TaxWise® Learning Portal

Completing Bank Forms

Wolters Kluwer partners with several banks, allowing you to offer prepaid debit cards, print checks in your office or request direct deposits for your clients. This service provides taxpayers options in receiving their refunds and is a convenient way to pay tax preparation fees.

Visit the websites for each partner to learn more about the services, associated fees and limitations. The banking partners you can choose from are:

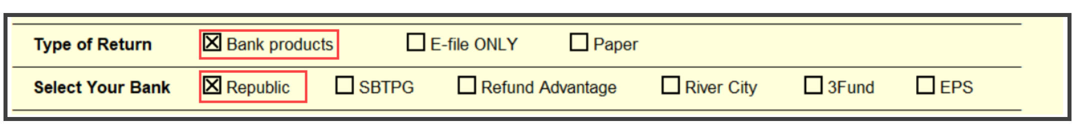
- Republic Bank - **https://www.republicrefund.com/**
- Santa Barbara Tax Products Group - **https://www.sbtpg.com/**
- Refund Advantage - **https://www.refund-advantage.com/**
- 3Fund - **https://www.sbtpg.com/**
- EPS - **https://www.epsfinancial.net/**

To offer refund settlement solutions you must submit your ERO Application to the Bank you swish to partner with. Once accepted by the bank you normally must complete some type of compliance training before you are able to offer these services.

For additional information on completing your ERO application, review the lesson included in the *Support Site Resources* module.

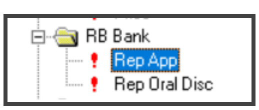
To load bank forms to a return:

1. On the Main Information Sheet, select **Bank Products** as the Return Type.
2. Next, select your banking partner. For this lesson, select **Republic**.

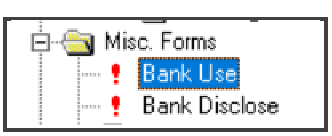


Remember, you must submit your ERO Application via the Solution Center and get bank approval before you can offer bank products.

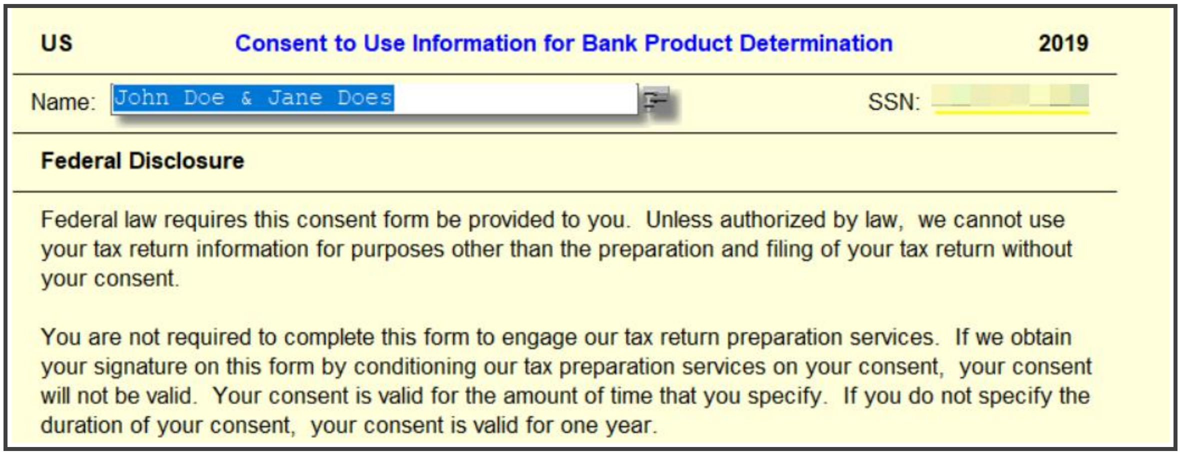
3. TaxWise loads the Bank Application and the Required Oral Disclosure forms.



