



OPERATIONS MANUAL

Tax Season 2014

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Advent Financial Operations Manual Changes**Version 2014 V2 Updated 9-27-2013**

Section	Key Changes	Where to look for change detail
All sections	<p>The Operations Manual is to be used in conjunction with the Advent Direct User's Guide.</p> <p>The Advent Direct User's Guide will walk you through how to perform daily operations using Advent Direct, Advent's proprietary online tool.</p>	Throughout document

TABLE OF CONTENTS

Introduction to the Manual	5
Receipt and Acknowledgement	5
Welcome	6
Important Information!	6
Fee Structure – Integrated Software Partners	6
Product	7
Disbursement Options	7
Get It Prepaid MasterCard®	7
Direct Deposit	7
Check Disbursement	7
State Settlement	8
Get It Prepaid MasterCard® Stock	8
Storage Requirements	8
Issuing Procedure	9
Card Reconciliation Audit	9
Voided Envelopes	9
Lost or Stolen Card – In Office	9
End of Season Requirements	10
Check Stock	10
Storage Requirements [Note: needs to match Card process on prior page.]	10
Issuing Procedure	10
Printing More than 50 Checks	13
Check Reprinting	13
Voided Checks	13
Lost or Stolen Check – In Office	13
End of Season Requirements	13
Missing Checks	13
Good Funds Letter/Good Funds Check Cashing Agreement-	14
Replenish/Reorder Get It Prepaid MasterCard® or Check Stock	14
Advent Direct	15

Integrated Software Partners	15
Taxpayer Settlement Product Applications	16
Required Documentation / Internal Office Procedure	16
Creating the Taxpayer Settlement Product Application	17
Identifying the Taxpayer	17
Acceptable Identification Types	18
Exception Handling	19
Exception Processing in Advent Direct	19
Communication from Advent about Exceptions	22
Other Exceptions	23
Client Reporting	24
Document Retention and Handling Requirements	24
Preparer Requirement For Document Retention	24
State Disclosure Requirements	25
Preparer Office Closure	26
Office Site Visits or Document Requests	26
Compliance Monitoring	27
Monitoring Programs	27
Sales And Marketing Materials	28
Customer Service and Support	28
Create a Support Ticket via Advent Direct	28
Create A Support Ticket via Email	28
Phone Support	28
Get It Prepaid MasterCard Support	29
Taxpayer Where's My Refund?	29
Complaint Procedures	29
Support Hours	29
Exhibits	30

Introduction to the Manual

This Operations Manual details the operations, policies and procedures required to be a Preparer of Advent Financial (“Advent”) refund settlement products. It is intended to be a detailed document supporting the suite of Advent products and services available to commercial and VITA/community-based tax preparation organizations. As you, a Preparer of Advent’s refund settlement products, review this document, keep in mind that some items may not apply to all operational models. Some tax preparation locations may elect to print checks for settlements while other locations may elect to offer only the Get It Prepaid MasterCard®. As you are reviewing the manual, please be aware of the options that apply to your particular operation.

You are receiving this manual per your signed License and Operations Agreement. Questions can be directed to:

Advent Financial
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support@adventtax.com

This manual is to be used in conjunction with the Advent Direct User’s Guide. Information contained in this guide is intended as a service to preparers and transmitters who participate in the settlement product program and provide refunds via the Get It Card program [If this is the same program, should we list all disbursement methods?]. The information is not warranted and is subject to revision from time to time.

Receipt and Acknowledgement

The Preparer must review and accept this user manual before Advent will certify the Preparer’s office for business. Print this manual and place in a convenient location for quick tax season reference. To confirm you have reviewed and accepted the manual, close this .pdf, click the “I have Reviewed and I Accept” checkbox and provide your electronic signature on the Operations Manual step during Onboarding.

Advent reserves the right to suspend or terminate any Preparer who is not in compliance with this manual or the License and Operations Agreement.

Welcome

Advent provides a full suite of refund settlement products to the tax industry. These products are integrated with most commercially available tax preparation software, along with an easy to use online product where integration has not occurred. Advent offers powerful revenue opportunities and incentives to the Preparer through our multiple affordable disbursement methods: checks, direct deposit, or the Get It Card, tailored to the unique needs of low- and moderate-income Taxpayers.

We are committed to providing you, the Preparer, with the highest quality and most competitively priced electronic filing related products with customer service and support that is second to none.

We are providing you with this manual to help answer any questions you may have about our Get It Prepaid MasterCard® and products. We look forward to working with you this tax season and many more to come. Let's have a successful year!

Important Information!

- We have added new ways to reach us! This tax season you will be able to receive support via phone, email, WebChat (new), through our ticketing system, or through our new self-service knowledge base.
- Remember, all Taxpayer documents including the Application and Consent to Use and Disclose forms should be retained for a minimum of 5 years.
- Please be sure you know your customer! Only accept valid identification and be on the lookout for fraudulent or forged documentation.
- Lock all files, check stock and card inventory in a secure area.
- During the Application process, a Consent to Disclose, Consent to Use, Application and possibly a Cardholder Agreement will print. Please have your Taxpayer sign all documents and give them a copy of the forms.
- Advent conducts in-season monitoring. Cooperation with the requests will move your office through the process quickly.

Fee Structure – Integrated Software Partners

Fee structures are determined by Advent's underlying agreements with the integrated software partners. These fee structures are subject to change as Advent is notified by the software provider. You can review the current fee structure that will be applicable to your Taxpayer by viewing the Pricing menu in Advent Direct during the Onboarding process. You will not be able to modify your fees in Advent Direct.

Advent's integrated software partners for the 2014 tax season are:

Drake, CrossLink, Tax Slayer, TaxACT, Taxware, TaxWise, OLT

Product

Advent offers settlement disbursement options to your Taxpayers who electronically file their tax return and are owed a tax refund by the IRS. A Taxpayer does not have to apply for a settlement product in order to e-file. Generally, the IRS will issue a refund check to the Taxpayer within 21 days from the time their return is filed. There is no charge by the IRS for this service, however the IRS cannot deduct and pay the tax preparation fees from the refund on behalf of the Taxpayer. If a Taxpayer chooses to file directly with the IRS, the Preparer will have to collect the tax preparation fees directly from the Taxpayer at the time the taxes are prepared.

Advent's settlement products provide safety, convenience, and accessible low-cost solutions for the Taxpayer to have their taxes prepared without having to pay preparer fees at the time services are provided. These Taxpayers also receive the benefit of direct deposit timelines and flexible distribution options including the Get It PrePaid MasterCard®.

Once Advent receives the tax refund, usually within 21 days from the IRS acceptance of the return, Advent will make the required deductions from the refund on behalf of the Taxpayer in order to pay for services such as their income tax preparation. Once all fees and charges have been netted from the refund, Advent will disburse the remainder of the Taxpayer's refund using the disbursement method they selected at the time their taxes were prepared.

Disbursement Options

Get It Prepaid MasterCard®

The Get It Card is a **permanent banking account** based on prepaid debit card technology and is issued by The Bancorp Bank, member FDIC. The Taxpayer's deposits are FDIC insured up to \$250,000. With a Get It Card, Taxpayers have access to a safe, secure and private means of managing their money at tax time and year round. The cost to open, use, and keep a Get It Card is lower than many other financial options available in the marketplace today. The Get It Card is tailored to the needs of the under banked customer by offering safe, convenient and accessible solutions.

Direct Deposit

Advent offers a direct deposit option for the Taxpayer who has their own bank account but wishes to have all tax preparation fees and charges netted from their refund. Once Advent receives the Taxpayer's refund from the IRS and nets out all required fees and charges, Advent will disburse the remainder of the Taxpayer's refund to their specified bank account.

Check Disbursement

The use of paper checks is an optional disbursement method. The federal refund minus authorized fees is paid via checks printed in your office. The check authorization will be received in your office once the IRS has made the settlement, usually within 21 days of the acceptance of the Taxpayers return. Subsequent State or Federal deposits will require separate checks.

State Settlement

Advent offers settlements for state refunds as well. The state products carry one restriction; **the refund disbursement method must be the same as the federal refund method**. For example, if your customer requests their federal refund be deposited on the Get It Card, they cannot request a paper check printed at your office for the state refund; they must be the same method. The state refund product is offered as a convenience to the customers where the state makes available the direct deposit option on the individual state income tax form. [What are we saying here? Does this only apply if they choose direct deposit for their federal refund?]

A check authorization will be received in your office when the state refund is deposited by the state department of revenue to the Advent account. This will typically require an additional visit to your office by the Taxpayer to pick up their state refund.

