknowledgement, **e-Assist** activates.

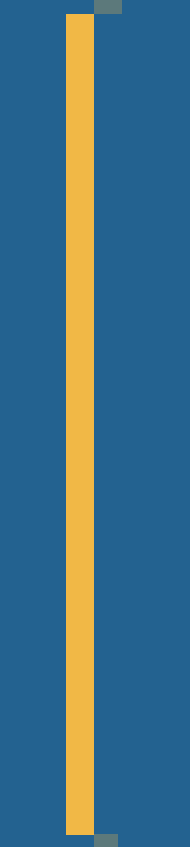
3

e-Assist takes care of contacting your client and auto-debiting your unfunded tax preparation fees from the client's bank account

4

Fees successfully debited will be deposited to your account 2 times per year, less the 15% service fee.

IN-SEASON FEE ADVANCE & E-ASSIST



TAX OFFICE LOANS⁷

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.

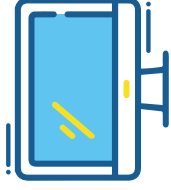
EPS EDGE

We provide cash flow assistance to qualified tax professionals.



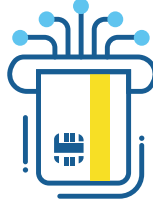
PRE-SEASON OFFICE STARTUP LOAN

- Available October 2nd
- New and Existing EPS clients may qualify
- Loans range from \$2,000 to \$250,000
- Fast Processing Time
– within 2 business days of approval



SOFTWARE PURCHASE ASSISTANCE

- No cost to you
- Early software pricing
- Repay during tax season



PRE-SEASON TAXPAYER LOYALTY CARDS

- Provide early funds to your clients starting December 15
- Max. amount \$500 per card
- Increments of \$25 up to \$100

TAX OFFICE LOANS

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.

WE'RE 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



TaxWise®



TaxWise Online

& MORE!

Ask if your
software is an
EPS Partner

JOIN OUR

38,000+

TAX OFFICES

EPS EDGE

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

SO, HOW CAN WE HELP YOU GROW?



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

RATES STARTING
AS LOW AS

1.74%



MERCHANT SERVICES

MerchantSales@pathward.com

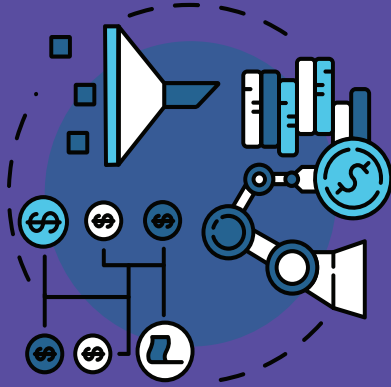
844-244-1787

www.epspayments.net

e-PAY MERCHANT SERVICES

EPS EDGE

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



ACH PAYMENT PROCESSING PROGRAM⁸

Spend Your Time Where It Matters Most!

Enhance your business operations and increase your customer's satisfaction with our seamless, secure, and cost-effective technology. Easily enter data, invoice, or schedule recurring payments with just a few clicks. Our versatile payment gateway supports ACH payments whether online, in-person, over the phone, or via payment links sent directly to your customers.

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

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

***CONTACT US TO
LEARN MORE &
GET STARTED!***



MERCHANT SERVICES

MerchantSales@pathward.com

844-244-1787

www.epspayments.net

e-PAY: ACH PAYMENT PROCESSING

FASTERMONEY® VISA® PREPAID CARD⁶

EPS EDGE

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

**YOUR CLIENT GETS THEIR TAX
REFUND UP TO 4 DAYS EARLY⁹**

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



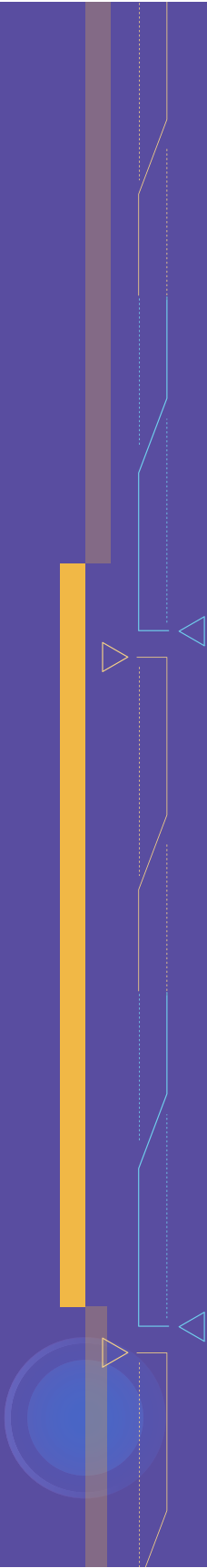
BENEFITS OF PREPAID CARD

- 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

GIVE YOUR CLIENTS UP
TO \$500 STARTING IN
DECEMBER WITH
PRE-SEASON LOYALTY¹⁰



FASTERMONEY® VISA® 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**



REFUND ADVANCE LOANS
NO COST
& FAST APPROVALS



FILE **YOUR TAXES**
HERE
\$0 UP FRONT
FAST • FRIENDLY • PROFESSIONAL
TAX PREP SERVICES



FILE **YOUR TAXES**
HERE
PROFESSIONAL. FRIENDLY. ACCURATE.
PAY \$0 UP FRONT



MARKETING TOOLS

LET
EVERYONE
KNOW
WHERE
THEY
CAN GET
THE BEST
SERVICE



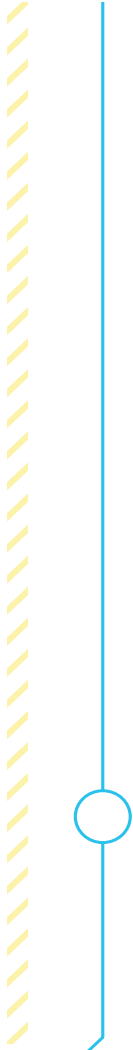
IN-HOUSE TAX OFFICE SUPPORT

**WE DO NOT
OUTSOURCE!**



WE ANSWER OUR PHONES IN UNDER A MINUTE

We're here to help. Our experienced and dedicated teams are standing by to answer your questions, provide fast one-call resolution, and give you the information you need to make informed decisions.



EPS EDGE

Multiple call center locations for superior support

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
- 



TAX PROFESSIONALS SUPPORT

888-782-0850

TAX PRO SALES QUESTIONS

877-801-4411

TAXPAYER HOTLINE

888-782-0860

MERCHANT SERVICES

844-244-1787

CUSTOMER SUPPORT



Programs, Products, and Terms are subject to change. Visit epstax.net 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 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, 2025. The rebate will be sent to the tax professional via ACH between June 15-30, 2025. 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 – \$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.
- 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® Visa® Prepaid Card for disbursement with e-Collect and e-Bonus. Availability and fees may vary by software.
- 6 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 EPS Financial, a division of Pathward, and may be used everywhere Visa debit cards are accepted.
- 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.
- 11 Fees apply to EROs only with respect to successful debit payments. EPS Financial is facilitating debit payments of unfunded ERO tax preparation fees on behalf of EROs.