4. At this time, TaxWise also adds the Bank Use and Bank Disclosure forms.



5. First, click **Bank Use**.



US Consent to Use Information for Bank Product Determination 2019

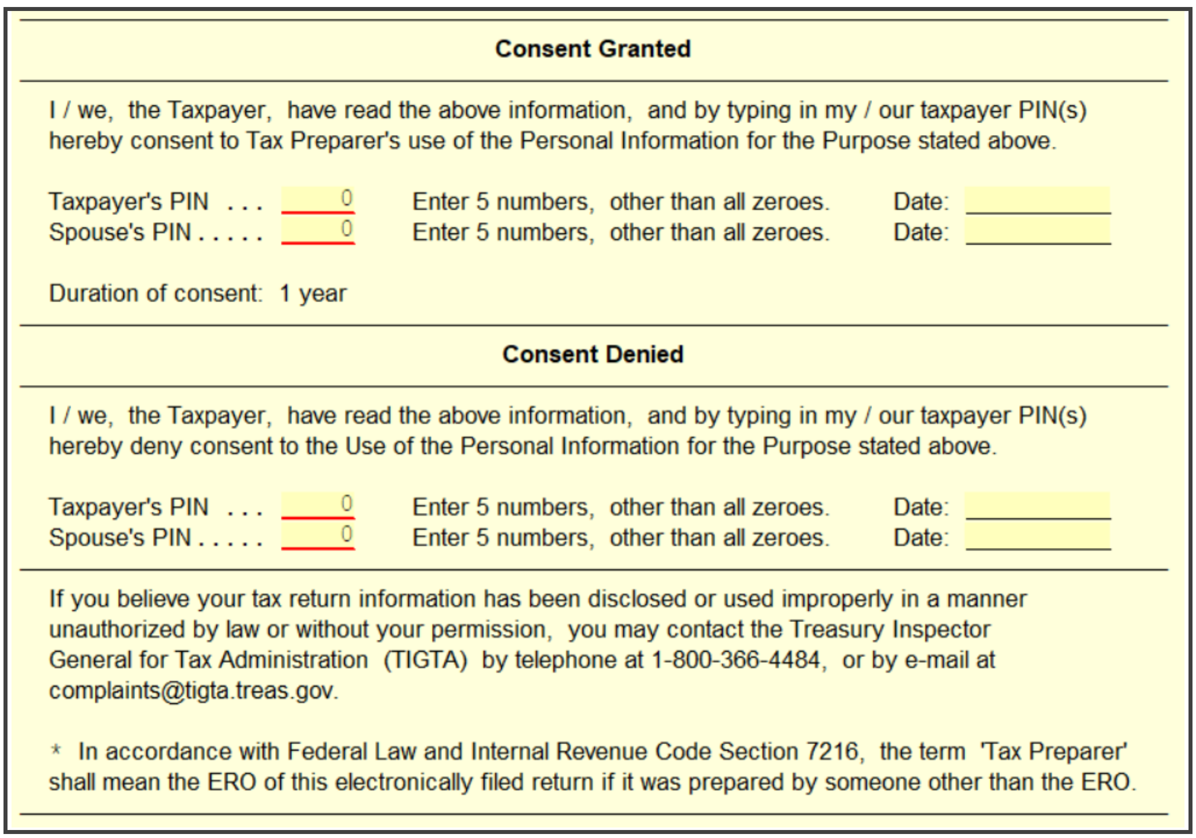
Name: John Doe & Jane Does SSN:

Federal Disclosure

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot use your tax return information for purposes other than the preparation and filing of your tax return without your consent.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax preparation services on your consent, your consent will not be valid. Your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year.

6. Scroll down to the **Consent Granted** and **Consent Denied** section.



Consent Granted

I / we, the Taxpayer, have read the above information, and by typing in my / our taxpayer PIN(s) hereby consent to Tax Preparer's use of the Personal Information for the Purpose stated above.

