



Advice Tools

CUES FROM CLIENTS	TOPIC	ADVICE TOOLS
<ul style="list-style-type: none"> • Expecting a child • Child moving out • Child has income • No health insurance 	Dependents	“Personalize H&R Block Advantage Report” screen: <ul style="list-style-type: none"> • Can’t Claim Dependent Next Year • Government Benefits Information Action Plan: <ul style="list-style-type: none"> • Reporting a Child’s Income • Life Events: New Child • Sandwich Generation
<ul style="list-style-type: none"> • AMT present • Need for a financial advisor • Investments • Long-Term Care Insurance 	Financial	Action Plan: <ul style="list-style-type: none"> • Alternative Minimum Tax (AMT) • Investing with a Financial Advisor • Tax-Efficient Investments • Long-Term Care Insurance
<ul style="list-style-type: none"> • No 1099-INT • Discuss goals that require savings, for example, car, home, college for self or child 	Savings	“Personalize H&R Block Advantage Report” screen: <ul style="list-style-type: none"> • Saving with Your Employer’s Retirement Plan
<ul style="list-style-type: none"> • Need for refund quickly • Having trouble making ends meet 	Budgeting	“Personalize H&R Block Advantage Report” screen: <ul style="list-style-type: none"> • Budgeting • Adjust Your W-4 Brochures: <ul style="list-style-type: none"> • Balance Due Solutions
<ul style="list-style-type: none"> • 1098 and real estate taxes paid/not paid • Doing home upgrades • High interest rate on current mortgage or high credit card debt 	Homeownership	Action Plans: <ul style="list-style-type: none"> • Home-Buying Basics • Life Events: Buying a Home
<ul style="list-style-type: none"> • Dependents, young or old • Profession that requires continuing education • Current education expenses 	Education	Action Plans: <ul style="list-style-type: none"> • Education Savings Options • Education Expense Recordkeeper • FAFSA Worksheet
<ul style="list-style-type: none"> • No 1099-INT • No retirement plan contributions on W-2 • High medical expenses • High day-care expenses 	Employer Benefits	“Personalize H&R Block Advantage Report” screen: <ul style="list-style-type: none"> • Employer Flexible Spending Plan • Adjust your W-4 • Use your H&R Block Emerald Card for Direct Deposit Action Plan: <ul style="list-style-type: none"> • Occupation Tax Tips • Healthcare Tax Benefits Brochure: <ul style="list-style-type: none"> • IRAs
<ul style="list-style-type: none"> • Low income • Dependents in household 	Government Benefits	“Personalize H&R Block Advantage Report” screen: <ul style="list-style-type: none"> • Government Benefits Information Brochure: <ul style="list-style-type: none"> • Government Benefits
<ul style="list-style-type: none"> • Schedule C • Thinking about starting a business • Have a hobby they get paid to do 	Self-Employment	Action Plan: <ul style="list-style-type: none"> • Small Business Recordkeeper
<ul style="list-style-type: none"> • Taxpayer or spouse age • Social security benefits and W-2 • Thinking about working less 	Getting Ready for Retirement	“Personalize H&R Block Advantage Report” screen: <ul style="list-style-type: none"> • Saving with Your Employer’s Retirement Plan Action Plan: <ul style="list-style-type: none"> • Retirement Distribution Planning • Benefits for Retirees Brochure: <ul style="list-style-type: none"> • IRAs
<ul style="list-style-type: none"> • Client owns home • Medical expenses • Charitable contributions, other Schedule A deductions 	Itemization	Action Plan: <ul style="list-style-type: none"> • Itemized Deductions Organizer • Occupation Tax Tips



Advice Tools

SERVICES AND BENEFITS



Description

The Services and Benefits brochure is a "roadmap" to guide clients through their visit to H&R Block. Topics covered in the brochure are:

- What's included in tax preparation
- Second Look®
- Refund Solutions
- Savings and IRA Products
- Peace of Mind® Extended Service Plan.
- H&R Block Emerald Prepaid MasterCard®
- Options for paying the IRS

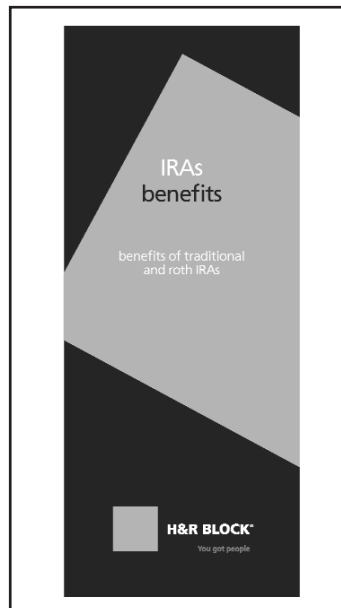
From March through the rest of the year, give a brochure to a client under the general conditions:

- The client is a new client
- The client asks for a brochure
- The client has questions about products and services

Client Cues

IMPORTANT: Make sure every client receives a brochure in January and February.

IRAS



Description

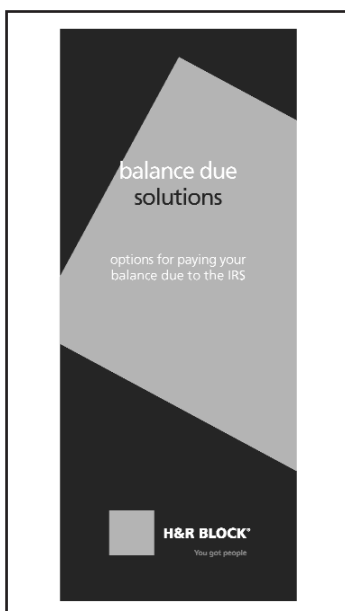
This brochure presents the tax benefits and rules associated with traditional and Roth IRAs (Individual Retirement Accounts). It also covers contributions and distributions and explains how earnings are taxed.

Client Cues

- No 1099-INT
- Client goals that require savings, for example, retirement, home, college for self or child
- No retirement plan

- contributions on W-2
- Thinking of changing jobs or unhappy with employer's retirement plan

BALANCE DUE SOLUTIONS



Description

This brochure explains the many ways we can help a client pay their balance due to the IRS. It covers the new Online Payment Agreement as well as paying with a credit card and direct debit.

This brochure also helps explain to clients that the allowances they choose on their W-4 may affect both their year-end tax balance due or refund situation and how much they receive in their paycheck each month.