Get It Prepaid MasterCard® Stock

Advent provides the Get It Prepaid MasterCard® (Card) pre-packaged in a sealed envelope. Each envelope contains the Card the Taxpayer will receive, the terms and conditions that apply to the Taxpayer's use of the Card, instructions on how the Taxpayer can activate their Card, and information on how the Taxpayer can receive support for any Card related issues.

These envelopes are the property of Advent and the Preparer is responsible for maintaining them in a secure place and accounting for every envelope at the end of the tax season.

Storage Requirements

The following outlines Advent's minimum requirements for the storage of the Get It Prepaid MasterCard® at the Preparer location:

- Cards will arrive to Preparer location via FedEx/UPS. Each Card is contained in its own individually sealed envelope. Verification of shipment by authorized personnel should be made immediately upon receipt of shipment by comparing the Card envelope number to the Card log enclosed with the shipment. Refer to [Lost or Stolen Card –In Office](#) section if there are any discrepancies noted.



- Cards must be stored in a secured, locked area just as the Preparer would store cash. Access to this area should be limited to authorized personnel only who will be distributing these Cards to either the Taxpayer or Preparer in the office.

- Cards must be logged in and out of the Advent Card Log. The Card Log is available on our website and must be maintained on a daily basis by the Preparer's authorized personnel. It is required that each time a Card is removed from the secure area, it is entered into the prepaid Card log and subsequently, if it is returned, it must be logged back in. When logging a Card back into the secure area, a comparison of the Card Log to current inventory should be performed. Refer to [Lost or Stolen Card – In Office](#) section if there are any discrepancies noted.
- Cards are tracked for each Preparer site. Transferring of Cards between sites, regardless of affiliation, is not permitted.

Issuing Procedure

The following steps must be taken when issuing a Card to the Taxpayer:

1. Preparer requests a Card from authorized personnel.
2. Authorized personnel retrieves next available Card from the secure location.
3. Input the Card number into your tax software or Advent Direct when creating the refund settlement product Application. Authorized personnel enters the Taxpayer, preparer and date next to the account number on the Card Log and delivers to the Preparer.
4. The Taxpayer can go to <http://www.mygetitcard.com> and click **Access My Account**. A cardholder must register their Card during their initial visit to the website and create a username and password to access their account.

Note: This service is only available to cardholders; third parties may not contact this phone system. The Taxpayer will need to know their Card number and PIN to access our automated phone service. Additional authentication will be required when speaking with a Live Agent.

For service from our automated phone system or Live Agent access, call: 877.833.4818.

Card Reconciliation Audit

Daily comparisons between the remaining prepaid Card stock envelope numbers, issued numbers and voided numbers must be made. Advent recommends a dual control audit. Refer to [Lost or Stolen Card – In Office](#) section if there are any discrepancies noted.

Voided Envelopes

A voided envelope would be one that is opened by mistake or otherwise mutilated. If a Card is voided for any reason, it must be entered into the Card Log as voided and destroyed by shredding or by cutting the Card along the numbers and along the magnetic stripe.

Lost or Stolen Card – In Office

Daily comparisons between the remaining Card stock envelope numbers, issued numbers and voided numbers must be made. If there are any discrepancies, they must be documented and the Preparer must notify Advent customer support immediately at support@adventtax.com.

End of Season Requirements

At the conclusion of the tax season, a complete reconciliation of the Cards will be required. The reconciliation must account for all Cards issued to Taxpayers, voided Cards and remaining stock. All remaining stock, unused Cards, including all completed Card logs must be returned back to Advent. Specific return instructions will be provided as the tax season concludes. Unaccounted for or misused Card stock is the responsibility of the Preparer and may be considered cause for termination from the Advent settlement program and subject to criminal prosecution.

Check Stock

Advent may distribute bundled check stock direct to the Preparer however, based on contractual agreement, if you are associated with a Service Bureau your shipment may come from the Service Bureau. If checks are distributed through your Service Bureau, checks are shipped to the Preparer based on procedures established by the Service Bureau.

Check bundles are the property of Advent and the Preparer is responsible for maintaining them in a secure place and accounting for every check number at the end of the tax season. Each check bundle contains 50 checks.

Storage Requirements [Note: needs to match Card process on prior page.]

The following outlines Advent's minimum requirements for the storage of check stock at the Preparer location:

- Receipt of new check stock bundle shipments must be verified and a Check Log created for each bundle. Refer to [Lost or Stolen Check-In Office](#) if there are any discrepancies noted.
- Check stock must be stored in a secured, locked area just as the Preparer would store cash. Access to this area should be limited to authorized personnel only who will be distributing these checks to be printed in the office.
- Check stock must be logged in and out on the Advent Check Stock Control Log, Check Log. [Is this online like the card log?] The Check Log, which can be downloaded from Advent Direct, must be maintained on a daily basis by the authorized personnel. It is required that each time a check is removed from the secure area, it is entered into the Check Log and subsequently if it is returned, must be logged back in. When logging a check back into the secure area, a comparison of the log to inventory should be performed. Refer to [Lost or Stolen Check – In Office](#) if there are any discrepancies noted.
- Check stock is tracked for each Preparer site. Transferring of check stock between sites, regardless of affiliation, is strictly prohibited.
- Daily comparisons between the remaining check stock/check numbers, issued checks and voided checks must be made. Advent recommends a dual control audit. Refer to [Lost or Stolen Check – In Office](#) if there are any discrepancies noted.

Issuing Procedure

Crosslink and **OLT** users will print checks within the software. Remember to synchronize your systems daily so Advent receives check data. Please refer to the check printing instructions in your Advent software User Manual.

TaxSlayer and **Drake** users can access check printing through the software which will link them to Advent Direct. Please refer to the check printing instructions in your Advent software User Manual.

Preparers that do not use one of our integrated software partners will print available checks through Advent Direct. Refer to the Advent Direct User's Guide, Check Print section for instructions on how to print through Advent Direct.

It is the responsibility of the Preparer to print checks in a timely manner. You must verify the identity of the Taxpayer(s) before releasing the check. ONLY the Taxpayer(s) can take possession of the check.

The following steps must be taken when issuing a check to the Taxpayer:

1. ***Checks can be printed at 7 pm Central Standard time the night before the IRS/DOR settlement date.*** Please do not distribute the checks prior to the settlement date; early printing is to allow the Preparer to get organized prior to the day of distribution.
2. Authorized office personnel retrieves the next available check(s) from the secure location for the checks to be printed.
3. Prepare for check printing—We recommend that you perform the following steps ***before printing your check selection:***
 - Review the Check Printing Training and Advent Direct User's Guide before printing the first time.
 - Notify your office that you will be printing checks and to not use the printer until you are done.
 - Clear out the paper tray to prevent an overrun of checks onto blank paper.
 - Ensure that you are using 2014 UMB check stock.
 - Ensure that your check stock is loaded correctly into the printer. Verify that the checks are loaded facing the correct direction. If your printer pulls from the top of the paper tray, the first check number should be on top.
 - Ensure your margins are set to 0.

Note: To print checks, you must have the latest version of Adobe Acrobat reader installed on your computer. Adobe Acrobat reader can be downloaded from <http://get.adobe.com/reader>.

4. Print checks either from Advent Direct or your tax software. See the Advent Direct User's Guide, Print Checks section. If there are no checks to be printed at the time, a message will display.

5. Enter the **Starting Check Number** and confirm the **Starting Check Number**.
6. Once a check has been printed it will automatically move to the Reprint Check list should you need to reprint the check.
7. Review your checks to ensure there are no print errors.
8. A **Check Print Summary** will display. Verify the check numbers match the check summary and remove any remaining check stock from the printer.

It is CRITICAL to input the correct Starting Check Number!

Taxpayers who receive a check printed with an incorrect check number **will** have problems cashing their checks. Banks, WalMart and other financial institutions use the check number to verify the check is valid.

The check number is listed both on the check stock and the check face (lower left in new design).



Please verify you are using the correct Starting Check Number each time you print checks

9. Log and place in a binder. When the Taxpayer returns to pick up the check, have the Taxpayer sign on the **Signature** line. The person giving the Taxpayer the check will sign on the **Tax Office Signature** line and complete the **Check Pick Up Date** line.

10. Verify the identity of the Taxpayer(s) before releasing the check. ONLY the Taxpayer(s) can take possession of the check.
11. Deliver the whole check page to the Taxpayer. Do NOT separate the check from the check stub.

Printing More than 50 Checks

If the existing open check stock is not enough to cover the print job you are requesting, either reduce the print request to the amount of your open check stock or ensure that the last check number is sequential with the next packet of checks you open. If the check numbers are NOT sequential you MUST reduce the check print request to your remaining check stock.