Taxpayer's PIN . . . 0 Enter 5 numbers, other than all zeroes. Date:
Spouse's PIN . . . . . 0 Enter 5 numbers, other than all zeroes. Date:

Duration of consent: 1 year

Consent Denied

I / we, the Taxpayer, have read the above information, and by typing in my / our taxpayer PIN(s) hereby deny consent to the Use of the Personal Information for the Purpose stated above.

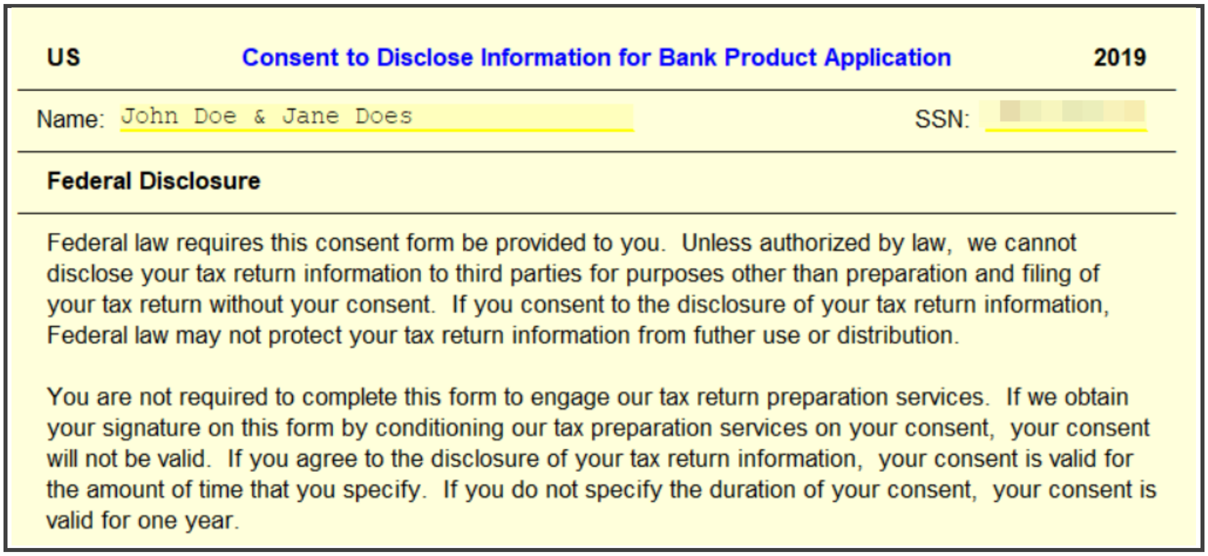
Taxpayer's PIN . . . 0 Enter 5 numbers, other than all zeroes. Date:
Spouse's PIN . . . . . 0 Enter 5 numbers, other than all zeroes. Date:

If you believe your tax return information has been disclosed or used improperly in a manner unauthorized by law or without your permission, you may contact the Treasury Inspector General for Tax Administration (TIGTA) by telephone at 1-800-366-4484, or by e-mail at complaints@tigta.treas.gov.

* In accordance with Federal Law and Internal Revenue Code Section 7216, the term 'Tax Preparer' shall mean the ERO of this electronically filed return if it was prepared by someone other than the ERO.

7. If the taxpayer, and spouse if applicable, agree to the use of their information for purposes of the refund settlement solution, direct each taxpayer to type a 5-digit PIN in the **Consent Granted** section. If they do not consent, the taxpayers should type the PIN in the **Consent Denied** section.