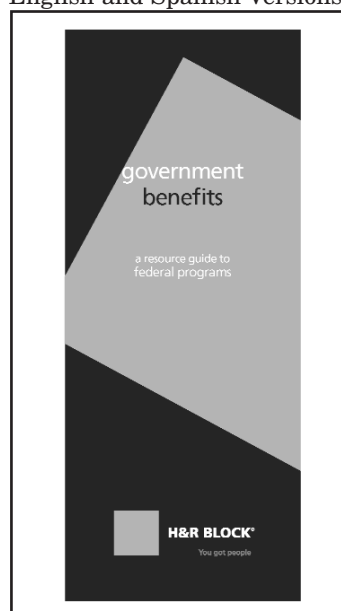
- Client is unhappy because of balance due situation
- Client is expecting a life change that might require a change to their withholding

Client Cues

- Client is unable to pay balance due in full by the filing deadline

GOVERNMENT BENEFIT PROGRAMS

English and Spanish Versions



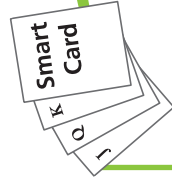
Description

The Government Benefits Programs brochure is a listing of programs that are helpful for many of our clients. Topics include:

- Housing and Utility Assistance
- Food and Nutrition Assistance
- Health and Medical Support
- Education Benefits.
- Employment Assistance
- Social Security Information
- Information for Senior Citizens

Client Cues

- Low income
- Dependents in household



Approve Online

PROCESS FLOW

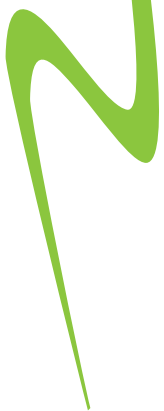
1.	Gather information from client, including identification, by completing the drop-off form.
2.	Designate the return as an Approve Online return when prompted in TPS.
3.	<p>Conduct a phone interview with the client to collect additional tax information. During the interview, tell them:</p> <ul style="list-style-type: none"> • Their Online PIN information (if not provided earlier). • That they will receive a system-generated e-mail notification that their return is ready for review. The client will need to click on the link in the e-mail and create a user account, using their SSN, Online PIN, and date of birth. • That they will need to pay for the return, review it, and then either approve or reject it online. <p>Note: Verify the client's e-mail address to ensure client receives the e-mail notification. Also verify his or her filing preference, including bank products. Find out if they want POM or an Easy IRA.</p>
4.	Complete the return in TPS. TPS will automatically start up the dialer and send the return online for client review and approval.
5.	If QPR Review is Required – DO NOT accept the output at the end of the TPS flow for Quality Plus Review (QPR) returns.
6.	Download the approval by selecting Online Connection from the TPS main menu and then selecting Download Client Review Approvals and Denials.
7.	Process the approval by selecting “Process Approved Returns” from the “online” drop-down menu option on the left menu in CFM (Client File Management).
8.	If required, client returns a signed copy of Form 8879 to the office. The copy must be retained in the office files.
9.	E-File the processed return by selecting “Generate E-File Files” from the “E-File” drop-down menu option on the left menu in CFM.
10.	Mail sufficient copies of the completed return to the client and return client's tax documents.

CLIENT QUALIFICATIONS

Clients Must Have:	<ul style="list-style-type: none"> • E-mail address • Internet access • Credit card (unless client has bank product or paid for tax prep in office) • System requirements (see back of card)
Clients Cannot Get:	<ul style="list-style-type: none"> • RAL or IRAL • H&R Block Emerald Prepaid MasterCard® • H&R Block Emerald Savings™ • Second Look® • A state return prepared that you cannot prepare yourself (All-state returns prepared by another tax pro will not work)

ADDITIONAL APPROVE ONLINE TIPS

<p>Clients secure online login page: <www.hrblock.com/approve> Spam/Junk Mail Blockers> – Clients may need to add <hrblock@hrblock.com> to their e-mail address book to overcome issues with e-mail systems recognizing some of our e-mails as spam or junk mail.</p> <p>E-File Signature Form</p> <ul style="list-style-type: none"> • With Approve Online, you have the option of using the "Self Select PIN" method of signing IRS Form 8879. (See “Marking the Return as Approve Online” in your <i>Skills for Success</i> handbook.) If this option is used, the tax professional isn't required to obtain a signed copy of the client's 8879 prior to e-filing the client's return. • If the client does sign the 8879, a copy (that says Approved Online in the signature section) must be kept in the office. <p>20-minute lag time - You may have to wait up to 20 minutes after pulling down an approved or rejected return to access it in CFM due to a 20-minute lag time between when files are updated online and when TPS can access the files.</p> <p>Client issues - Advise clients to call you in the case of any issues or problems, even if they are working online. You should be their first point of contact for any issues or problems. You will in turn serve as their liaison with the Service Center.</p>	<p>TECHNICAL SUPPORT</p> <p>Phone: If you need technical assistance, contact the Service Center, TPS Support Team at 1-800-767-3346.</p>
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Clients who could benefit from this service:

- Clients seeking convenience:
 - Who don't want to wait weeks or months for their preferred tax professional
 - Who don't want to wait in line for appointment (drop-off)
 - Who cannot come to the office during normal office hours
 - Who are used to doing things online, on their own terms
- Clients who cannot complete their return at the time of their office visit:
 - Drop-off clients
 - Clients who forgot to bring some tax paperwork with them
 - Clients whose spouse didn't come with them
- Clients who have relocated, but want to maintain the relationship with their tax professional.

KEYS TO SUCCESS:

ACTION	DETAILS
Offer the service to clients	Many clients will not know we have this service available to them unless told about it. There's no additional charge for the service, so it's a great thing to be able to offer to them.
Be responsive to the clients	<p>Once a client selects this service, the tax professional will essentially be working with them "remotely". This means clear, timely communication is essential.</p> <ul style="list-style-type: none"> • This service will likely require a phone interview (especially for drop-off clients). • The tax professional should call the client periodically to keep them informed about progress, especially if the return is going to be in process for several days. • If the client calls the tax professional, it's critical that they are timely in returning the calls.
Understand the mechanics of the service	It's important that you understand your side of things, as well as the client's, so you can walk them through the process if needed.