The maximum number of checks that can be printed in one check run is 50. If you have over 50 checks to print, the first 50 items on the Check Print Screen will be checked. Complete the full check printing process. Print checks in batches of 50 and reenter the starting check number each time to confirm entry.

Check Reprinting

Check reprints can only take place when the check has not left the control of the Preparer. Check may only be reprinted for 24 hours. Some of the reasons for a check reprint are:

- Check stock was loaded incorrectly in the printer
- Check printer jammed destroying the check stock
- Check stock was printed on by another user

Note: Once the Taxpayer(s) has taken possession of the check or if the check has left the office, refer to the [Exception Handling](#) section for the Stop Pay & Check Re-Issue Form.

Voided Checks

A voided check would be one that is misprinted, damaged, or otherwise mutilated. If a check is voided for any reason, "VOID" must be written across the face of the check.

Lost or Stolen Check – In Office

Daily comparisons between the remaining check numbers, issued numbers and voided numbers must be made. If there are any discrepancies, they must be documented and the Preparer must notify Advent customer support immediately at support@adventtax.com.

End of Season Requirements

At the conclusion of the tax season, a complete reconciliation of the check stock will be required. The reconciliation must account for all checks issued to Taxpayers, voided checks and remaining check stock. All remaining stock must be destroyed by shredding. [Always shred or are checks to be returned? It says specific instructions will be provided.] Specific return instructions will be provided as the tax season concludes. Unaccounted for or misused check stock is the responsibility of the Preparer and may be considered cause for termination from the Advent settlement program.

Missing Checks

If you believe there is a check or checks that you should have received for printing and they are not listed in the checks available for printing list, check the Taxpayer Profile | Payments screen in Advent

Direct to see if the refund has been funded yet. See Advent Direct User's Guide for instructions. If the payment has funded but the check is not available to print, contact Advent by phone at 866.635.2340 or email to support@adventtax.com.

Good Funds Letter/Good Funds Check Cashing Agreement-

Advent wants to make it as easy as possible for those Taxpayers that may not have an established banking relationship to cash their refund deposit check. To do this, Advent's refund deposit checks for this tax season will be drawn on UMB Bank. [Explain more. Such as, what does this mean for the Taxpayer? Perhaps pull info from the "Check Casher Won't Cash Checks" section? I think it's fine to have this info in both places.]

Replenish/Reorder Get It Prepaid MasterCard® or Check Stock

It is important to notify Advent before you run out of prepaid card stock or check stock. Preparers must use the existing stock of prepaid card stock or check stock until it is exhausted before utilizing stock from the new shipment.

Card or check stock can be ordered through Advent Direct. Refer to the Advent Direct User Guide, Inventory section for ordering procedures.

Because delivery times and weather conditions are not always predictable, Advent strongly recommends that the Preparer maintain an accurate accounting of the prepaid card stock and check stock throughout the tax season to prevent any delay in processing the Taxpayer's settlement due to no inventory or running out of card or check stock inventory.

Advent Direct

Advent Direct is Advent's proprietary software that ensures secured transactions and contains vital information about your Taxpayers. Advent Direct was developed to ensure there are no barriers for the Preparer to partner with Advent. Advent Direct keeps the settlement distribution process minimal and simple to use. Advent Direct allows the Preparer, whose tax software provider is not part of our integrated software partner program, to:

- Create a Taxpayer bank Application
- Generate required disclosures for the Taxpayer
- Print checks
- Order additional card or check stock inventory
- Add users to Advent Direct
- Generate office level reports
- Correct and communicate Taxpayer exceptions

Please refer to the Advent Direct User's Guide for step by step instructions on using Advent Direct. Enter Advent Direct at my.adventtax.com.

Integrated Software Partners

Advent is pleased to be an integrated partner with the following software providers who create Taxpayer bank Applications through their software but use some of the functionality of Advent Direct:

TaxSlayer, Drake, Crosslink, OLT, Taxwise (CCH), Taxwise Online, TaxAct

If you are using one of these software providers, please refer to the appropriate User Guide. The guides will be available in the resource center.

Taxpayer Settlement Product Applications

Required Documentation / Internal Office Procedure

Once it is determined that the Taxpayer will receive a refund, Advent and IRS regulations require the Preparer to ensure the following procedures occur.

First, BEFORE any discussion about our settlement products takes place, you should present the Taxpayer with the following:

Consent to Use Form- must be reviewed and signed by the Taxpayer. This form is required by the IRS prior to offering additional products and services to the Taxpayer. The Taxpayer is not required to sign this form in order to complete and file their tax return. If they do not want to sign the form, you cannot discuss settlement product options with the Taxpayer. Two Consent to Use forms will print from your software and both must be signed by the Taxpayer. One signed copy is to be retained and kept in your office and the other signed copy is to be given to the Taxpayer.

E-filing Options- you must advise the Taxpayer that they can efile directly through the IRS for free.

These two steps are required for any settlement product where fees are netted from the tax refund.

Additionally, the following forms must also be completed and signed by the Taxpayer in the Preparer's office when a settlement product will be used.

1. The **Consent to Disclose Form** is required for any Taxpayer who enrolls for a settlement product. This form is required to be signed by the Taxpayer. By signing this form, the Taxpayer agrees to allow their tax information to be shared with Advent and its partners. Two Consent to Disclose forms will print from your software and both must be signed by the Taxpayer. One signed copy is to be retained and kept in your office and the other signed copy is to be given to the Taxpayer.
2. Taxpayer signs the **Advent Application for Tax Refund Deposit Program**. This Application must be printed in the Preparer's office, reviewed with the Taxpayer and signed by the Taxpayer. Two Applications will print from your software and both must be signed by the Taxpayer. One signed copy is to be retained and kept in your office and the other signed copy is to be given to the Taxpayer.
3. State assisted refund disclosure document as required. See **State Disclosure Requirements** section.

Please Note: As referenced above, each of the documents must be printed in duplicate; signatures are required on both and one copy is to be retained in the Taxpayer's file with the other signed copy given to the Taxpayer(s).

Once the Consent to Use Form is executed, the Preparer can discuss each of the product options with the Taxpayer including the IRS free option. Once a disbursement type is chosen, the Preparer must ensure the correct disbursement type is selected in Advent Direct [?].

Creating the Taxpayer Settlement Product Application

Integrated software users will input Taxpayer data and select the bank product in your tax preparation software. You will not be able to input a settlement product Application into Advent Direct.

Non-Integrated software users will use Advent Direct to create a Taxpayer Settlement Product Application. See Advent Direct User's Guide, Create Client section for details on how to create the Application.

The Application must be completed and signed while the Taxpayer is present in the Preparer's office.

Taxpayer Identification

- ✓ Verify the photo ID is the Taxpayer in front of you.
- ✓ Verify the Taxpayer's address on the ID matches the address on the 1040
- ✓ The Preparer is not required by Advent to keep a copy of the identification.

DO NOT enter your personal information into the Taxpayer notification fields. Entering anything other than the Taxpayer's information constitutes a violation of the Consumer Privacy Act. Using Advent Direct will allow you to see when the settlement is received and the payment has been disbursed.

Note: If the IRS rejects the electronic file, Advent will not receive the Application file into our system until the Preparer makes the necessary corrections and receives confirmation of acceptance from the IRS.

Identifying the Taxpayer

Advent, the IRS, and the USA Patriot Act require that each Taxpayer must be properly identified and documented. The Preparer must inspect the government issued picture ID and SSN documentation for each Taxpayer choosing a settlement product. The Preparer is required to obtain the mailing address and physical residence address for each Taxpayer.

Acceptable Identification Types

Taxpayers using identification from Group A are required to produce one form of ID for the Application. Taxpayers using identification from Group B are required to provide two sources, with one being a picture ID.

Group A Identification (one from Group A)

Military ID	City/State/County Issued ID
Driver's License	Resident Alien ID
Government Passport	

Group B Identification (two from Group B – including one picture ID)

Copy of form 8879 or IRS E-file Signature Authorization within last 10 years signed by ERO	Copy of prior year return within the last 10 years including 1040PC
Prior Client on File – Receipt	Check Cashing ID**
Current Pay Stub	Dept. Store/Gas Co. Credit Card
Motor Vehicle Registration	Social Security Card
Union Membership ID**	Voter Registration Card
IRS ITIN or ATIN Letter	Employee ID**
Food Stamp ID**	Major Credit Card Name (Visa, MC, AMX, Discover, Optima)**
State Welfare ID**	Indian Tribal Card**
Consular(or similar) Card**	**Photo ID

Exception Handling

During tax season, an error (or an **Exception**) may occur in the processing of Taxpayer funds. These Exceptions occur outside the normal check or ACH [Note: First time mentioning ACH. Need to explain?] processing flow, as in a bank account entered incorrectly on an ACH deposit or ACHs returned for various reasons. Exceptions can also occur when the Taxpayer information on a settlement product Application needs to be changed, as in data miskeyed into the Application or a Taxpayer who wants to change the method of refund disbursement.

