

Refund Advantage

A division of MetaBank®

Rightway Tax Solutions

Refund Advantage a division of Metabank

October 15, 2019

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Agenda

1 Refund Transfer

2 Programs

- Taxpayer
- ERO

3 Increase your Cash Flow

4 Client Retention

5 FAQ's



Enhancements

- Enhanced self-service tools
- Knowledgeable returning customer service phone agents
- Three ERO Support call center sites
 - *Easton, PA*
 - *Louisville, KY*
 - *Jacksonville, FL*
- Dedicated ERO support lines providing both in-bound and out-bound call support
- Simplified enrollment platform (better user experience)
- On-Line chat
- Enhanced reporting

Refund Transfer Pricing

| 2018-2019 | | 2019-2020 | |
|------------|---------|------------|---------|
| Federal RT | \$39.95 | Federal RT | \$39.95 |
| State RT | \$12.00 | State RT | \$12.00 |

No Price Increase

Taxpayer Advance: *Cost to Taxpayer*

Taxpayer Loan Amounts: \$500 - \$6,000

| Loan Amount | 2018-2019 | 2019-2020 |
|---------------|-------------------|-------------------|
| \$500-\$1,000 | Free | Free |
| 25% of Refund | Free | 2% of loan amount |
| 50% of Refund | 2% of loan amount | 2% of loan amount |
| 75% of Refund | 2% of loan amount | 2% of loan amount |

Actual cost to taxpayer is 36% APR calculated daily. Average loan funds within 23 days.

TP Advance Marketing Fee: *Cost to ERO*

Taxpayer Loan Amounts: \$500 - \$6,000

| | 2018-2019 | 2019-2020 |
|--------------------------|-----------|-----------|
| In-Season Refund Advance | \$20/\$45 | \$0/\$25 |
| preACK Refund Advance | \$79 | \$75 |

- ERO will be able to select preACK loan vs In-Season Refund Advance Loan at the time of application
- Reduced ERO Marketing Fee only applies when the Taxpayer receives their loan on a Meta FasterMoney prepaid card.

TP Advance Marketing Fee: FREE FOR OFFICE FREE FOR TAXPAYER

Taxpayer Loan Amounts: \$500 - \$6,000

| | Loan Amounts \$500.00 - \$1,000.00 |
|---|---|
| Cost to Taxpayer | FREE!!! |
| If Disbursed on a Meta Prepaid Card COST TO ERO | FREE!!! |

Increase Your Cash Flow with **ERO Advances**

- Office Startup Advances
- “Fee Assist” In-Season ERO Advances



Office Start Up Advances

Our **Office Startup Advances** can help offices with cash flow as offices gear up for the tax season.

Receive funds quickly to help with office startup and promotional expenses.

➤ \$19/\$1,000 loaned



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.

- 50% of prep fees up to \$300
 - \$2.50/advance
- Available 1st day of IRS Acceptance

Eligibility: Prior Year Funding

Taxpayer CASH REWARDS Loyalty Program

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

REWARD potential and current customers with rewards of \$25, \$50, \$75, \$100 on a FasterMoney Visa prepaid card.

- \$2.50/card load
- \$19/\$1,000 loan balance
- No acknowledgement needed.

- **must qualify for Startup and accepted for prepaid cards*



Client Retention Postcards

- We will mail full-color postcards to customers who received a Refund Transfer (RT) through us last year.
- Postcards are mailed first-class in early January
- Postcards contain office name, physical address and office phone number and encourage customers to return to the office next year.



Frequently Asked Questions

2019-2020 Tax Season

- Can new ERO's to Refund Advantage offer Taxpayer Loans?
- Is there a cost to the ERO's when offering the Taxpayer Advance Loans?
- Can an ERO offer cards their 1st year with Refund Advantage?
- Are there Prep Fee Limitations?
- What are the ERO Pre-Season and In-Season Fee Advance Qualifications?

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