8. Click **Bank Disclosure** in the Forms Tree.



US **Consent to Disclose Information for Bank Product Application** 2019

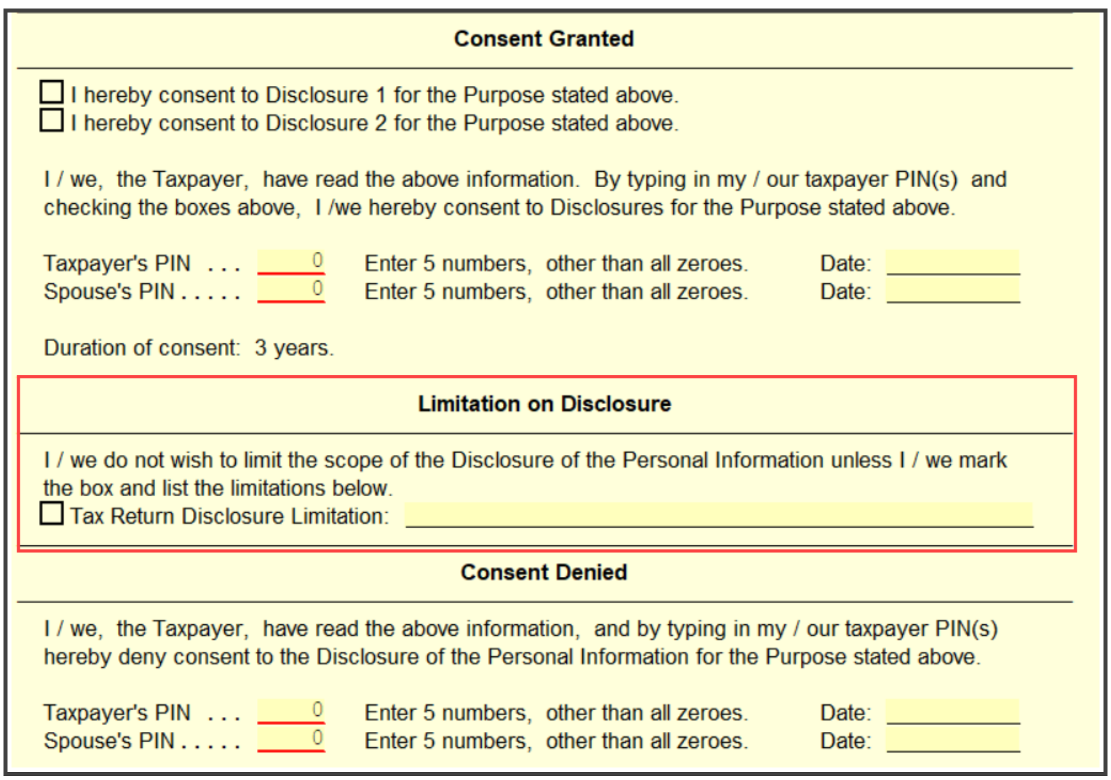
Name: John Doe & Jane Does SSN:

Federal Disclosure

Federal law requires this consent form be provided to you. Unless authorized by law, we cannot disclose your tax return information to third parties for purposes other than preparation and filing of your tax return without your consent. If you consent to the disclosure of your tax return information, Federal law may not protect your tax return information from futher use or distribution.

You are not required to complete this form to engage our tax return preparation services. If we obtain your signature on this form by conditioning our tax preparation services on your consent, your consent will not be valid. If you agree to the disclosure of your tax return information, your consent is valid for the amount of time that you specify. If you do not specify the duration of your consent, your consent is valid for one year.

9. Similar to the Consent to Use form, taxpayers must grant consent for the tax preparer to disclose tax information for purposes of the refund settlement solution. Scroll down to have the taxpayers type their 5-digit PINs in the appropriate section.
10. This form also includes an option for the taxpayer to be able to limit the scope of the disclosure. If the taxpayer wants to limit disclosure, select the checkbox and type a description of the limitation.



Consent Granted

☐ I hereby consent to Disclosure 1 for the Purpose stated above.
☐ I hereby consent to Disclosure 2 for the Purpose stated above.

I / we, the Taxpayer, have read the above information. By typing in my / our taxpayer PIN(s) and checking the boxes above, I /we hereby consent to Disclosures for the Purpose stated above.

Taxpayer's PIN . . . 0 Enter 5 numbers, other than all zeroes. Date:
Spouse's PIN . . . . . 0 Enter 5 numbers, other than all zeroes. Date:

Duration of consent: 3 years.