Advent recommends that you review the Client Exceptions list in Advent Direct on a daily basis to ensure that your Taxpayers receive their refund deposit without delays. See the Advent Direct User's Guide, Exceptions section for instructions on how to process Exceptions.

Exception Processing in Advent Direct

Advent will communicate the following exceptions to the Preparer via email to inform them of the exception on a Taxpayer account:

Exception Name	Reason
ACH Return	A Taxpayer's direct deposit was returned by the receiving bank for account closed or incorrect account number
Authorization Reset	A Taxpayer's check was verified in error and needs to be reset so that they can try to cash the check again
Stop Payment & Reissue	A Taxpayer's check was lost, stolen, or printed incorrectly and a new check needs to be issued
ACH Research and Return	A Taxpayer's direct deposit did not reach their account -or- the IRS says they sent a Taxpayer's refund and Advent does not show receipt of the refund
Settlement Product Application Change	To change a Taxpayer's incorrect Name, SSN, Address or Phone # after their Application has been submitted
Disbursement Changes	To change a Taxpayer's method of receiving their refund. (Ex. Check to Direct Deposit, Check to Get It Card, etc)

See below for more details regarding each of these exception types.

ACH Return

An ACH return occurs when funds are sent by direct deposit to a Taxpayer's account and later rejected by the receiving bank. Common reasons for ACH Returns include incorrect account number, incorrect routing number, and closed account. If we receive an ACH Return, an Exception will be generated so that you may change the disbursement type. *Note- if the ACH return is not recognized or changed by you within 24 hours, the refund will be changed to a check.*

To correct an ACH Return in the Advent system:

- Go to **Admin, Profile**
- Click on the **Exceptions** tab
- Click **Fix** for each exception and complete the Disbursement Change Form (see below for instructions)
- Click **Next**
- Confirm the change by electronically signing the form
- Click **Submit to Advent**

Authorization Reset

Each check issued by Advent has a unique verification number printed on it. This verification number can be used by check cashers and financial institutions to ensure the check that they have in their possession was issued by Advent. The verification number can only be verified once. If the check has been verified in error, or the check casher verified the check and later refused to cash it, the authorization can be reset so that the same check can be verified again. To do so, you will need to complete the Authorization Reset process.

To complete the Authorization Reset process:

- Login to Advent
- **Search** for the Taxpayer in the Client Management screen
- **Select the Taxpayer** that needs the check authorization reset
- Click on the **Documents** tab within that Taxpayer
- Click **Authorization Reset Form** and complete the required fields
- **Upload** a copy of the original check
- Click **Next**
- Confirm the change by electronically signing the form
- Click **Submit to Advent**

Once Advent has processed the reset, the original check will be able to be verified again.

Settlement Product Application Change

Occasionally, a Taxpayer may have a change to their basic information (address, phone number, name, social security number, etc) after the original settlement Application was received by Advent. If you have a Taxpayer who has had an update to their data, you can change the information through the Settlement Product Application Change process. Please note- this process is not for bank account changes. Those should be processed through a Disbursement Change Form.

To complete a Settlement Product Application Change-

- Login to Advent Direct [?]
- **Search** for the Taxpayer in the Client Management screen
- **Select the Taxpayer** that needs the check authorization reset
- Click on the **Documents** tab within that Taxpayer record
- Click and complete the **Settlement Product Application Change** form
- **Upload** the proper documents, based on the change type as described below:

- *Name Change*- A copy of a valid government issued photo ID that shows the correct spelling of the Taxpayer's name
- *Address Change*- A current bank statement or utility bill in the Taxpayer's name, showing the correct address
- *Social Security Change*- A social security card in the Taxpayer's name with the correct Social Security Number
- Click **Next**
- Confirm the change by electronically signing the form
- Click **Submit to Advent**

Once changed by Advent, the Taxpayer's updated information will be loaded into Advent Direct [?].

Disbursement Changes

Disbursement Changes are used when a Taxpayer would like to change their original disbursement method. For example, a Taxpayer originally applied for a direct deposit of their refund but later realized their account was closed and they instead would like a check. A Disbursement Change allows you to select what the new disbursement method should be. *Please note- a Disbursement Change cannot be processed after a product has funded. In addition, there is a small window between the time we receive the funds and release them that a Disbursement Change form will not be recognized.*

To complete the Disbursement Change Form-

- Login to Advent Direct [?]
- **Search** for the Taxpayer in the Client Management screen
- **Select the Taxpayer** that needs the Disbursement Change
- Click on the **Documents** tab within that Taxpayer record
- Click and complete the **Disbursement Change Form**
- If changing from a check to a direct deposit, **upload** a copy of a voided check. If any other change, no documentation is required
- Click **Next**
- Confirm the change by electronically signing the form
- Click **Submit to Advent**

Stop Payment and Reissue

The Stop Payment and Reissue process is designed to handle situations such as a lost/stolen check or a check that needs to be reprinted outside of the 24 hour reprint window. Once the Stop Payment has been processed, a new check file will be issued and the old check will be denied by the bank if presented.

To complete the Stop Payment and Reissue Form-

- Login to Advent Direct [?]
- **Search** for the Taxpayer in the Client Management screen
- **Select the Taxpayer** that needs the Stop Payment and Reissue
- Click on the **Documents** tab within that Taxpayer record
- Click and complete the Stop Payment and Reissue Form
- Upload the required Taxpayer Documentation-

- *If check was stolen-* a police report must be uploaded.
- *If check was lost-*
- *If check needs reprinted-* a copy of the original voided check
- Click **Next**
- Confirm the change by electronically signing the form
- Click **Submit to Advent**

Note- there will be a delay of up to 5 business days in reissuing a stolen check; we need additional time for the check to try to clear and to do our investigation.

ACH Research and Return

An ACH Research and Return Form is to be used if a Taxpayer's refund was sent to an incorrect bank account or a Taxpayer claims they never received their refund in their bank account. It can also be used if the Taxpayer is searching for funds we do not have in our system from the IRS or a State Taxing Authority.

To complete the ACH Research and Return form-

- Login to Advent Direct [?]
- **Search** for the Taxpayer in the Client Management screen
- **Select the Taxpayer** that needs the ACH Research and Return
- Click on the **Documents** tab within that Taxpayer record
- Click and complete the **ACH Research and Return Form**
- Click **Next**
- Confirm the request by electronically signing the form
- Click **Submit to Advent**

The timeframe for completion on an ACH Research and Return form varies, depending on the request. In some instances, the receiving bank is slow to respond with the information that we need in order to conduct our research. We will notify you once we have resolution.

Unapplied Deposits

Should Advent receive a disbursement from the IRS for a Taxpayer for whom we do not have an Application, Advent will make every effort to resolve the situation. If after 72 business hours Advent is unable to resolve the received disbursement or identify a possible resolution, Advent will return the disbursement to the proper taxing authority[? – be consistent if used elsewhere]. To avoid unapplied deposits, please ensure that all Applications are sent to Advent in a timely manner.

Communication from Advent about Exceptions

Advent will communicate the status of all submitted exceptions with the primary contact for your entity. Emails will be sent when the following actions are performed:

- **An Exception has been Approved-** Advent has approved the Exception and all changes will take effect..

- **An Exception has been Denied** –Advent has denied the Exception and no values have changed on the settlement product application. This email will include the reason for denial such as missing documentation, or time limit exceeded. If documentation is missing, you will need to submit the Exception again with the proper documentation included.

Other Exceptions

Card Stock Transfer Between Locations

Because of Advent's tracking methods, the transferring of card stock between locations is prohibited without first contacting Advent. Each Preparer location is expected to keep a sufficient inventory of card stock on hand to cover their obligations to the Taxpayer. Transferring Cards between locations may disable the Card when the Taxpayer attempts to register the Card. If a situation should arise where an exception may be necessary, the Preparer must contact Advent at support@adventtax.com for review.

Cancelling a Settlement Product

After the return has been funded by the IRS, settlement transactions can be cancelled if the Preparer and the Taxpayer consent. The Preparer must contact Advent at support@adventtax.com to request the file cancellation.

Over Pay

Advent does monitor the data file between the Preparer and the IRS for discrepancies or anomalies. Should Advent have any questions about the validity of disbursements, we reserve the right to request copies of supporting documents. Please refer to the compliance monitoring section for further details.