Approve Online

CLIENTS NEED A COMPUTER WITH THE FOLLOWING MINIMUM SOFTWARE AND HARDWARE REQUIREMENTS:

Minimum Software Requirements:

- Operating Systems Supported:
- Windows 2000, XP, Vista
 - MAC 10.3.9, 10.4.10, 10.5
- Internet Browsers Supported:
- Internet Explorer 6, 7
 - Mozilla Firefox 2
 - Netscape 7.2, 8

- AOL 9, AOL for MAC OS X
- Safari 2, 3

Other software:

- Adobe Acrobat Reader 5.0.5
- Minimum Hardware Requirements:

TYPE	MINIMUM	HIGHLY RECOMMENDED
Processor	400 MHz	800 MHz or above
Memory	128 Mb	256 (Mb) or above
Display	800 x 600	1024 x 768



Fraud and Identity Theft

FOUR MAJOR POTENTIAL FRAUD PROBLEM AREAS:

- Claiming an improper filing status
- Claiming exemptions one is not entitled to claim
- Claiming the earned income tax credit improperly
- Falsifying a form

THINGS TO LOOK FOR:

- Unrealistic ratio of income to dependents
- Schedule A deductions not well documented
- Taxpayer who files Head of Household and claims EITC but has no expenses for child care
- Back-up withholding on a self-prepared return without the corresponding Form 1099
- Income solely from Schedule C or C-EZ
- Photocopied, duplicate, substitute (Form 4852), or absence of W-2 forms
- Claims for refundable credits not well documented
- Suspicious person accompanying filer and observed on prior occasions
- Multiple returns listing the same address or post office box
- Maximum amount of earned income tax credit or high dollar amount of refund not commensurate with employment

If any of these scenarios occur when you are preparing a return, you should ask appropriate follow-up questions to gain additional information from the client. You should also validate Forms W-2 through the issuing employer or contact the HSBC Bank's Loss Prevention Department at 1-800-409-6531.

When implemented, the following procedures help ensure a valid tax return:

- If the software displays a message indicating inconsistencies in Forms W-2, verify Form W-2 data.
- If a return contains non-standard Forms W-2, thoroughly review the entire tax return.
- If a resident alien ID is used as a form of identification and EITC is claimed, the taxpayer must provide proof the qualifying child lived in the USA with the taxpayer for more than six months during the tax year.
- If the identification offered was recently issued, request alternate identification and/or verify the employment.



Fraud and Identity Theft

If you have any questions regarding the validity of a return, you can perform any or all of the following procedures:

- Verify employment
- Require additional documentation (for example, copy of Form 1099 to verify backup withholding)
- Contact your manager for assistance

GUIDELINES FOR IDENTITY THEFT

If you are contacted by an individual who asserts that a fraudulent return has been filed using their social security number, you should follow these steps:

GUIDELINES FOR IDENTITY THEFT

1. Contact the H&R Block Incident Management Line at 1-866-886-4472 to report the alleged fraudulent incident. Please be prepared to provide the alleged victim's name, SSN, and incident details. You will be provided with a case number and contacted by a member of the Compliance Department.
2. If the individual requests a copy of the alleged fraudulent return or any other documents, advise the Compliance Department and you will be provided with instructions on how to proceed.
3. Notify the district manager.
4. Do not assume any blame or fault for H&R Block actions.
5. Provide the individual with the IRS Fraud Hotline number 1-800-829-0433. Offer to assist the client in completing a paper return. Also complete IRS Form 3949A, <http://www.irs.gov/compliance/enforcement/article/0,,id=106773,00.html> to assert that the return filed was fraudulent and complete one of their own. The IRS will request:
 - a) The date of birth the imposter used
 - b) The amount of the refund
 - c) The filing status
6. Provide the number of the local police and encourage the individual to file a police report.
7. If the return involved a bank product, advise the individual to contact HSBC, 1-800-409-6531, to report the fraud.
8. If the return involved an Emerald Card, advise the individual to contact H&R Block Bank at 1-866-433-9144. Only the individual can contact H&R Block Bank.
9. Recommend to the client that they contact Federal Trade Commission at FTC identity theft hotline at 1-877-438-4338.
10. Request the police report case number and the name of the officer who took the details.
11. Offer your name and office phone number should they require further assistance.
12. If further assistance is needed, please refer the individual to the district office.

Media inquiries should be directed to Corporate Communications at 1-816-854-4287 and mediadesk@hrblock.com.

If contacted by the IRS, you should notify the District Manager prior to responding to any questions.



Front Office Scripts

Greeting	(SMILE) Thank you for calling H&R Block. This is _____, how may I help you?
Office Hours	Yes, we're open _____ to _____ Monday through Friday and we're open _____ to _____ Saturday and Sunday. Would you like to schedule an appointment?
Directions	We are located at the corner of _____ and _____, near _____.
Appointment	<p>I can help you with that. May I have your name, please? <client name>, did H&R Block prepare your taxes last year? (If yes, identify the client's previous tax professional). <client name>, would you like to work with <tax professional name>? He was your tax professional last year.</p> <p>Caller: Yes, that would be great! Does he have time to see me tonight?</p> <p>H&R Block: Great. Let me check for you. (Check tax professional availability in Appointment Manager for client's desired date.) <tax professional name> is available today at ____ or tomorrow at _____. Would you like me to set an appointment for you?</p> <p>Caller: Yes. Tonight at 7:15 would be good.</p> <p>H&R Block: I've set an appointment for tonight at 7:15 p.m. Do you have any questions, <client name>?</p> <p>Caller: No.</p> <p>H&R Block: Thank you, <client name>. To review, we have set an appointment for tonight at 7:15 p.m. in our office on Lake Street with your tax professional, <tax professional name>. Is there anything else I can help you with today?</p> <p>Caller: No, thank you. Goodbye.</p> <p>H&R Block: Thank you for choosing H&R Block, <client name>. Goodbye. (Wait for client to hang up first before hanging up.)</p>
How Fast?	<p>[Important: For legal reasons, this message must be delivered "as is" without additions or deletions of content.]</p> <p>The fastest way to receive the full amount of your refund is to electronically file your return with direct deposit to your bank account. You would receive your refund within 8 to 15 days, compared to three weeks or longer if you request an IRS check. We also have bank products available for an extra fee that may allow you to qualify to receive money as a loan in as little as one day.</p> <p>If you'd like, I'll be glad to make an appointment for you. When you come in, one of our tax professionals will be happy to explain the full range of options. May I make an appointment for you now?</p>
Fees	I would love to help you with an estimate. Our fees are based on the complexity of the tax return. That makes it difficult for me to provide you with an exact fee without knowing more about your individual tax situation. I can set up an appointment with one of our tax professionals who can review your tax situation for free and give you a better estimate on return costs. Would that be all right with you?
Drop-Off Return	Great. Please complete this simple form and place your tax documents in this folder. You will be contacted by one of our qualified tax professionals within the next 48 hours.
Tax Questions/ Talk to a Tax Pro	Allow me to connect you with a tax professional, who will be happy to answer your question. May I put you on hold while I transfer your call?



