

# Forward together >

## 2022-23 Tax Products Overview



- 1 Please check with your software provider for program and product availability. Refund Transfers are deposit products using Civista Bank, Member FDIC and Santa Barbara Tax Products Group, that enable certain deductions from the account to be processed. Refund Transfers are not loans. Tax refund and e-filing are required in order to receive Refund Transfer. Fees apply. Terms and conditions are subject to change without notice. Other IRS e-file options are available, some of which are provided at no additional cost.
  - 2 EROs may charge a reasonable and disclosed document preparation fee, as permitted by their software provider. TPG charges a processing fee when there is a document preparation fee. For document preparation fees of \$1-\$50, the processing fee is \$5; for \$50.01-\$100, it's \$7; and for >\$100, it's \$10. These fees are charged to the taxpayer. For example, if the ERO charges a \$150 document preparation fee, these two fees to the taxpayer equal \$160. Terms and conditions are subject to change without notice.
  - 3 GO2bank™ cards are issued by GO2bank, Member FDIC, pursuant to a license from Visa U.S.A., Inc. Visa is a registered trademark of Visa International Service Association.
  - 4 Fast Cash Advance is an optional tax-refund related loan provided by First Century Bank, N.A., member FDIC (it is not the actual tax refund) and is available at participating locations. The amount of the loan and applicable interest will be deducted from tax refunds and reduce the amount that is paid directly to the taxpayer from the refund. Fees for other optional products or product features may apply and will be disclosed at the time of application. Tax returns may be filed electronically without applying for this loan. Loans are offered in amounts from \$500-\$7,000 and are offered both pre-IRS acknowledgment of the tax return and post-IRS acknowledgment of the tax return. All loans have an Annual Percentage Rate (APR) of 35.99%. For example, for a loan of \$2,000 with a repayment period of 30 days, the total amount payable in a single payment is \$2,059.16 including principal and interest. Not all consumers will qualify for a loan or for the maximum loan amount. Offer and terms subject to change at any time without prior notice.
  - 5 Based on cost for post-acknowledgment refund advance. Incentive paid as long as IRS tax refund is deposited to the Go2BankVisa® Debit Card. IRS tax refund deposit must be received by 5/31/23. \$39.95 incentive paid by 6/30/23 for taxpayers with Fast Cash Advance and IRS-funded Refund Transfer deposited onto a Go2BankVisa® Debit Card. If enrolled through a service bureau, please check with bureau associate for details on incentive payment. Must be enrolled in the standard Refund Transfer program to qualify for standard pricing; all discount programs offered through TPG are subject to other pricing.
  - 6 AutoCollect is an optional service provided by Santa Barbara Tax Products Group, LLC. Fees apply to the ERO with respect to successful collections. TPG is facilitating collections that are being made directly through EROs.
  - 7 Must opt-in by December 31 to qualify. Advances subject to approval. Must be enrolled in Standard Refund Transfer program to qualify; all discount programs offered through TPG are excluded from this program. Advances provided by Green Dot Bank, Member FDIC. Check with transmitter for availability.
  - 8 Online payments provided by AffiniPay, LLC, which is not an affiliate of Santa Barbara Tax Products Group, LLC. Separate fees for this service apply. Not available in Puerto Rico. CPACHarge is a registered agent of Wells Fargo Bank, N.A., Concord, CA and Citizens Bank, N.A.. Card brand network fees may apply.
  - 9 To qualify you must have 20 or more taxpayers that applied for the Refund Transfer with 85% or more of those Refund Transfers receiving IRS and/or State funding. Advance is subject to approval. Must be enrolled in Standard Refund Transfer program to qualify; all discount programs offered through TPG are excluded from this program. Software Purchase Assistance advances provided by Green Dot Corporation. Check with transmitter for availability.
  - 10 Separate fees apply for the Marketing Pro service.
  - 11 Must be enrolled in our Standard Refund Transfer program. Available while supplies last.
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Grow your practice with the most complete program in the industry.