Expired Check

All checks issued at the Preparer location will expire 90 days after issuance. If you need to reissue an expired check, please complete a Stop Payment and Reissue form. Expired checks outside of the current year take longer to reissue due to the manual processing that is required. You can expect up to four weeks for a new check in this situation. As a result, new checks may take up to four (4) weeks to be approved for printing [issuance?].

Check stock expires 12/31/2014. We will send information on how and where to return or destroy unused check stock at the end of the regular tax season.

Duplicate Check

The Preparer is expected to correct and resolve any processing errors, system errors, Preparer errors, and Taxpayer errors. The Preparer is liable for any cashed duplicate check that Preparer has generated.

Check Casher Won't Cash a Check

In the unlikely event a Taxpayer's check will not be cashed by a check cashing entity, please provide the Taxpayer with a copy of the Good Funds Letter found on Advent Direct. Additionally, instructions to the Taxpayer on how to ensure the check is properly processed and what to do in the case that the check is

not accepted or processed are included on the check stub that is attached to the check stock. Please note that both parts of the check must be given to the Taxpayer.

Law Enforcement & Regulatory Inquiries

Per the terms of the Preparer's written agreement with Advent, Advent and the Preparer will provide any documentation that is required by any law enforcement agency, any regulatory agency, or as requested by a subpoena.

Client Reporting

The base reports below are available to the Preparer in Advent Direct. Please see the **Advent Direct User's Guide**, Reports section, for more detail about the reports available to you.

ERO Report Card--Summary of ERO's yearly activity

Client List Report-- Summary of all ERO Clients

Disbursement Report-- Summary of all ERO Taxpayers who have been funded

Payment Report-- Summary of all SB Taxpayers' tax prep fees by ERO

Fee Deposit-- Summary of all ERO total deposits of tax prep fees by day

Fee Deposit Detail-- Daily ERO deposits detailed by Taxpayer

Unfunded Products-- Summary of all ERO Taxpayers who have not been funded

Additional Report items will be offered during the tax season.

See Advent Direct User's Guide, Reports section for more details.

Document Retention and Handling Requirements

Preparer Requirement For Document Retention

Advent requires the Preparer to retain the following materials for 5 years at the business address from which it originated the settlement products or at a location that allows the Preparer to readily access the material as it must be available at the time Advent or its designee makes a request. A Preparer may retain the required records at a location that allows the Preparer to readily access the material during any period of time the office is closed, as it must be available at the time Advent or its designee makes a request for a period of **5 years**.

1. The Consent to Use Form must be reviewed and signed by the Taxpayer. This form is required by the IRS prior to offering additional products and services to the Taxpayer.
2. The Consent to Disclose Form is required for any Taxpayer who enrolls for either a Card, [Should list out all disbursement methods since listed "Card"?] or Settlement product. This form is

required to be signed by the Taxpayer. By signing this form the Taxpayer agrees to allow their tax information to be shared with Advent and its partners.

3. Taxpayer signs the Advent Application for Tax Refund Deposit Program. This Application must be printed in the Preparers office, reviewed with the Taxpayer, initialed and signed where required by the Taxpayer. The Preparer must also sign the Application as the witness to the Taxpayer's signature.
4. Additional documents that must be maintained in the Taxpayers file include, but are not limited to:
 - a. Copies of all income documents. I.E. W-2's, 1099's etc.
 - b. Copy of IRS form 8879.
 - c. State required disclosures.
 - d. Preparer compliance with all IRS document retention policies.
 - e. Address verification.

Preparers may electronically image and store all paper records they are required to retain. This includes the materials listed above as well as any supporting documents not included here. The storage system must satisfy the requirements of Revenue Procedure 97-22, 1997-1 C.C. 652, Retention of Books and Records. In brief, the electronic storage system must ensure an accurate and complete transfer of the hard copy to the electronic storage media. The Preparer must be able to reproduce all records with a high degree of legibility and readability (including the Taxpayers' signatures) when displayed on a video terminal and when reproduced in hard copy.

The original documents may be destroyed **provided** that the electronic storage system has been tested to establish that the records are being reproduced in compliance with IRS requirements for an electronic storage system and procedures are established to ensure continued compliance with all applicable rules and regulations. [While this meets IRS requirements, does it meet record retention requirements for the "Program" (i.e., UMB requirements)?]

Advent may test your electronic storage system, including the equipment used, indexing methodology, and software and retrieval capabilities. If your electronic storage system meets the requirements mentioned earlier, you will be in compliance. If not, you may be subject to penalties for non-compliance, unless you continue to maintain your original documents in a manner that allows you, Advent, or Advent's designee, access to these documents.

State Disclosure Requirements

It is the Preparer's responsibility to ensure that the correct Refund Deposit Disclosure is being generated by your software provider, when required. Please note that several of the states have very specific requirements as to the font size used in the disclosure, color of paper it is printed on, and fee disclosure signage in the Preparer's office. Advent has made every effort during the preparation of this section to ensure the accuracy of the information provided. However, the information contained in this section comes without warranty, either expressed or implied. Advent will not be liable for any damages, costs, or alleged costs, arising either directly or indirectly on account of this section.

The following states have specific laws regarding disclosure requirements and fee restrictions for Preparers who offer tax refund anticipation checks (RAC):

- Arkansas – The RAC disclosure must be provided to the Taxpayer(s) on COLORED paper in 14-point type and must be provided separate from the Application.
- Illinois -- The RAC disclosure must be in at least 14-point type and must contain at least the RAC fee and fee for tax preparation or any other fee. This disclosure must be provided separate from the Application.
- Maine – The RAC disclosure must be provided separate from the Application and contain the RAC fee, the fee for tax preparation, and the time within which the RAC will be paid.
- Maryland – The RAC disclosure must be in 14-point type and must be provided separate from the Application. It must also include the RAC fee, the tax preparation fees, the time within the RAC will be paid, and a legend printed in 18-point type.
- Minnesota – The RAC disclosure must have the word ‘notice’ in 28-point type and must be signed by both the Taxpayer and Preparer. Please see the regulation for the specific required verbiage.
- New York – The RAC disclosure must be in at least 14-point type. The Preparer’s name and unique identification number assigned must also be included on the disclosure form. Please see the regulation for the specific required verbiage.

The Preparer is expected to satisfy all local, regional and state requirements that are not specifically addressed in this section and it is recommended they have local counsel review their policy.

Samples of the disclosures, which must be printed by the Preparer and cannot be copied, are contained in the Exhibit section.

Preparer Office Closure

Should a Preparer’s office permanently close (this does not include seasonal office setups) the Preparer must forward a copy of the Taxpayer’s file that includes all original Advent documentation listed in [Documentation Retention](#) along with required copies of income documentation and a copy of IRS form 8879. This requirement is only for those files that were originated within the current 5 year period. These records must be sent to: Advent Financial attn: Document Retention, PO Box 7593 Overland Park, KS 66207

Office Site Visits or Document Requests

The Preparer is responsible for maintaining complete records, including Applications and supporting documentation for a period of **5** years. Advent or its designee may at Advent’s option and upon reasonable advance notice to the Preparer, inspect the records related to the Applications and the License and Operations Agreement.

When an office visit will be performed, the inspection will be conducted during normal business hours. The Preparer is expected to reasonably cooperate with Advent or its designee during these inspections.

When documents are requested, the Preparer is expected to comply with the request within 72 hours [isn’t this what the ERO Agt. says?] and follow the instructions outlining the requested documents, delivery method, and expected time frame.

Failure to comply with either an office visit or document request may result in termination of the License and Operations Agreement between Preparer and Advent.

Compliance Monitoring

Monitoring Programs

Advent requires that all Preparers' have the necessary office procedures in place to comply with all Federal, State, IRS, and the Bank mandated rules. The following list contains some of the ways that Advent will monitor your operations during the tax season. Advent reserves the right to identify and implement whatever corrective action is necessary for the particular circumstance.

Responsible Pricing – Advent continually monitors and analyzes market trends in pricing of tax preparation services. If we discover that a Preparer either has abusive pricing or discriminatory pricing, corrective actions up to and including termination of the Preparer's Agreement may apply. Additionally, any collection of outstanding debt owed to the Preparer or any other 3rd party is not permitted as a fee for tax preparation. [is this sentence clear?]

Income Documentation Review – Advent reserves the right to conduct audits of income documentation used for tax preparation. Appropriate documents must always be used (i.e. W-2's, 1099's etc.). Unacceptable documents include, but are not limited to, paystubs, altered documents, non standard W-2's.

Unissued Refund Transfer Checks – Advent expects the Taxpayers settlement checks to be processed and delivered to the Taxpayer in an expeditious timeframe. During a review, if we discover checks are not being processed in a timely manner, the Preparer may merit further scrutiny.