Front Office Scripts

Talk to Office Leader/Complaints	<p>I will connect you with our office leader. May I have your name so I can tell him/her who is calling? Thank you, <client name>. May I put you on hold while I transfer your call?</p>
Outbound (PCCP) Calling	<p>Hello <client name>. I'm <tax professional name> calling from H&R Block.</p> <p>Note: Before proceeding, keep in mind that Winback clients were those served by H&R Block two years ago, not last year. Do not say "last year" instead say "in the past".</p> <p>Thank you for choosing H&R Block for your tax preparation last year. I am calling to schedule your appointment for this year's preparation. Last year, you came in on <prep date>. Will the same date work for you this year or is there another date or time that is more convenient for you?</p> <p>Set the appointment in "Appointment Manager".</p> <p>Note: Confirm the date, time, and office location.</p> <p>You will receive a call within 48 hours of your appointment.</p> <p>I look forward to seeing you on <appointment date>. Thanks. And by the way, if you have any friends or family who would be interested in our tax preparation services, please have them call me. My phone number is <tax office phone number>.</p>
You reach an answering machine	<p>Hello, this is <tax professional name> with H&R Block at <office address> calling for <client's name>. We're calling to encourage you to come in for your tax preparation. To schedule an appointment, call <tax office phone number> or you can come into the office at your convenience. Again, this is <tax professional name> with H&R Block and my phone number is <tax office phone number>. Thank you.</p>
Client does not have all documents	<p>Even if you do not have your W-2s or 1099s and other tax documents, you can come in with your final pay stubs and we can start the return. That way, we can quickly input your final information when you do receive them and save time. Would you like to come in now or may I make an appointment for a more convenient day?</p>
Client starts but has not completed the tax return	<p>Great. Thanks for coming to our office to start your tax return this year. Let's schedule a follow-up appointment to complete your return. What date and time is most convenient for you to come back in?</p> <p>Set appointment in Appointment Manager.</p> <p>Note: Confirm the date, time, and office location.</p> <p>You will receive a call a few days prior to the appointment as a reminder.</p> <p>I look forward to seeing you on <appointment date>. Thanks.</p>
Client Checklist	<p>A short list of information that the client should bring to the tax professional:</p> <ul style="list-style-type: none"> • All income statements, including Forms W-2 and 1099 • Childcare provider information and expenses • Property tax information and mortgage interest • Stock sold information • Charity donations • Student loan information • Dependents' social security numbers

IRS General Info 1-800-829-1040
IRS TeleTax 1-800-829-4477



H&R Block Easy IRASM

The H&R Block Easy IRA may be an option for clients who have long term goals. Those clients eligible for the Saver's Credit may find the H&R Block Easy IRA to be advantageous. With the H&R Block Easy IRA, the client can choose either a Roth or traditional IRA, based on their unique situation. The H&R Block Easy IRA offers competitive interest rates, highly competitive fees and the clients' money is insured by the FDIC for up to \$250,000.

DISCLOSURE OF PRODUCT INFORMATION

When the client indicates that they would like to contribute to an H&R Block Easy IRA you should review and provide the client with a copy of the H&R Block Easy IRA Disclosure Booklet which contains:

- H&R Block Bank Privacy Policy
- H&R Block Easy IRA Disclosure Statement and Agreement for Individual Retirement Accounts
- Financial Disclosure
- Usage and Disclosure of Tax Return Information

This document is not intended to be used as a sales tool; this is to be handed to clients who have indicated an interest in contributing to an H&R Block Easy IRA.

START A NEW H&R BLOCK EASY IRA

In TPS, identify information the clients selected:

- Tax year—this year or previous year
- How much—amount to save
- Who is account for—taxpayer or spouse
- How funded—refund, direct deposit, or systematic contributions
- Beneficiary

Complete the return including settlement options.

Obtain valid and current identification as required by USA PATRIOT Act.

Print and review return, including these documents:

DOCUMENT	RETAIN FOR OFFICE	GIVE TO CLIENT
Application	Printed from TPS; retain one signed copy.	Printed from TPS; provide one copy for clients' records to be placed in the H&R Block Easy IRA Disclosure Booklet
Usage and Disclosure of Tax Return Information	Printed from TPS; retain one signed copy.	Clients copies already included in the H&R Block Easy IRA Disclosure Booklet.

Inform client of the items that will be mailed to them:

- Truth in Savings Disclosure
 - ◆ Will arrive within 10 days of the application being signed
- Welcome Kit
 - ◆ Should arrive in 2–3 weeks after account is initiated
 - ◆ Letter contains information about the account

RECONTRIBUTING TO AN EXPRESS IRA

Inform clients that they can recontribute to an Express IRA, but that they will not be able to recontribute at the tax desk. They can make a contribution to their Express IRA by check or by establishing a systematic contribution plan. Client may contact a customer service agent at 1-800-HRBLOCK (1-800-472-5625) for directions to recontribute.

TRANSFER FUNDS FROM AN EXPRESS IRA TO AN H&R BLOCK EASY IRA

If the client wants to transfer funds from the Express IRA to a new H&R Block Easy IRA account, start by initiating a new H&R Block Easy IRA at the tax desk. Your client will receive the transfer form in their H&R Block Easy IRA Welcome Kit.



H&R Block EZ W-2™ Service

ABOUT THE H&R BLOCK EZ W-2™ SERVICE

With H&R Block EZ W-2 Service, clients can print their W-2 forms in the office using the Internet. Partnering company employees who have consented to receive their W-2 forms electronically can access their W-2 forms through the Internet. Active and reserve military personnel can also use this service.

EZ W-2™ Service prevents clients having to wait for their W-2 forms to be delivered through the mail. This service also provides a convenient way to obtain their W-2 forms for clients without Internet access or printers. Additionally, some employees may be able to access W-2 forms from previous years.

TERMS

TERMS	DESCRIPTION
Opt In	The ability for employees to elect to participate in the electronic W-2 program through their employer
Payroll Provider	A company who maintains payroll data for employers and creates the Form W-2 for the taxpayer
Electronic W-2	A W-2 that is accessed and printed from a payroll provider website via the Internet

PROCESS

Opting into the program must take place through employers. Clients will have a chance to “opt in” or consent to participate in the program through their employers. Opting in gives payroll providers permission to provide W-2 forms online, allowing clients to obtain their W-2 forms earlier than if mailed. When going to the tax office, clients only need to bring their user names and passwords.

1.	Begin at a computer with Internet access; click Internet Explorer icon. Type “fieldaccess” into the address bar. Choose the client’s employer from the list at the top of the page. Note: Do not use the computer with the Rapid Refund system.
2.	Turn the keyboard over to the client and have the client enter user name and password. Note: The client must enter the personal information into the computer. Do not access these sites without the client present to complete the log-in process.
3.	When the W-2 forms appear on the screen, click File in the main menu and click Print. Note: Ask the client to print enough copies of the form to comply with filing procedures as needed for federal, state, and local returns. Most payroll provider files have multiple W-2 forms as well as required government disclosures.
4.	Collect the W-2 forms from the printer. These will be the official client W-2 forms.

