



- ⊕ Payment solutions for tax professionals
- ⊕ Simple and cost-efficient programs
- ⊕ In-house customer support



POWERING *the* **INDEPENDENT** **TAX PROFESSIONAL**

CONTACT SUPPORT

Tax Professional Support
888-782-0850

New Sales
833-840-3221

Merchant Services
844-244-1787

Taxpayer Hotline
888-782-0860

www.epstax.net

Compare EPS Financial
programs to our competition and
you'll see why 43,000+ tax offices
are enrolled in our systems!

EASY TAX PREP FEE COLLECTIONS

Not all clients have cash in hand to pay your tax preparation fees, and, when you partner with *EPS FINANCIAL*, they don't have to. Our three unique Refund Transfer¹ (RT) programs allow your clients to have their taxes prepared by a professional and use their refund to pay for it.

⌘-COLLECT

The Low-Cost Refund Transfer Choice

- No cost to you
- \$20 Taxpayer RT fee

—EPS EDGE—

The lowest cost program in the industry to your customer!

The only bank in the industry offering you CHOICE.



⌘-BONUS

The High-Incentive² Refund Transfer Choice

- Earn up to \$20 per taxpayer
- \$39.95 Taxpayer RT fee

—EPS EDGE—

The choice to earn more this tax season — with no minimums or negotiating!

DISBURSEMENT
OPTIONS

DIRECT DEPOSIT

•
CHECK

•
FASTERMONEY®
VISA®
PREPAID CARD⁵

⌘-ADVANCE

The No Cost Taxpayer Advance³+ Refund Transfer Choice

- No ERO In-Season Marketing Fee⁴
- \$39.95 Taxpayer RT fee

—EPS EDGE—

The choice for offering Taxpayer Advance Loans at no cost to your office — that's right, no in-season fees to you!

FEE-ADVANCE⁶ *for* REFUND TRANSFERS

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!

50% OF YOUR
TAX PREP
FEES *EARLY*
with FEE-ADVANCE

Only \$4.00 per fee-advance — Compare and see how much you save!

BENEFITS

- Available 1st day of IRS acknowledgements
- New and existing clients are eligible
- Manage early tax season payroll

MORE PAYMENT TOOLS



e-Assist⁷ 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.

HOW e-ASSIST WORKS

- 1. You** are in full control of your client participation. Opt in your RT 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.

NO-COST

TO THE TAXPAYER

\$250, \$500,

or

\$1000

on any disbursement option!

MORE \$

FOR YOUR TAXPAYER

\$1250

to

\$7000

with a 36% APR

TAXPAYER *Refund* **ADVANCE LOANS⁸**

Your office could be putting money on the streets of your community as soon as January 2nd with our simple Taxpayer Advance Loan Program. Our program has high approval ratings and fast deposits - perfect for your customers who need it most.

OFFER ADVANCES *with*
ALL THREE
REFUND TRANSFER
PROGRAMS



NO ONE
has
LOWER
MARKETING
FEES



OFFICE COST by PROGRAM

<i>Program</i>	<i>In-season Fee</i>
e-Advance	\$0
e-Collect or e-Bonus	\$34.95
→ Using the FasterMoney® Visa® Prepaid Card disbursement	\$0

OVER
\$1B

*LOANED TO
TAXPAYERS
ANNUALLY*



up to
4 DAYS
FASTER⁹
than direct deposit or check

FASTERMONEY[®] VISA[®] PREPAID CARD⁵

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.



- **Get the tax refund up to 4 days early**
(compared to direct deposit or check)
- **No check cashing fees**
- **No check printing hassle for your office**
- **Mobile App**
- **Year round use**

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

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



**MORE
WAYS
TO GET
PAID**



ACH × CREDIT CARD × DEBIT CARD¹¹
PROCESSING

CREDIT & DEBIT

RATES
STARTING AT

1.74%



ACH PAYMENTS

RATES
STARTING AT

\$1.75

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

THE BENEFITS *of* e-PAY

- Cost Savings
- 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

MerchantSales@pathward.com

844-244-1787

www.epspayments.net

DID YOU KNOW?

e-PAY's processing programs were SPECIFICALLY designed for the tax professional and the tax season.