Mystery Shoppers – Advent conducts live mystery shopping which can occur at any time. These mystery shoppers use real personal information and do not disclose the fact they are mystery shopping. Mystery shoppers review the Preparer's policy and procedures and report their finding back to Advent. It is also important to note that various consumer advocacy groups conduct their own mystery shopping to analyze a Preparer's activity. Advent also reviews these reports to use as a tool in determining any corrective action that may be necessary.

Customer Surveys – Advent conducts customer surveys through mailed questionnaires or phone call interviews to verify the Preparer's adherence to policies and procedures.

Complaints – When a complaint is received by Advent, we will conduct a thorough review of and may perform audit of that Preparer. Advent may receive complaints via mail, phone, email, from an Attorney General's office, the BBB, or other sources.

Advent monitors all Preparers' through audits, sample requests, onsite visits, reviews, and other methods. These methods will not be disclosed here so it is in the best interest of each Preparer to have the proper internal policies and procedures in place to ensure compliance standards are met.

Sales And Marketing Materials

Advent is committed to helping you have a successful tax season. In order to help, we offer a series of marketing materials and services for use by your organization. These include standard pre-approved digital marketing materials that you can download, print, and use immediately. For those of you that do not have access to print these materials, Advent offers prepackaged marketing kits that can be ordered and shipped directly to your location.

The sales and marketing materials are available through Advent Direct.

Please note- any materials other than those issued by Advent must be approved by Advent before being used by a Preparer. In addition, Advent materials may not be altered without Advent's prior approval. If you would like to post your own materials, or make changes to Advent's, please submit your request to marketing@adventtax.com. You will receive approval or further instructions within 10 business days.

Customer Service and Support

Advent offers several methods of support for Preparers during the tax season.

Create a Support Ticket via Advent Direct

Advent offers the ability for you to create a support ticket within Advent Direct. See the Advent Direct User's Guide, Support section for details. This ticket will be reviewed by our agents and routed for resolution. Most issues will be resolved via email.

Create A Support Ticket via Email

Advent offers the ability for you to create a support ticket even when you do not have access to either the support desk or operations website. To create a ticket, send an email to support@adventtax.com. Your email will create an electronic support ticket in our system. This ticket will be reviewed by our agents and routed for resolution. Be sure to describe your issue fully and provide your EFIN, company name, and contact information including a phone number. Most issues will be resolved via email. You may reopen a support ticket if you are not satisfied with the resolution.

Note: E-mail communication is not secure. Advent does not recommend sending confidential information, including the Taxpayers SSN, in this manner.

Phone Support

Preparers can contact Advent by phone at 1 (866) 655-2340.

WebChat

Preparers can chat live with an agent directly through the Advent system during our regular business hours, and on occasional Sundays. Look for the blue "Chat" button at the bottom of the screen to initiate a conversation with one of our Support employees.

Self-Service

You will notice a search box on each screen of Advent Direct this year. This is a search engine that will connect you to a knowledge base to search for the answers to your questions. With this system, you will have support 24/7.

Get It Prepaid MasterCard Support

For transactions and balance information for the Get It Prepaid MasterCard, the Taxpayer can set up an account at www.mygetitcard.com. For service from our automated phone system or Live Agent access, call: 877.833.4818.

Taxpayer Where's My Refund?

Advent provides a convenient tool for Taxpayers to check the status of their return. Taxpayers can go to www.myrefund.adventtax.com, enter their SSN, estimated Federal refund amount and filing status to determine if funds have been sent to Advent, if the check has been cashed or the direct deposit has been funded. Phone access is also available by calling 877-594-4829.

Complaint Procedures

Our Advent support call agents are highly trained and can provide most answers to your questions. In the event that you are not satisfied, notify Advent by phone at 1 (866) 655-2340. Advise the support agent that you have a complaint and give the agent as much detail as possible. The agent will create a support ticket and escalate the ticket to a supervisor. Please allow 24 hours for a management response.

Support Hours

Our support hours during the tax season will vary based on volume and seasonal requirements. Our teams are typically available from 8:00am – 4:00pm CST Monday through Friday. During peak periods we will communicate our revised support hours.

Exhibits

Exhibit A -- Application for Tax Refund Deposit Program

Exhibit B -- Consent To Disclose

Exhibit C -- Consent To Use

Exhibit D -- Good Funds Letter Page 1

Exhibit E -- Good Funds Letter Page 2

Exhibit F -- Good Funds Letter Page 3

Exhibit G -L -- State Disclosure Forms – Refer to State Disclosure Requirements section

- **Arkansas**
- **Illinois**
- **Maine**
- **Maryland**
- **Minnesota**
- **New York**

EXHIBIT A --Application For Tax Refund Deposit Program

Application for Tax Refund Deposit Program

This Application for Refund Deposit (the “Application”) and the attached Program Disclosures explain the operation of our Tax Refund Deposit Program (the “Program”) and contain the contract terms that apply to the Program.

Several service providers cooperate to bring this Program to you. Your tax preparer listed below (“Tax Preparer”) prepares your return(s) and takes your Application to participate in the Program. If your Application is approved, government paying agencies will send the refund amount they determine is owed to you to UMB Bank, N.A. (“Bank”). The Bank will receive the payment and deposit it in a non-interest bearing deposit account at the Bank as custodian for your benefit and for the benefit of other Taxpayers that participate in the Program, with a subaccount in your name having a unique account number provided for you. The Bank will then disburse your tax refund in the manner you have indicated in this Application and as provided in the Program Disclosures. Disbursements will include the payment of your Tax Preparer’s fees and the other fees shown in the table below and sending the balance to you in the manner you select below. Other than the disbursements you authorize below, you may make no deposits or withdrawals to or from the account at the Bank. Advent Financial Services, LLC (“Advent”) is a service provider that provides software and administrative services to bring this Program to you and communicates the instructions you provide in this Application to the Tax Preparer and the Bank. The Program allows you to choose to receive the net proceeds of your tax return(s) (after payment of required fees) in one of four ways: 1) credit to a newly created “Get It” Prepaid MasterCard from The Bancorp Bank, as arranged by Advent, 2) credit to an existing “Get It” Prepaid MasterCard, 3) transfer to another bank account you have, or 4) by check which you can pick up at your Tax Preparer’s office. Not all Tax Preparers offer each payment option.

To participate in the Program, you will pay the Refund Administration Fee(s) shown in lines 3 and 4 of the table below to Advent. A portion of the Refund Administration Fee(s) will be paid to the Bank for its account and payment processing fees. The fees paid to Advent are separate from the fees you owe your Tax Preparer and the other authorized fees indicated below. The Refund Administration Fee(s) shown in lines 3 and 4 of the table below are earned and due upon receipt of your tax refund and such fees are for the services being performed during the period commencing on the date of this Application and continuing until the time your tax refund is received and processed. Such services include processing this Application, setting up your account at the Bank, and coordinating the other services necessary to bring this Program to you. **Remember that you can file your federal income tax return electronically and can receive your refund without participating in the Program.** In that case, the IRS will send you a refund check or electronically deposit your refund to the account you have given to them (in an estimated 21 days) without additional charges. In addition, please see Section T of the attached Program Disclosures concerning other deposit accounts offered by the Bank.

Please review the information in this Application carefully. This page contains a summary of the Program and the transactions associated with it (collectively, the “Transaction”). It shows all fees to be deducted from your refund amount(s), a list of your selected options, and how to get more information regarding the Transaction. The following pages (i.e. the Program Disclosures) contain the contractual terms and conditions that apply to the Program, including important disclosures regarding the Program and a copy of the Bank’s privacy policy (“Policy Statement”). You will need to sign this Application and your Tax Preparer will retain it. You will also receive a copy of this document.

The Tax Refund
Deposit Program is
NOT a loan of any
kind.

Your Information

<client name>
SSN: *(<last 4 of SSN>
<client address>
<client city>, <client state> <client zip>
<client phone number>
<client email address>

Your Tax Preparer

<location name> (<location EFIN>)
<location address>
<location city>, <location state>, <location zip>
<location phone>
EFIN/PTIN: <efin>/<ptin>
Service Bureau: <service bureau name> ***

Your Selected Options

Disbursement Method: <method description>
Card Envelope Number: <cen – if applicable> ***
Bank Account RTN: <rtm – if applicable> ***
Bank Account Number: *(<last 4 – if applicable>) ***
Expected Federal Deposit: <Yes/No>
Expected State Deposit(s): <Yes/No>

Transaction Itemization

The table below is a summary of the expected Transaction, including all fees, charges, and other amounts to be paid from the Expected Deposit Amount(s) listed below. Please note that the Expected Net Amount(s) listed below are estimates and may change if the actual deposit amounts vary from the Expected Deposit Amount(s) for any reason. Expected Deposit Amount(s) include expected deposits from Federal and State tax refunds. If you have any questions about the information listed below, please speak with your Tax Preparer.