Please note that the process is similar for all employers, however, each employer may set different rules or use different requirements to access the information. If problems occur, employees should be referred to their employer payroll department to resolve the issues.

TROUBLESHOOTING: CLIENT’S W-2 WILL NOT PRINT

1.	Print instructions from the EZ W-2 Instructions and List of Employers web page for the client to take with them. Note: There is a link for each payroll provider on the EZ W-2 Instructions Page. This link will have instructions how client can get in contact with payroll provider to resolve issue.
2.	The tax professional should enter the return into TPS, get as far as possible, and schedule an appointment to complete the return.

WAL-MART OPT-IN PROCESS

Through our partnership with Wal-Mart, Wal-Mart has advised its associates that they may consent to electronic delivery at any H&R Block office. The link for providing consent is included with the Wal-Mart links on the EZ W-2 Instructions & List of Employers Web page. Wal-Mart associates must know their own social security numbers and personal identification numbers to complete the consent form online. The personal identification numbers are located on the associate’s pay stub and change with each pay period.

Once Wal-Mart associates have consented, they should be able to print their W-2 forms and complete their tax returns (assuming other documents and information are available). Wal-Mart associates who consent to electronic delivery before January 2, 2008, may also be eligible for a special discount (will have a unique coupon to retrieve and bring to office to get the discount).

Note: Dates determined by Wal-Mart and its vendor are subject to change.

FOR ADDITIONAL INFORMATION

Tax Office Procedures

TOP 90410 – H&R Block EZ W-2 Service



H&R Block Emerald Prepaid MasterCard®

PROGRAM DESCRIPTION

The H&R Block Emerald Prepaid MasterCard® is a program offering tax clients an easy way to receive and use their tax refund proceeds. After the tax refund process, the client can continue to use the card for purchases anywhere MasterCard® debit cards are accepted. Additionally, the tax client can avoid high check-cashing fees by having their payroll directly deposited into their prepaid card account, providing a secure and convenient resource to manage their money.

BENEFITS OF THE EMERALD CARD

BENEFIT	EXPLAINED
Convenient – make purchases	<ul style="list-style-type: none"> • Clients can use their Emerald Cards to make purchases at retailers without incurring a fee. • Clients can use the Emerald Card anywhere MasterCard® debit cards are accepted. • Clients don't have to return to the tax office to pick up a check.
Accessible – get cash	<ul style="list-style-type: none"> • Clients can get cash back on purchases for free at most merchants. Clients also have quick and easy access to cash through ATMs that carry the MasterCard® brand mark. The Emerald Card's high daily limit means access to money when clients need it.
Reloadable – use all year	<ul style="list-style-type: none"> • Clients can continue to take advantage of these benefits all year by reloading and continuing to use their cards for their purchases and to get cash. Currently, clients reload \$2,000,000 to their cards each day. • Clients can have their payroll directly deposited to the card for free through their employer, providing immediate access to their funds. • Clients can also reload cash onto the card via Green Dot®, MoneyGram®, and Western Union®. • Clients can visit <www.hrblock.com/reload> or call 1-866-353-1266 to find a reload location near them.
Helpful – save on financial fees	<ul style="list-style-type: none"> • Some clients will experience immediate relief from check-cashing fees, and if they use the Emerald Card all year, the same clients can experience continued relief from check-cashing fees. The Emerald Card offers the potential to save on many financial fees by using a prepaid card instead of continued use of other alternative financial services such as check cashing.
Secure – carry less cash	<ul style="list-style-type: none"> • The Emerald Card limits the need to carry large sums of cash. With MasterCard Zero Liability®, clients are protected against unauthorized use. Clients can also receive free personalized cards with their names embossed on the cards.
Informative – manage money	<ul style="list-style-type: none"> • A client can keep track of how much they are spending or depositing to their account by phone or online. Clients can access help and card information through automated telephone system or online access. Receive card statements or check account activity daily online at <https://www.onlinecardaccess.com/hrblockcard>.



H&R Block Emerald Prepaid MasterCard®

PROCESS STEPS

STEP	ACTION
1.	<p>Benefits</p> <ul style="list-style-type: none"> • Discuss benefits of the Emerald Card.
2.	<p>TPS information</p> <ul style="list-style-type: none"> • After clients select Emerald Card option, enter card information into TPS. • New Card Accounts: obtain card packet, obtain sequence number from card packet. • Existing Card Accounts: Information about the client's existing card will automatically pre-populate in TPS. If the client no longer has their card from last tax season, create a new card account.
3.	<p>Card features</p> <p>Using conversation card, review Emerald Card features with clients:</p> <ul style="list-style-type: none"> • Highlight the information on payroll direct deposit. • Explain how to use the card. • Explain how to access account information. • Explain the terms and conditions statement has been updated and will print with your return. <p>New Card Accounts: Pull the terms and conditions statement out of the envelope and discard.</p>
4.	<p>Review and sign documents</p> <p>Review printed documents with clients:</p> <ul style="list-style-type: none"> • H&R Block Emerald Prepaid MasterCard® Usage and Disclosure • H&R Block Emerald Prepaid MasterCard® Terms and Conditions <p>Obtain client signatures on:</p> <ul style="list-style-type: none"> • H&R Block Emerald Prepaid MasterCard® Usage and Disclosure
5.	<p>Client materials</p> <ul style="list-style-type: none"> • Give client copies of documents with the return. • New Card accounts: Give the card packet and Emerald Card to the client.
6.	<p>Closing instructions</p> <ul style="list-style-type: none"> • Give clients the information for timing and for Versicom. • New Card accounts: Instruct the client to take the card home and sign the card. Explain to client the card will automatically activate.

LOAN SELECTION	AMOUNT OF TIME
Instant Refund Anticipation Loan	immediate
Refund Anticipation Loan	1-2 days
Refund Anticipation Check	8-15 days
IRS Direct Deposit*	8-15 days
*Your bank may delay 1-2 days	

VERSICOM

E-file clients can call to find out the status of their tax return/settlement product.

TFTI (Toll-free Tax Infoline)

English 1-866-761-1040

Website

www.hrblock.com/returnstatus

The purpose of this service is to provide e-file clients options other than calling the tax office, CSO, or Service Center for tax return status information.