Limitation on Disclosure

I / we do not wish to limit the scope of the Disclosure of the Personal Information unless I / we mark the box and list the limitations below.
☐ Tax Return Disclosure Limitation:

Consent Denied

I / we, the Taxpayer, have read the above information, and by typing in my / our taxpayer PIN(s) hereby deny consent to the Disclosure of the Personal Information for the Purpose stated above.

Taxpayer's PIN . . . 0 Enter 5 numbers, other than all zeroes. Date:
Spouse's PIN . . . . . 0 Enter 5 numbers, other than all zeroes. Date:

11. Click **Rep App** in the Forms Tree to view and complete the form.

Republic Bank | **Bank Product Application** | **2019**

All calculations from the tax return require the taxpayer's (and spouse's, if applicable) consent on Bank Product Consent to Use form.

STOP! BEFORE YOU PROCEED WITH THE REFUND TRANSFER APPLICATION PROCESS, YOU ARE REQUIRED TO INFORM ALL TAXPAYER(S) ORALLY OF CERTAIN INFORMATION. TO REVIEW THIS INFORMATION, CLICK ON "REP ORAL DISC" LOCATED UNDER "RB BANK" THE TREE TO THE LEFT. BE SURE YOU EXPLAIN ALL REQUIRED INFORMATION TO THE TAXPAYER(S) BEFORE PROCEEDING.

Federal refund	1745.00
In addition to the Federal refund, add the ___ state refund by checking here . . . . ☐	0.00
Total refund(s) available	1745.00

Easy Advance

This product is only available to EROs who have been approved to offer it. Easy Advance is not available after February 28, 2020.

If the Federal refund is at least $500 plus fees, the taxpayer may be eligible for an advance. If "Easy Advance only" is selected below, the preparer must collect all fees before transmitting the return. Funds through Easy Advance only can be disbursed on the prepaid card or by direct deposit.

Check here to apply for Easy Advance . . . . ☐

12. TaxWise calculates the refund amount. Select the checkbox to include the state refund in this settlement solution if applicable.
13. Scroll down to the **Easy Advance** section. This is one of the services you can offer through Republic Bank. If the taxpayer wants an advance, select the checkbox indicating this, as well as the amount of the advance in the **Select tier** column.

Easy Advance

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If the Federal refund is at least $500 plus fees, the taxpayer may be eligible for an advance. If "Easy Advance only" is selected below, the preparer must collect all fees before transmitting the return. Funds through Easy Advance only can be disbursed on the prepaid card or by direct deposit.

Check here to apply for Easy Advance . . . . ☐

The taxpayer can select any tier based on their qualifying refund after fees. Check one box below to indicate the tier the taxpayer wants to apply for.

Minimum net refund	Advance amount	Finance charge	Select tier
500.00	500.00	14.79	☐
2000.00	1000.00	29.58	☐
2000.00	1500.00	44.37	☐
3000.00	2000.00	59.16	☐
4000.00	3000.00	88.75	☐
0.00	0.00	0.00	☐
0.00	0.00	0.00	☐

Who is applying for Easy Advance? . . . . ☐ Taxpayer ☐ Spouse

Does the taxpayer give permission to the transmitter to share prior year funding history? . . . . ☐ Yes ☐ No

14. Scroll down to the Bank Product Analysis section. In this section, select the checkbox to indicate which product the taxpayer wants, and review the associated fees.

Bank Product Analysis

	No bank product	Easy Advance only	RT	RTDD	NetSpend prepaid card	Walmart Direct2Cash
Total refund .	1745.00	0.00	1745.00	1745.00	1745.00	1745.00
Fees	185.00	0.00	185.00	185.00	185.00	192.00
Net refund . .	1560.00	0.00	1560.00	1560.00	1560.00	1553.00
Advance . . .		0.00	0.00	0.00	0.00	0.00
Federal	1560.00	0.00	1560.00	1560.00	1560.00	1553.00
State	0.00	0.00	0.00	0.00	0.00	0.00
Check one . .		☐	☒	☐	☐	☐

If Easy Advance only is selected, how should the funds be disbursed? . . . . ☐ Direct deposit ☐ Prepaid card

15. Scroll down. If the taxpayer wants a direct deposit, type the routing and account number in the fields, or the card number for the prepaid debit card if the taxpayer selects that option.