1.	Expected Deposit Amount(s):	\$	Total Expected Amount of Deposits
2.	Tax Preparation Fees:	\$	Paid to your Tax Preparer
3.	Refund Administration Fee:	\$	Paid to Advent. A portion of this fee may be paid to your Tax Preparer and/or <software> ***
4.	Refund Administration Fee (State):	\$	Paid to Advent. A portion of this fee may be paid to <software> ***
5.	Transmission Fee:	\$	Paid to <software> ***
6.	Technology Fee:	\$	Paid to <software> ***
7.	Service Bureau Fee:	\$	Paid to <service bureau>
8.	Other Charges:	\$	Paid to your Tax Preparer: <other charges description> ***
9.	Other Charges:	\$	Paid to <software>: <other SWV charges description> ***
10.	Expected Net Amount(s):	\$	Paid to You

<*** are hidden where N/A depending on software/transaction options> <+++ may require additional ‘paid to’ information, depending on software & trx options>

By signing below, I am indicating that I understand that I am applying for the Program, that I will be charged the fees set forth above for my participation in the Program, and that I have read, understand, and agree to the terms set forth in this Application and in the attached Program Disclosures. I acknowledge that I have received a copy of this Application and the Program Disclosures.

Signature of Primary Taxpayer

Date

Signature of Secondary Taxpayer

Date

Refund Deposits are made to an account at UMB Bank, N.A., Member FDIC. Fees and additional terms and conditions apply (see the Program Disclosures). The “Get It” Prepaid MasterCard is issued by The Bancorp Bank, Member FDIC, pursuant to license from MasterCard International Incorporated. MasterCard is a registered trademark of MasterCard International Incorporated. The “Get It” Prepaid Card is not provided by UMB Bank. The USA PATRIOT Act is a federal law that requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account with the Bank. What this means for you: We will ask for your name, address, date of birth, and other information that will allow us to reasonably identify you. Your Tax Preparer may ask to see your driver’s license or other identifying documents at any time.

EXHIBIT B -- Consent To Disclose

<ERO NAME> (<LOCATION ID>)

CONSENT TO DISCLOSURE OF TAX RETURN INFORMATION

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 the 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 further 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 return 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 from the date of signature.

You have indicated that you are interested in obtaining and applying for a refund settlement product, Get It Prepaid MasterCard®, and other banking services. These products are made available through arrangements that we have with financial institutions and their partners. To apply for and obtain any of these products or services, we must forward your tax return information to these companies, financial institutions and/or their affiliates.

If you would like us to disclose your tax return information to the companies and financial institutions providing these services, please check the corresponding box(es) for the services in which you are interested, provide the information requested below, and sign and date your consent to the disclosure of your tax return information. You understand that if you are not willing to authorize us to share your tax information with Advent Financial Services, LLC, UMB Bank, N.A., and The Bancorp Bank, including their affiliated companies, you will not be able to obtain a refund settlement product from them, but you can still choose to have your tax return prepared and filed by us for a fee.

<input type="checkbox"/>	I, the Taxpayer signing this consent, authorize <ERO NAME> to disclose to Advent Financial Services, LLC, UMB Bank, N.A., and The Bancorp Bank, including their affiliated companies that portion of my 2014 tax return that is necessary to ensure that any refund settlement products, Card services, and related banking services that I request, obtain or apply for can be issued, processed, delivered and verified. The foregoing activities and related services may be performed by one or more of the following companies and/or their affiliates: Advent Financial Services LLC, UMB Bank, N.A., The Bancorp Bank, I2C Inc., Source One, and iStream Financial Services.
<input type="checkbox"/>	I, the Taxpayer signing this consent, authorize <ERO NAME> to disclose my mailing and email address to Advent Financial Services, LLC and its affiliates for the purpose of marketing the Get It Prepaid MasterCard.

Taxpayer Signature: _____ Date: _____

Taxpayer Name (print): _____

Taxpayer Spouse Signature: _____ Date: _____

Taxpayer Spouse Name (print): _____

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 email at complaints@tigta.treas.gov.

EXHIBIT C -- Consent To Use

<ERO NAME> (<LOCATION ID>)

CONSENT TO USE OF TAX RETURN INFORMATION

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 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 the time that you specify. If you do not specify the duration of your consent, your consent is valid for one year from the date of signature.

For your convenience, we have entered into arrangements with certain financial institutions and their partners regarding the provision of refund settlement products, Card services, and related banking services. To determine whether these services may be of interest to you, we will need to use your tax return information.

If you would like us to use your tax return information to determine whether these services are relevant to you while we are preparing your return and to provide you with information regarding additional services, please check the corresponding box(es) if you are interested, provide the information requested below, and sign and date this consent to the use of your tax return information.

<input type="checkbox"/>	I, the Taxpayer signing this consent, authorize <ERO NAME> to use the information I provide to <ERO NAME> during the preparation of my tax return for 2014 to determine whether I am eligible for refund settlement products, Card services, and related banking services from Advent Financial Services, LLC, UMB Bank, N.A., and The Bancorp Bank, including their affiliated companies.
<input type="checkbox"/>	I, the Taxpayer signing this consent, authorize <ERO NAME> and Advent Financial Services, LLC and its affiliates to use my mailing and email address for the purpose of marketing the Get It Prepaid MasterCard.

Taxpayer Signature: _____ Date: _____

Taxpayer Name (print): _____

Taxpayer Spouse Signature: _____ Date: _____

Taxpayer Spouse Name (print): _____

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 email at complaints@tigta.treas.gov.

EXHIBIT D --Good Funds Letter Page 1

ADVENTFINANCIAL

UMB
Count on more.®

Advent Financial Services
4370 W 109th Street, Suite 210
Overland Park, KS 66211
www.adventtax.com
866-655-2340

Dear Financial Institution Officer:

Advent Financial and UMB Bank, N.A. (UMB) are offering a program to tax preparers and taxpayers around the country beginning in January, 2014. One of the key products in that program is the 'Refund Deposit', in which taxpayers can receive their tax refund deposited into an account at UMB, have tax preparation and other fees netted from their refund, and the proceeds disbursed to the taxpayer in a variety of different forms. These programs are made possible through the Internal Revenue Service's Electronic Filing Program and the Direct Deposit system. One of the disbursement options of the 'Refund Deposit' product is a check drawn on UMB Bank.

The checks that are authorized for issue in the Refund Deposit program are drawn directly on the bank and will not be returned for lack of funds. Funds are available and will be paid in accordance with UMB's banking practices and the rules and regulations of the Uniform Commercial Code. **We ask that you not place extended holds on these checks in keeping with the Federal Funds Availability Regulations.**

Please follow your Financial Institution's standard policies for processing checks and identifying customers. The customer was required to present valid identification when the Refund Deposit application was completed and should provide valid identification when presenting their check for processing.

We have incorporated a number of security features into the checks for our program, both from a design and process perspective.

- Each check has several physical safety features to assure validity. These features are explained fully on the back of the check.
- Each check should contain a barcode (see the example check below) that our processors use to improve check clearing speed, accuracy, and security.
- The signature on the check must be the facsimile signature of Rodney Schwatken (see image on next page). If these signatures do not match, the check is invalid.
- Endorsement must be by personal signature for all parties named on the check.
- Any stop payments on the checks require the completion of an Indemnification Bond by the customer.

1 866 655 2340 | www.adventtax.com

EXHIBIT E --Good Funds Letter Page 2

ADVENTFINANCIAL

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Advent Financial provides a website and dedicated toll-free number for the express purpose of allowing you to verify the authenticity of a check. These services are available 24 hours a day, seven days a week. Please visit <http://checks.adventtax.com> or call 866-457-3206 for check verification. The website and phone number are also listed on the front of each check. Verification of a check is recommended, but not required for processing of a presented check.

If you have any questions or would like further clarification of our policies regarding these checks, please contact us at 866-655-2340 or by e-mail at support@adventtax.com. A sample program check and summary instructions for check verification are included on the following page.

Regards,

John Thompson
President
Advent Financial

1 866 655 2340 | www.adventtax.com

EXHIBIT F --Good Funds Letter Page 3

ADVENTFINANCIAL

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Count on more.®

THIS DOCUMENT CONTAINS A COLORED BACKGROUND AND A VOID PANTOGRAPH. SEE REVERSE SIDE FOR ADDITIONAL FEATURES.