## Refund TRANSFER<sup>1</sup>

TAXPAYER PAYS YOUR PREP FEE USING THE REFUND



### FREE TO TAX PROS

No cost to EROs & preparer fee is automatically deducted from the refund

### UP TO \$150<sup>2</sup>

Document Preparation Fee available to ERO



### AVAILABLE

First day of filing thru October



### RT ISSUED 3 WAYS

> GO2bank™ Visa® Debit Card<sup>3</sup>  
> Direct deposit  
> Cashier's check



### TAXPAYER PRICING

\$39.95 – first funding  
\$14.95 – second funding

## FastCash ADVANCE<sup>4</sup>

ADVANCES ON REFUNDS FOR TAXPAYERS



### ADVANCE AMOUNT

Up to **\$7,000 for TAXPAYER<sup>5</sup>**

### FREE to ERO option\*



### ADVANCE ISSUE 3-WAYS

> Direct Deposit  
> GO2bank™ Visa® Debit Card  
> Cashier's Check



### AVAILABLE PRE-ACK ADVANCE

Jan. 2 thru start of IRS filing

### POST-ACK ADVANCE

**NEW!** Available first day of filing through January 2, March 17 (Check with your tax pro for availability)



### ERO FEE

If advance goes on a GO2bank™ Visa® Debit Card  
> Post-ACK advance... **FREE\***  
> Pre-ACK advance... \$39.95\*

If advance on a check or direct deposit  
> Post-ACK advance... \$39.95  
> Pre-ACK advance... \$79.90

\*After \$39.95 tax pro incentive. See #5 on reverse for details.

## Auto COLLECT<sup>6</sup>

AUTOMATICALLY COLLECT PAST DUE CLIENT FEES



### COLLECTION AMOUNT

No limit on the fee amount that may be collected



### PAYMENT SECURITY

Secure payment options for your clients



### NOTIFICATION

TPG contacts clients on your behalf



### PAYMENT PROCESSING

Fees collected by debit to taxpayer's account or credit card payment

## PreSeason FUNDS<sup>7</sup>

PRESEASON TAX PRO ADVANCE



### ADVANCE AMOUNT

Up to **\$40,000**



**TAX PRO QUALIFICATIONS**  
**New and existing TPG clients** may qualify



### AVAILABLE

Early November  
Must opt-in by Dec 31



### PROCESSING TIME

Money issued within 2 business days of approval



### ERO FEE

\$45 for every \$1,000 if opted-in by Nov 30

\$30 for every \$1,000 if opted-in after Nov 30

## Simply PAID<sup>7</sup>

INSEASON TAX PRO ADVANCE



### ADVANCE AMOUNT

Up to **\$175,000**



**TAX PRO QUALIFICATIONS**  
**New and existing TPG clients** may qualify



### AVAILABLE

1st day of filing thru Feb 20



### PROCESSING TIME

Advance issued upon IRS ACK



### ERO FEE

1.5% for every \$100 advanced

## CardPayment PROCESSING<sup>8</sup>

EASILY ACCEPT CREDIT & DEBIT CARD PAYMENTS



### PROCESS DEBIT & CREDIT CARDS

For your services with the highest level of security



### AVAILABLE

All year



### IN-PERSON

Or online payments



### NO MONTHLY FEE



### PRICING

2.9% + 25¢ cost per transaction<sup>8</sup>

## SoftwarePurchase ASSISTANCE<sup>9</sup>

PAY ZERO UP FRONT FOR TAX PREP SOFTWARE



### LARGEST DISCOUNT

When purchasing software early



### INDUSTRY'S LOWEST MINIMUM RT VOLUME REQUIREMENTS

Must process 20 Refund Transfers with 85%+ funding rate to qualify



### PURCHASE REPAID

During tax season



### AVAILABLE

May 3 - February 17



**\$0 COST**  
**0% INTEREST**

## Marketing PRO<sup>10</sup>

THE SIMPLE, POWERFUL ALL-IN-ONE PLATFORM



### DIGITAL PRESENCE

Online web page, digital portal, dashboard, & appointment setter



### EMAIL & TEXT BLASTER

Send out easy-to-edit text & templated email campaigns at the same time with coupons & surveys



### CLIENT MANAGEMENT

Track & manage your clients & campaigns



### SECURE DOCUMENT SHARING

Clients can upload documents remotely from a digital device



### INTEGRATIONS

Google, Zoom, Facebook, QuickBooks, existing websites



### COST

Starting at \$29.95



Free print, digital, & social marketing media when EROs enroll with us.<sup>11</sup>