Direct Deposit Information

RTN: ________ Account: ________________ Checking: ☐ Savings: ☐

For accuracy, rekey the routing transit number and the account number on the Main Information Sheet.

NetSpend Prepaid Card

NetSpend card number . . . . ________________

Re-enter the NetSpend card number . . . . ________________

I have provided the customer with the cardholder agreement and fee schedule for his or her review prior to the customer making a decision to acquire the card . . . . ☐ Yes ☐ No

Protection Plus

Protection Plus offers services and benefits for you and your taxpayer such as audit assistance, help with denied credits, and assistance with ITIN rejections. Additional benefits include help with taxpayer resolutions for debts, liens and garnishments. By selecting "Yes" below, I acknowledge that

1 I have read, understand and agree to the user agreement and I fully agree to terms and conditions of the user agreement. Click the link below to access the user agreement.
http://myprotectionplus.com/mypp-contract.pdf

2 I agree that this electronic signature has the same full force and effect as a handwritten signature or mark.

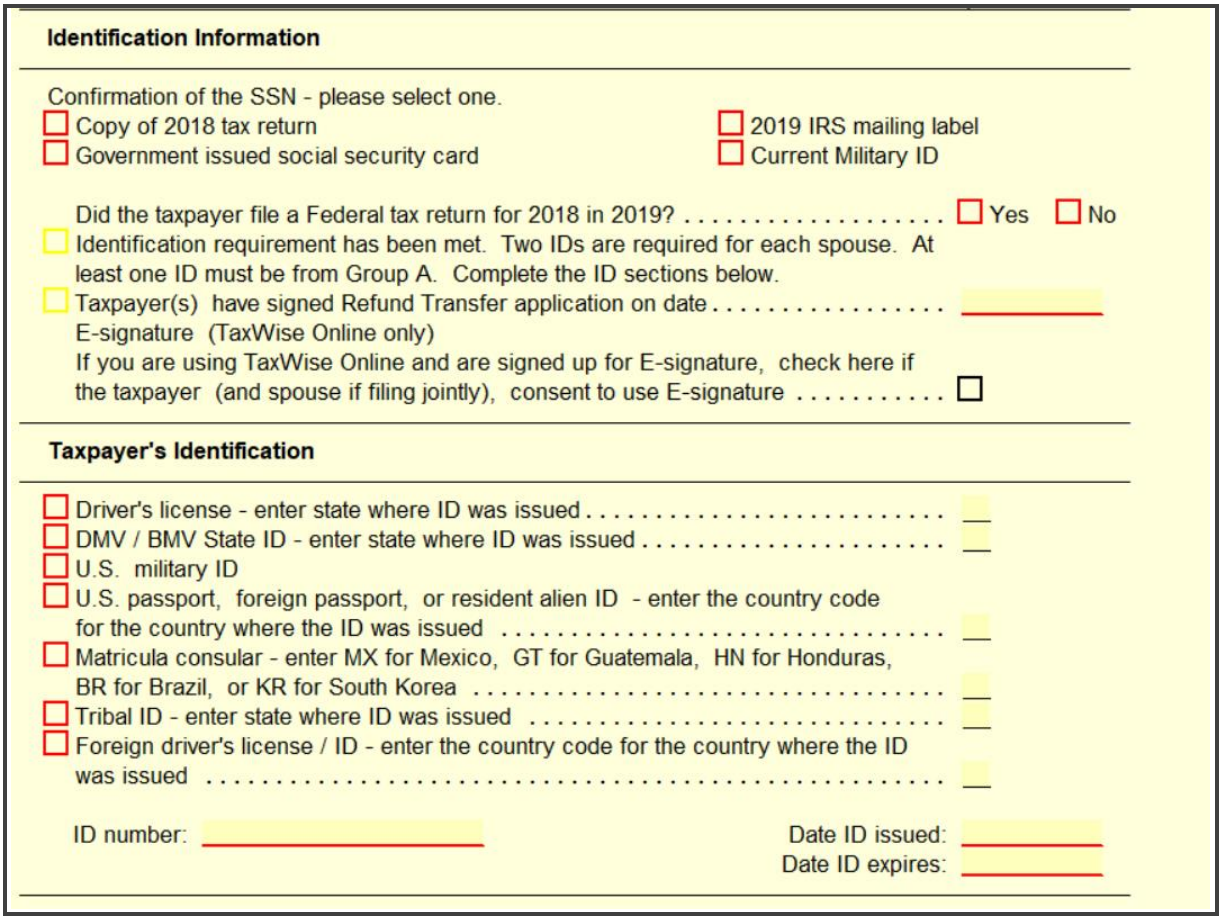
Do you agree to the user agreement and does the taxpayer want Protection Plus? . . . . ☐ Yes ☐ No