Advent Financial
P.O. Box 413944
Kansas City, MO 64141-3944

UMB
36-1901/5812

No. 00000000
Date: 01/20/14

Pay: One Thousand Two Hundred Fifty Four Dollars and 23/100

PAY TO THE ORDER OF: John Sample - VOID
1234 Main Street
Kansas City, MO 64108

Verification Number: 119302 299249
Cashiers may verify check at <http://checks.adventtax.com>
or 1(866) 457-3206

Not valid after 90 days from issue Date.
Not valid for amounts greater than \$1,000.
Not valid after December 31, 2014.
FOR USE CALENDAR YEAR 2014

QR Code

SAMPLE - VOID
AT24K00011
12/20/14

⑆0328600⑆ ⑆101219017⑆ ⑆5008023557⑆

Please follow the standard check cashing and identification policies of your Financial Institution.

Check Verification Instructions
Visit <http://checks.adventtax.com> or call 866-457-3206. Services are available 24 hours a day, 7 days a week.

Please follow the instructions on the web site or automated phone system to confirm the status of the check. Please be sure that all payees personally endorse the check.

Every check must have the facsimile signature of Rodney Schwatzen, as shown in the sample below:



For additional questions, please contact Advent at 866-655-2340 or support@adventtax.com.

1 866 655 2340 | www.adventtax.com

EXHIBIT G -- Arkansas State Assisted Refund Disclosure

**ARKANSAS STATE ASSISTED REFUND DISCLOSURE
FOR REFUND ANTICIPATION CHECK**

Taxpayer Name: <Taxpayer name>
SSN: *<last 4 of SSN>

NOTICE

YOU ARE PAYING <insert amount> TO GET YOUR TAX REFUND CHECK THROUGH ADVENT FINANCIAL AND UMB BANK, N.A.. YOU CAN AVOID THIS FEE AND STILL RECEIVE YOUR TAX REFUND IN THE SAME AMOUNT OF TIME BY HAVING YOUR TAX REFUND DIRECT DEPOSITED INTO YOUR BANK ACCOUNT. YOU ALSO CAN WAIT FOR THE INTERNAL REVENUE SERVICE TO MAIL YOU A TAX REFUND CHECK.

YOU ARE PAYING <insert amount> IN FEES FOR THIS REFUND ANTICIPATION CHECK. THE FEES ARE ITEMIZED AS FOLLOWS:

<insert transaction itemization table>

IF YOU DO ENTER INTO THIS ASSISTED REFUND AGREEMENT, YOU CAN EXPECT TO RECEIVE YOUR REFUND CHECK WITHIN APPROXIMATELY TWO BUSINESS DAYS OF <insert filing date + 14>.

Primary Taxpayer Signature

Date

Secondary Taxpayer Signature

Date

EXHIBIT H– Illinois State Assisted Refund Disclosure

ILLINOIS REFUND ANTICIPATION CHECK DISCLOSURE

815 ILCS § 177/15

Taxpayer Name: <taxpayer name>
SSN: *<last 4 of SSN>

You are paying <insert amount> in fees for this refund anticipation check.

The estimated fees for preparing and electronically filing your tax return are:

<insert amount>.

EXHIBIT I -- Maine State Assisted Refund Disclosure

**MAINE STATE ASSISTED REFUND DISCLOSURE
FOR REFUND ANTICIPATION CHECK**

Taxpayer Name: <taxpayer name>
SSN: *<last 4 of SSN>

YOU ARE PAYING <insert amount> IN FEES FOR THIS REFUND ANTICIPATION CHECK.
THE FEES ARE ITEMIZED AS FOLLOWS:

<insert transaction itemization table>

IF YOU DO ENTER INTO THIS ASSISTED REFUND AGREEMENT, YOU CAN EXPECT TO
RECEIVE YOUR REFUND CHECK WITHIN APPROXIMATELY TWO BUSINESS DAYS OF
<insert filing date + 14>.

<u>Primary Taxpayer Signature</u>	<u>Date</u>	<u>Secondary Taxpayer Signature</u>	<u>Date</u>
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Document: TS2014-10

EXHIBIT J -- Maryland State Assisted Refund Disclosure

**MARYLAND STATE ASSISTED REFUND DISCLOSURE
FOR REFUND ANTICIPATION CHECK**

Taxpayer Name: <taxpayer name>
SSN: *<last 4 of SSN>

NOTICE

YOU ARE PAYING <insert amount> TO GET YOUR TAX REFUND CHECK THROUGH ADVENT FINANCIAL AND UMB BANK, N.A.. YOU CAN AVOID THIS FEE AND STILL RECEIVE YOUR TAX REFUND IN THE SAME AMOUNT OF TIME BY HAVING YOUR TAX REFUND DIRECT DEPOSITED INTO YOUR BANK ACCOUNT. YOU ALSO CAN WAIT FOR THE INTERNAL REVENUE SERVICE TO MAIL YOU A TAX REFUND CHECK.

YOU ARE PAYING <insert amount> IN FEES FOR THIS REFUND ANTICIPATION CHECK. THE FEES ARE ITEMIZED AS FOLLOWS:

<insert transaction itemization table>

IF YOU DO ENTER INTO THIS ASSISTED REFUND AGREEMENT, YOU CAN EXPECT TO RECEIVE YOUR REFUND CHECK WITHIN APPROXIMATELY TWO BUSINESS DAYS OF <insert filing date + 14>.

Primary Taxpayer Signature	Date	Secondary Taxpayer Signature	Date
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EXHIBIT K -- Minnesota State Assisted Refund Disclosure

MINNESOTA STATE ASSISTED REFUND DISCLOSURE
FOR REFUND ANTICIPATION CHECK

Taxpayer Name: <taxpayer name>
SSN: *<last 4 of SSN>

NOTICE

You do not have to purchase a refund anticipation check (RAC) to get your tax refund.

Generally the IRS can direct deposit your income tax refund to your personal bank account within 8 to 15 days after the IRS accepts your tax return for processing.

If you choose to purchase a RAC, your tax return funds will generally be made available to you within 8 to 15 days.

A RAC is not a loan.

The cost of the RAC is \$ <insert amount>.

<insert transaction itemization table>

You can either pay for your RAC now or you can have it withheld from your refund.

The cost of your tax return is not any more or any less if you purchase a RAC.

Primary Taxpayer Signature _____	Date _____	Secondary Taxpayer Signature _____	Date _____
Tax Preparer Signature _____	Date _____		

EXHIBIT L -- New York State Assisted Refund Disclosure

NEW YORK STATE ASSISTED REFUND DISCLOSURE

YOU ARE NOT REQUIRED TO ENTER INTO THIS REFUND ANTICIPATION CHECK AGREEMENT MERELY BECAUSE YOU HAVE RECEIVED THIS INFORMATION. IF YOU DO TAKE OUT THIS REFUND ANTICIPATION CHECK, YOU WILL BE RESPONSIBLE TO PAY $\$$ <insert amount> IN FEES FOR THE CHECK TO BE ISSUED BY ADVENT FINANCIAL AND UMB BANK, N.A.. YOU CAN AVOID THIS FEE AND STILL RECEIVE YOUR REFUND IN THE SAME AMOUNT OF TIME BY HAVING YOUR REFUND DIRECTLY DEPOSITED INTO YOUR OWN BANK ACCOUNT. YOU CAN ALSO WAIT FOR THE FEDERAL OR STATE REFUND TO BE MAILED TO YOU.

IF YOU DO ENTER INTO THIS REFUND ANTICIPATION CHECK AGREEMENT, YOU CAN EXPECT TO RECEIVE YOUR CHECK BY APPROXIMATELY TWO BUSINESS DAYS OF <filing date + 14 days>.

IF YOU DO NOT ENTER INTO THIS REFUND ANTICIPATION CHECK AGREEMENT, YOU CAN STILL RECEIVE YOUR TAX REFUND QUICKLY. IF YOU FILE YOUR TAX RETURN ELECTRONICALLY AND RECEIVE YOUR TAX REFUND THROUGH THE MAIL, YOU CAN EXPECT TO RECEIVE YOUR REFUND WITHIN APPROXIMATELY TWO BUSINESS DAYS OF <filing date + 21>. IF YOU FILE YOUR TAX RETURN ELECTRONICALLY AND HAVE YOUR TAX REFUND DIRECTLY DEPOSITED INTO A BANK ACCOUNT, YOU CAN EXPECT TO RECEIVE YOUR REFUND WITHIN APPROXIMATELY TWO BUSINESS DAYS OF <filing date + 14>.

2014

Primary Taxpayer Signature	Date	Secondary Taxpayer Signature	Date
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Tax Preparer Name	Preparer ID
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