H&R Block Emerald Prepaid MasterCard®

2008 FEE SCHEDULE

2008 FEE SCHEDULE	
Domestic ATM Cash Withdrawal Fee	\$1.85 (each/per occurrence)
Domestic ATM: Balance Inquiry Fee	\$1.00 (each/per occurrence)
International ATM: Cash, Withdrawal Fee	\$2.50 (each/per occurrence)
International ATM: Balance Inquiry Fee	\$1.50 (each/per occurrence)
ATM Denial	\$0.50 (each/per occurrence)
Voice Response Unit (VRU) Account Inquiry Fee	FREE (per inquiry/per call) VRU# 1-866-353-1266
Internet Web Account Inquiry Fee	FREE (per inquiry/per call) https://www.onlinecardaccess.com/hrblockcard
Customer Service Live Agent Fee	\$2.00 (per call, first 2 live agent calls are FREE)
Signature/PIN Purchase Transactions Fee	FREE (each/per transaction)
Over the Counter Withdrawal for Personalized Cards	\$20.00 (each/per transaction)
Value Load (Payroll Direct) Fee	FREE
Value Load (Retail Reload Provider) Fee	FREE (each/per transaction)
Over Limit Fee	FREE
Additional Card Fee	\$10.00 (maximum 1)
Replacement Card Fee	\$10.00 (each; when Card is lost, stolen, or replaced)
Express Delivery Fee for replacement card	\$55.00 (each; overnight delivery fee only)
Check Request Fee	\$20.00 (charged if a check is issued for funds in your Card Account)
Paper Statement Fee	\$1.00 (per monthly paper statement requested. Electronic statements will be provided for free.)

For additional support go to MyBlock for the Tax Office for product support.



H&R Block Emerald Savings™ Account

The H&R Block Emerald Savings Account is for clients with short- or mid-term savings needs. The H&R Block Emerald Savings account offers competitive interest rates and highly competitive fees, and your clients' money is insured by the FDIC for up to \$100,000 per depositor. The H&R Block Emerald Savings account offers clients more ways to access their money. Not only can they access their money from ATMs around the world, but they are able to transfer funds from their H&R Block Emerald Savings account to their spending account on their H&R Block Emerald Card and make purchases anywhere MasterCard® debit cards are accepted.

START A NEW H&R BLOCK EMERALD SAVINGS ACCOUNT

In TPS, identify information the client selected:

- Who is account for—only the primary taxpayer on the tax return can open an Emerald Savings account at the tax desk.
- How much—amount to save.
- How funded—refund, direct deposit, or systematic contributions.

Complete the return including settlement options.

Obtain valid and current identification as required by USA PATRIOT Act.

Print and review return, including these documents:

DOCUMENT	RETAIN FOR OFFICE	GIVE TO CLIENT
Application (Includes USA PATRIOT Act information and Truth in Savings Disclosure)	Printed from TPS; retain one signed copy	Printed from TPS; provide one copy for clients' records.
Usage and Disclosure of Tax Return Information	Printed from TPS; retain one signed copy.	Printed from TPS; provide one copy for clients' records.

DISCLOSURE OF PRODUCT INFORMATION

Review and provide clients with a copy of the H&R Block Emerald Savings Disclosure Information which contains:

- H&R Block Emerald Savings Fee
- Terms and Conditions
- Electronic Funds Transfer Notification
- H&R Block Bank Privacy Policy
- Usage and Disclosure of Tax Return Information

These documents will print from TPS and are to be handed to clients who have indicated they want to contribute to an H&R Block Emerald Savings account.

DEPOSIT TO PRIOR-ESTABLISHED SAVINGS ACCOUNTS

At the tax desk, clients may deposit to any prior established savings account by funding through a refund or by ACH. This includes the Easy Savings account. The H&R Block Bank routing number is: 101 089 700.



H&R Block Financial Advisors

Description

H&R BLOCK FINANCIAL ADVISORS, INC.

- **MEMBER NYSE, SIPC**
- **EMPLOYS NEARLY 1,000 FINANCIAL ADVISORS**
- **SERVING CLIENTS IN MORE THAN 150 OFFICES IN THE U.S.**
- **FULL-SERVICE BROKERAGE**

There are four building blocks that are fundamental to a sound investment plan. H&R Block Financial Advisors takes each block one step at a time to build a long-term plan. We call these blocks:

- **Accumulation** – Saving and investing money to build a foundation of financial security
- **Distribution** – Accessing your retirement savings while minimizing your tax burden
- **Protection** – Safeguarding your lifestyle and your loved ones
- **Legacy Transfer** – Having a strategy for providing for loved ones and gifting money to charities

Client Benefits and Features

Some of the benefits of H&R Block Financial Advisors include:

- Clients have the ability to receive investment advice from a brand name they trust.
- Clients can benefit from a comprehensive approach to assist them in reaching their financial objectives by utilizing H&R Block as their tax and financial partner.
- By addressing their tax and financial needs, we are uniquely positioned to help our clients reach their financial goals.
- With H&R Block Financial Advisors, clients have access to a broad range of products, services, and professional advice. Investment planning, retirement planning, insurance planning, and education planning are just some of the services available. Investment Advisory Accounts, including our Professionally Managed Account, Premier Advisory Account and Smart Solutions Account, are available where the client pays a quarterly asset-based fee. As part of these accounts (with the exception of Smart Solutions), clients are eligible for some level of complementary professional tax services from H&R Block (subject to restrictions, participation may vary).



H&R Block Financial Advisors

Discussion Points

Clients must agree to the usage of their tax return information to make them aware of H&R Block Financial Advisors products and services and the associated referral. To signify this consent, the client must sign the Consent to Usage and Disclosure of Tax Return Information (7216) that prints with the return. The tax professional will be prompted in TPS to ask the client for permission to share tax information with H&R Block Financial Advisors. The consent form will print with other signature documents if the tax professional enters yes when the client agrees.

TOP Reference

For more information regarding HRBFA, see TOP pages:

90422 – Financial Services

90235 – Confidentiality and Privacy Policies

Financial Referral Process

1. Identify opportunities for financial advice, such as:
 - Multiple Forms W-2, change of job, or loss of job
 - Dependents (children)
 - 1099s (capital gains or losses)
 - High tax bracket
 - Roth IRA
 - Traditional IRA
 - Self-employed or business owner
 - Dividend income or interest income
2. Recommend your clients to a financial advisor and briefly explain how HRBFA can assist them with their financial needs.
3. Obtain client consent.
4. Refer clients to HRBFA using the TPS Direct Referral Screens. Indicate:
 - Immediate Direct Referral (client will be contacted within 48 hours)
 - Not Immediate Direct Referral (client will be contacted within one week)
 - Enter Financial Advisors Routing Code (Rep ID) or search by name
 - **Always include notes** referencing your conversation with the client, any products or services the client may be interested in, and any other notes that will help the advisor better serve the client.