Does the customer want to receive account related text messages? Message and data rates may apply from their wireless carrier . . . . ☐ Yes ☐ No

Cell phone number for text messaging . . . . ________

16. Protection Plus is an audit shield and identity theft restoration service you can offer your clients. If they want this service, select **Yes**, and complete any associated consent forms for this product.

17. You can also indicate whether the taxpayer wants to receive text alerts and enter a cell phone number to receive those messages. Scroll down.



Identification Information

Confirmation of the SSN - please select one.

- ☐ Copy of 2018 tax return
- ☐ Government issued social security card
- ☐ 2019 IRS mailing label
- ☐ Current Military ID

Did the taxpayer file a Federal tax return for 2018 in 2019? . . . . ☐ Yes ☐ No

☐ Identification requirement has been met. Two IDs are required for each spouse. At least one ID must be from Group A. Complete the ID sections below.

☐ Taxpayer(s) have signed Refund Transfer application on date . . . . ______

E-signature (TaxWise Online only)

If you are using TaxWise Online and are signed up for E-signature, check here if the taxpayer (and spouse if filing jointly), consent to use E-signature . . . . ☐

Taxpayer's Identification

- ☐ Driver's license - enter state where ID was issued . . . . __
- ☐ DMV / BMV State ID - enter state where ID was issued . . . . __
- ☐ U.S. military ID
- ☐ U.S. passport, foreign passport, or resident alien ID - enter the country code for the country where the ID was issued . . . . __
- ☐ Matricula consular - enter MX for Mexico, GT for Guatemala, HN for Honduras, BR for Brazil, or KR for South Korea . . . . __
- ☐ Tribal ID - enter state where ID was issued . . . . __
- ☐ Foreign driver's license / ID - enter the country code for the country where the ID was issued . . . . __