NEW PROCESSING PORTAL

- *Instant On-Boarding*
- *No Monthly Fees*
- *Credit, Debit, and ACH Processing Included*

A screenshot of the e-PAY processing portal website. The header includes the e-PAY logo, support contact information (844-244-1787, merch@taxes@epayward.com), and a login button. The main navigation bar contains links for Dashboard, My Profile, Process Payment, Invoices, Transactions, Reports, and Knowledge Base. The main content area features a section titled "Earn Residual Income by Referring Non-Tax Businesses to EPS!" with a sub-header "Are you looking to boost your income effortlessly? Refer non-tax businesses to EPS and start earning residual income for as long as the referred business remains with us." Below this is a call to action: "EARN ONGOING INCOME SIMPLY REFER AND WE HANDLE THE REST!" and a note: "Start referring your trusted provider and watch your income grow! For more information, contact us at: merch@taxes@epayward.com". At the bottom, there are three summary cards: "Limit Remaining \$34,997.60", "Available Balance \$3.41", and "Limit Promoted \$2.40".

Support: 844-244-1787
merch@taxes@epayward.com

Dashboard My Profile Process Payment Invoices Transactions Reports Knowledge Base

Earn Residual Income by Referring Non-Tax Businesses to EPS!

Are you looking to boost your income effortlessly? Refer non-tax businesses to EPS and start earning residual income for as long as the referred business remains with us.

EARN ONGOING INCOME SIMPLY REFER AND WE HANDLE THE REST!

Start referring your trusted provider and watch your income grow!
For more information, contact us at: merch@taxes@epayward.com

Limit Remaining \$34,997.60

Available Balance \$3.41

Limit Promoted \$2.40

PROCESSING SOLUTIONS

- MOBILE
- VIRTUAL
- POINT OF SALE/TERMINAL
- OMNI-CHANNEL
- ONLINE PROCESSING PORTAL

GET THE MONEY YOU NEED FOR TAX SEASON

TAX OFFICE LOANS⁶

PRE-SEASON OFFICE STARTUP LOAN

- Available October 2nd
- New and Existing EPS 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



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.



PRESEASON

\$500

OUR DECEMBER
LOYALTY PROGRAM
PUTS **YOU** IN
CONTROL!

DECEMBER TAXPAYER LOYALTY FUNDS¹⁰

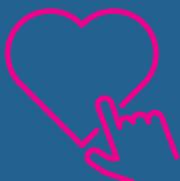
- Offer your loyal clients rewards and incentivize new customers by giving them \$25 to \$500!
- You understand your customer base better than anyone. With EPS, you determine who gets December Loyalty funds and how much they get!
- You make the rules - and you determine repayment.
- Get clients in the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



WHY CHOOSE THE DECEMBER LOYALTY PROGRAM?