If you do not have the contact information for a specific financial advisor and the client has signed the Consent to Usage and Disclosure of Tax Return Information (7216) form, your tax client's information will be routed to the financial branch near you.

For investment assistance call: (866) 295-7912.



H&R Block Standard Guarantee and Peace of Mind® Extended Service Plan

OVERVIEW

H&R Block stands behind the work of its associates; therefore, H&R Block guarantees the accuracy of the tax returns prepared based on the information provided by the client.

If a client receives a letter from a federal, state, or local tax authority, clients may be covered by H&R Block's Standard Guarantee and by H&R Block's Peace of Mind Extended Service Plan (if purchased).

FEATURES

With the **Standard Guarantee** included in every tax return, if penalties and interest charges are owed due to H&R Block's error, H&R Block will pay those penalties and interest on federal, state, and local returns. If the IRS audits your client, an H&R Block representative* will assist in answering questions regarding the preparation of your client's return (*not as a legal representative).

The **Peace of Mind Extended Service Plan** is an extension of our standard guarantee that pays additional tax assessed (up to \$5,000), if additional federal, state, and local taxes are owed due to H&R Block's error. A qualified H&R Block Enrolled Agent will accompany or represent your client (with Power of Attorney) in an audit.

BENEFITS

Standard Guarantee Benefits

- The Standard Guarantee applies to every H&R Block client.
- H&R Block will pay penalty and interest charges on federal, state, and local returns, which means that H&R Block stands behind the accuracy of the return.
- H&R Block will assist your client in preparing for an audit. H&R Block can assist your client in answering questions regarding the preparation of their return. So this means that an H&R Block tax professional will support clients throughout the audit process.

When the client purchases Peace of Mind, H&R Block will:

- Pay any additional taxes assessed (up to \$5,000) because of our error, which means the client does not have to worry about coming up with additional money on short notice.
- Provide a qualified H&R Block Enrolled Agent to represent clients in the event of an audit; as a result, clients will have the professional help they need during a confusing, stressful process.
- Guarantee individual federal, state, and local

H&R Block-prepared tax return for three years after the filing deadline, so the client can be confident in knowing enough time has passed for any IRS questions on their tax return.

OFFERING PEACE OF MIND

Do not recommend or offer Peace of Mind until its material terms and conditions have been explained.

When the TPS Peace of Mind screen displays, explain the features and benefits of the Standard Guarantee and Peace of Mind, the material conditions of Peace of Mind, and the difference between the two, then offer every client Peace of Mind and **let them choose**.

REVIEW THE TERMS AND CONDITIONS SUMMARY IN TPS

Peace of Mind is an extended service plan of tax preparation. In addition to payment of penalty and interest included with the Standard Guarantee, the Peace of Mind Extended Service Plan includes the following:

- If additional taxes are owed due to H&R Block's error, H&R Block will pay those taxes up to \$5,000.
- Reimbursement applies to tax authority assessments made within three years from the filing deadline for a client's return.
- H&R Block will represent the client at an audit; the client may not even have to attend.

To receive reimbursement, a client must:

- Notify H&R Block of any taxing authority inquiry within 60 days of notice of inquiry.
- Provide H&R Block with complete and accurate information for the preparation of the return prior to filing and acceptance by the tax authority. A client must notify H&R Block within seven days if the client wishes to rescind the Peace of Mind Extended Service Plan and receive a full refund of the fee.

FOR FURTHER INFORMATION

Tax Office Procedures (TOP) references:

- 90445 – Peace of Mind
- 90475 – Standard Guarantee
- 90880 – Peace of Mind Question



H&R Block Standard Guarantee and Peace of Mind® Extended Service Plan

<i>ASSISTANCE VS. REPRESENTATION</i>		H&R BLOCK'S STANDARD GUARANTEE	H&R BLOCK PEACE OF MIND® EXTENDED SERVICE PLAN
		ASSISTANCE	REPRESENTATION
PRIOR TO AN AUDIT	Review the notice or inquiry and explain what it means to the client.	■	■
	H&R Block conducts necessary research related to the assessment of additional taxes or the tax authority's position with regard to the return.	■	■
	Tell the client what kinds of records are needed, how the records should be compiled, and assist client in assembling all documents and other collateral materials necessary.	■	■
	Explain to the client what to expect during the audit.	■	■
	Client must file Form 2848, Power of Attorney and Declaration of Representative.		■
	H&R Block communicates directly with the federal, state, or local tax authorities on the client's behalf.		■
DURING THE AUDIT	In the event of an in-person audit, an H&R Block associate may assist in answering questions regarding the preparation of the client's tax return.	■	■
	A qualified H&R Block associate will act on the client's behalf.		■
	H&R Block asserts any arguments on behalf of the client.		■
	H&R Block challenges the tax authority's position if necessary.		■
AFTER THE AUDIT	H&R Block advises client regarding the tax authority's review of the return.	■	■
	Explain to the client what happens next.	■	■
	An H&R Block representative may follow up regarding any outstanding issues or further documentation that has been requested.		■
	An H&R Block representative may research any issues that may have arisen during the audit.		■
	An H&R Block representative may meet again with the tax authority to resolve any further issues.		■
	H&R Block may negotiate and settle claims with the tax authority.		■
APEALS	In the event the tax authority does not agree with the taxpayer's position regarding the assessment of additional taxes, an H&R Block representative may arrange for an appeals conference and represent the client in the conference.		■



blockMortgage Loan

THE “blockMortgage” LOAN FROM H&R BLOCK BANK.

H&R Block Bank is your mortgage partner at the tax desk. We can offer clients a full range of loan products at <www.hrblock.com/bank>. This year, we have a special loan exclusively for H&R Block tax clients.

blockMortgage LOAN – ONLY FOR H&R BLOCK CLIENTS

TAX CLIENT ADVANTAGE	H&R BLOCK	OTHER LENDERS
Hassle-free	We already have all pertinent information.	Clients must gather tax returns, W-2s, pay stubs, etc.
Discount	Only H&R Block tax clients receive this offer; just a one time origination fee of \$895 which may be paid by the loan proceeds at closing*...and no closing costs for Home Equity Lines of Credit. Plus tax clients get 1/8 point off their rate if their payments are drafted from an account at the H&R Block Bank	No discounts, many charge points, application, underwriting, and processing fees which can total into the thousands of dollars*. *Third party fees are paid by customer at closing
Priority service	H&R Block tax clients get preferred service and VIP treatment.	No special treatment.
Tax advice	Advice on the tax implications of a mortgage.	No tax expertise from competitors.

HOW DOES A CLIENT FIND OUT ABOUT THE BLOCKMORTGAGE LOAN?