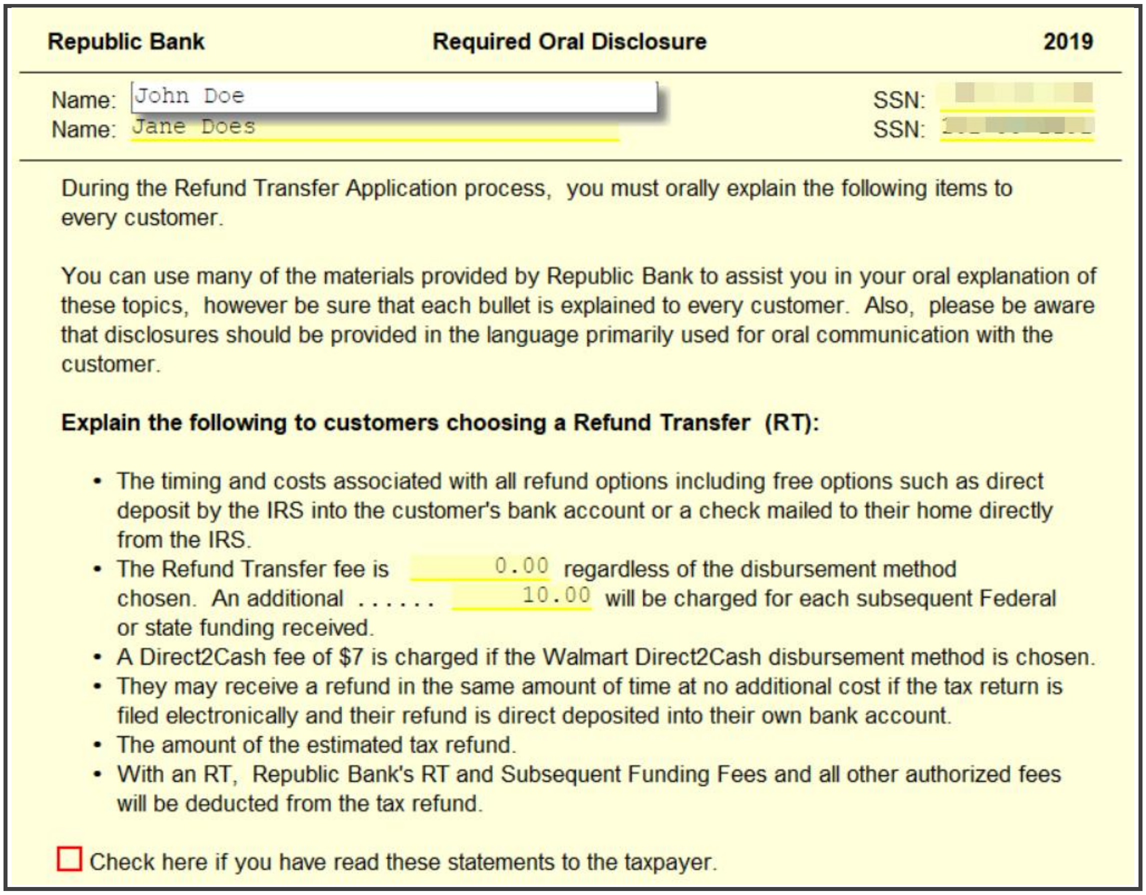
ID number: ______

Date ID issued: ______

Date ID expires: ______

18. In this section, complete the fields to indicate how you verified the taxpayer's identity. Repeat these fields for the spouse if applicable.

19. Next, click **Rep Oral Disc** to open the Required Oral Disclosure form.



Republic Bank **Required Oral Disclosure** **2019**

Name: John Doe SSN:

Name: Jane Does SSN:

During the Refund Transfer Application process, you must orally explain the following items to every customer.

You can use many of the materials provided by Republic Bank to assist you in your oral explanation of these topics, however be sure that each bullet is explained to every customer. Also, please be aware that disclosures should be provided in the language primarily used for oral communication with the customer.

Explain the following to customers choosing a Refund Transfer (RT):

- The timing and costs associated with all refund options including free options such as direct deposit by the IRS into the customer's bank account or a check mailed to their home directly from the IRS.
- The Refund Transfer fee is 0.00 regardless of the disbursement method chosen. An additional ...... 10.00 will be charged for each subsequent Federal or state funding received.
- A Direct2Cash fee of $7 is charged if the Walmart Direct2Cash disbursement method is chosen.
- They may receive a refund in the same amount of time at no additional cost if the tax return is filed electronically and their refund is direct deposited into their own bank account.
- The amount of the estimated tax refund.
- With an RT, Republic Bank's RT and Subsequent Funding Fees and all other authorized fees will be deducted from the tax refund.

☐ Check here if you have read these statements to the taxpayer.

The return must be printed, reviewed and singed by the taxpayer before creating the e-file. For additional information on creating the e-file, review the lesson in the *TaxWise Electronic Filing* module.