

Refund Advantage



Refund Advantage

The Refund Program You've Been Looking For!

You Have Options!

At Refund Advantage, we offer tomorrow's tax refund products today! Our management team has been an industry leader since 1989. This experience helps us anticipate your needs and create exciting programs and innovative tools you can customize to assist you! We have multiple OPTIONS that allow you to choose a program, products, and customizable value-added services to create a business model that best fits your needs.



Available disbursement methods include:

- Instant Issue Checks
- Prepaid Cards¹
- ACH Direct Deposits

¹FasterMoney® Visa® Prepaid Card issued by MetaBank®, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Card can be used everywhere Visa debit cards are accepted. Prepaid Card product is a tax refund-related deposit product offered by MetaBank.

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**Increase Your
Cash Flow with
ERO Advances**

- Office Startup Advances →**
- Software Purchase Assistance →**
- "Fee Assist" In-season ERO Advances →**

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Office Start Up Advances

Enhanced! Our Office Startup Advances can help you with cash flow as you gear up for the season.

With the Pre-Season ERO Advance you can receive money as early as December 1 to help you with office startup and promotional expenses as you gear up for tax season.

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Software Purchase Assistance

With our Software Purchase Assistance, we advance you the funds to pay for your Tax Software package, allowing you to take advantage of early pricing. Once next tax season begins, the advance is repaid through your tax preparation fees.

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Fee Assist ERO Advances

Our Fee Assist Program helps with cash flow during the filing season.

The In-Season ERO Advance (called Fee Assist) is available to new and existing Refund Advantage clients. This program allows you to receive a portion of your tax preparation fees early to help you meet payroll and other expenses. There is no cost for this program and it begins on the first day of the regular filing season.

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Taxpayer Advances up to \$1,200!¹

Attract New Customers and Retain Existing Customers!

- Taxpayer Advance Loans of \$500, \$800 and \$1,200
- No cost to your customers. ERO pays fees.
- Via Instant Issue Check or Prepaid card.
- Available in all 50 states.
- Available to both new and existing EROs.



¹The Refund Advance Loan is an optional tax refund-related loan provided by MetaBank (it is not the actual tax refund). 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. Availability is subject to satisfaction of identity verification, eligibility criteria, and underwriting standards.

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Taxpayer Cash Rewards are **HERE!**

Attract New Customers and Retain Existing Customers with the Refund Advantage **Loyalty Program!**

Loyalty Program

REWARD potential and current customers with rewards of **\$25, \$50 or \$100 on a FasterMoney[®] Visa[®] Prepaid card!**¹

Available December 15, 2016. No acknowledgement needed.



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Product Pricing for RTs and Taxpayer Advance Loans¹

Refund Transfers (RTs)

RT pricing remains the same for 2017!

- \$35 first refund
- \$12 second refund

Taxpayer Advance Loans

There are 3 tiers of advances in 2017!

<u>Advance Amount</u>	<u>ERO Cost</u>
\$ 1,200	\$45
\$ 800	\$35
\$ 500	\$25

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FREE Marketing Materials

FREE Marketing Kit includes posters and table tents for each of the programs in which you opt in. Posters, table tents, Window Clings, and Banners all available!



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Client Retention Postcards

- We will mail full-color postcards to your customers who received a RT through us last year. Postage charges apply.
- Postcards are mailed first-class in early January.
- Postcards contain your office name, physical address and office phone number and encourage your customer to return to your office next year.



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FREE Taxpayer Support Tools

Refund Advantage has created many **Taxpayer Support Tools** to assist both you and your customer during tax season. These tools can free up your time, allowing you to serve more customers while offering your customers access to real-time updates on their tax refund product disbursements. Our taxpayer support tools include:

- Online real-time updates at **www.TaxpayerInfo.com**
- FREE "Is my Check Ready" service with a toll-free number and website
- Text messaging¹ when tax refund products are ready
- Toll-Free LIVE customer support, year-round
- FREE Taxpayer Assistance business cards, offering helpful information, to hand to your customers address & "Is My check ready service?" number

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Frequently Asked Questions

- **Can new EFINS offer taxpayer loans with your bank?** Yes
- **Prep Fee Limitations** - EROs can deduct up to \$1600 in fees.
- **What are the ERO Pre-Season and In-Season fee advance qualifications?** – We offer both Pre-Season (Office Start Up advance) and In-Season (Fee Assist) advances to EROs. These programs are available to both new and existing EROs. EROs are reviewed to determine if they qualify and the amount of the advance.

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Contact Us TODAY!

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