Puts you in
charge of
your program



Easy for your
taxpayer
to use



Keeps you
competitive in
your market



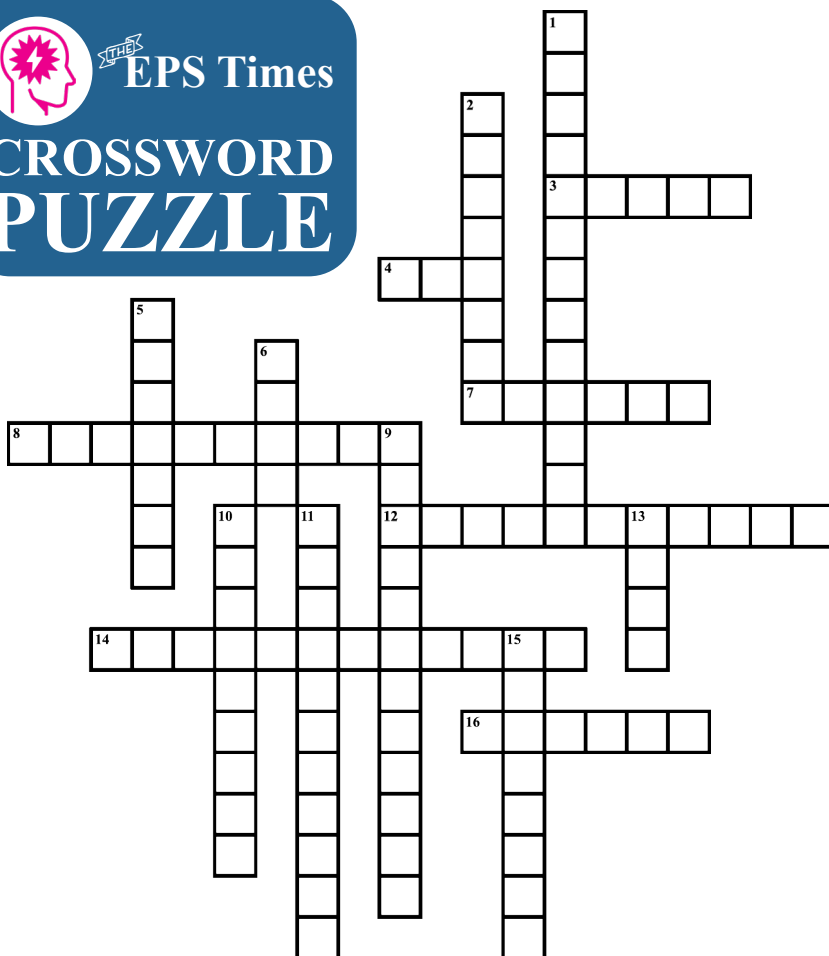
Available early
December



THE

EPS Times

CROSSWORD PUZZLE



***All the answers you're looking
for are in your hand!***

Across:

3. Disbursement option
4. Lock in early software pricing (Abbr.)
7. Earn incentives with each RT
8. Up to 50% of your tax prep fees early
12. Available October 2nd
14. Zero, if you're using e-Advance
16. One option for Taxpayer Refund
Advance Loans

Down:

1. Disbursement Option
2. RT program with no marketing fees
5. December _____ Program
6. Rates starting at 1.75%
9. Bank with the lowest cost RT program
10. Available in both English and Spanish
11. Funds load up to 4 days faster
13. More ways to get _____
15. Lowest RT cost to your client



IN-HOUSE TAX OFFICE SUPPORT

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.

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

WE ANSWER OUR PHONES IN UNDER A MINUTE¹²

MARKETING TOOLS

**FREE
DOWNLOADS**

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



FILE YOUR TAXES HERE
PROFESSIONAL. FRIENDLY. ACCURATE.

PAY \$0 UP FRONT

aps

12. Based on a survey of 1,000 taxpayers conducted by the IRS in 2014. The survey found that 85% of taxpayers who used the IRS' online tax preparation service reported that they were able to get their tax questions answered within one minute. This does not include taxpayers who used the IRS' phone-based tax preparation service. The survey was conducted by the IRS.

DISCLOSURES SUBJECT TO CHANGE. PLEASE SEE WEBSITE FOR THE MOST CURRENT INFORMATION.

EPSTAX.NET



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 Financial 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, 2026. The rebate will be sent to the tax professional via ACH between June 15-30, 2026. 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. Certain Refund Advance Loans are available at no cost to tax preparers and taxpayers, however other options include a marketing fee and consumer fee.
4. \$0 Marketing Fees require e-Advance program or use of the FasterMoney® Visa® Prepaid Card for disbursement. Additional marketing fee applies for every approved advance with e-Collect and e-Bonus programs or loans without a refund transfer. Availability and fees may vary by software.
5. The FasterMoney® Visa® Prepaid Card is issued by Pathward®, N.A., Member FDIC, pursuant to a license from Visa U.S.A. Inc.
6. Office loan availability dependent on ERO enrollment approval and eligibility criteria. Terms and conditions apply.
7. Fees apply to EROs only with respect to successful debit payments. EPS is facilitating debit payments of unfunded ERO tax preparation fees on behalf of EROs.
8. 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.
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 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.
11. EPS Financial is a registered ISO of PNC Bank, N.A., Pittsburgh, PA – Member FDIC.
12. Average wait time based on In-Season customer service reporting. Hold times may vary.