- Tax professionals can discuss with clients the Bank’s ability and commitment to help them with their banking needs in a general manner. In order to discuss specifics about the bank clients need to provide consent. When clients initial to share with the bank, and sign the 7216 consent form, H&R Block Bank may contact those clients who fit the Bank’s loan criteria and discuss how a mortgage or refinance loan can benefit them.
- Clients east of the Mississippi can call 816-854-6466 and west can call 816-854-5703.

HOW DOES IT WORK?

- Tax clients who opt to fund a mortgage or refinance loan through the H&R Block Bank will receive a low closing cost mortgage at a competitive rate. Additionally, if they have their payment automatically drawn from an H&R Block Bank account, they will receive an additional .125% off of their rate.

AFTER THE REFERRAL

- All tax clients receive special, expedited service through the H&R Block Bank.
- Our external fulfillment partner will contact the client to determine needs and available programs, subject to certain qualifying parameters.

THE 7216 SCREEN

- The 7216 screen is a critical component to any discussion about strengthening the financial future of your clients. When your clients sign the 7216,

they agree to learn more about how the H&R Block Bank and/or H&R Block Financial Advisors can give them access to preferred treatment and special products.

TALKING ABOUT MORTGAGES

H&R Block Bank offers a wide range of fixed and adjustable rate home loan products and programs including:

HOW MORTGAGES HELP

In addition to enabling home purchases, mortgage loans can help clients manage their debt to:

- Improve monthly cash flow
- Obtain tax deductions
- Pay for education expenses
- Consolidate high-interest debt

INDICATORS

When clients have these traits, they might benefit from learning more about H&R Block Bank loan products:

- Renting an apartment – first-time homebuyers program
- High debt payments and a mortgage – consolidate with a refinance loan
- College-bound students – tap into home equity line of credit



Products Training Portal

EXPLORE H&R BLOCK PRODUCTS

The Products Training Portal was designed as a resource to enhance your training on the products available at H&R Block. With a click of a mouse, you can use the portal as a resource tool that will assist you in delivering on the Mission and Vision. Equipped with easy-to-use navigation, the portal contains computer-based training, video demonstrations, and direct links to additional resources on MyBlock relating to specific H&R Block products.

ACCESSING THE PORTAL

You can access the Products Training Portal through Knowledge Development and MyBlock for the Tax Office.

NAVIGATING THE PORTAL

The portal is broken down into four basic parts: the navigation bar, product overview, product training, and resources, as described below.



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A	NAVIGATION BAR	Easy-to-use navigation has been created so that you can access each page in the portal with one click. Simply click on each tab at the top of the page to access the training material you need.
B	PRODUCT OVERVIEW	A brief overview has been provided at the top of each page which consists of an easy-to-understand explanation of the product or service you've chosen.
C	PRODUCT TRAINING	The product training portion of the portal is located on the bottom-left side of the screen. You will see a preview image of the training, which you can click to launch. This training will be in the form of video demonstration or computer-based training (CBT).
D	RESOURCES	Resources are located on the right-hand side of each page. These resources include a product knowledge base (if applicable), policies and procedures, tax course information, smart cards, additional computer-based training, and more.



POS Plus

CREDIT CARD PAYMENT

STEP	ACTION
1.	Click Payment .
2.	Enter client's social security number.
3.	Click the OK button on the Transaction Manager screen.
4.	Click the Payment button.
5.	Enter the User ID.
6.	Click OK .
7.	Select the payment type: Credit Card .
8.	Amount due is automatically entered by POS Plus.
9.	Click OK to swipe the card.
10.	Swipe the credit card in MagTek.
11.	Have the client sign the Merchant Copy receipt.
12.	Give client second copy of the receipt.
13.	Click OK .

ELECTRONIC CHECK PROCESSING

It is important to read each screen in the POS Plus system relating to check processing. POS Plus will notify and direct your action when there is an issue with a check that cannot be processed.

STEP	ACTION
1.	Click Payment .
2.	Enter client's social security number.
3.	Click the OK button on the Transaction Manager screen.
4.	Click the Payment button.
5.	Enter the User ID.
6.	Click OK .
7.	Select the payment type: Check .
8.	Amount due is automatically entered by POS Plus.
9.	Click OK to scan the check.
10.	Have the client sign the Merchant Copy receipt.
11.	Give client second copy of the receipt.
12.	Click OK .
13.	Stamp client's check VOID.
14.	Return the voided check to the client.

CASH PAYMENT

(CASH IS CURRENCY, MONEY ORDERS, TRAVELER'S CHECKS, AND CASHIER'S CHECKS)

STEP	ACTION
1.	Click Payment .
2.	Enter client's social security number.
3.	Click the OK button on the Transaction Manager screen.
4.	Click the Payment button.

STEP	ACTION
5.	Enter the User ID.
6.	Click OK .
7.	Select the payment type: Cash .
8.	Enter the amount of cash received.
9.	Click OK .
10.	If necessary, return change to the client.

VOIDED PAYMENT

Special note: Both credit card payments and check payments can be voided once a payment has been made in full. Immediate replacement payment is required. Payments can only be voided the same day prior to the end-of-day process. The steps below are the actions required for credit card payment voids. Check voids will have a nearly identical process. For check voids follow the POS Plus prompts.

STEP	ACTION
1.	Click Payment .
2.	Enter client's social security number.
3.	Select the transaction to be voided.
4.	Click OK .
5.	Enter the User ID.
6.	Check the box next to the payment to be voided.
7.	Click OK .
8.	The following menu appears "Are you sure you want to void this payment?"
9.	Click OK .
10.	Return and enter the new form of payment into POS Plus.

USING A COUPON WITH A CASH PAYMENT

STEP	ACTION
1.	Click Payment .
2.	Enter client's social security number.
3.	Click the OK button on the Transaction Manager screen.
4.	Enter the Coupon Code and the Coupon Amount on the TPS Return Summary screen.
5.	Click the Payment button.
6.	Enter the User ID.
7.	Click OK .
8.	Select the payment type: Cash (Cash is currency, money orders, traveler's checks, and cashier's checks).
9.	Enter the amount of cash received.
10.	Click OK .
11.	If necessary, return change to the client.



POS Plus

MULTI-RETURN SINGLE PAY RETURNS

CREDIT CARD AND CASH

Clients paying by credit card must pay for each transaction separately. Ask the client to sign each credit card authorization slip.

CHECK

STEP	ACTION
1.	Add all the transactions.
2.	Ask the client to write a check for the total amount of the combined transactions.
3.	Do not scan the check. If this check is approved, it will be a manually deposited item in your local bank account. Call the TeleCheck Authorization Center at 1-800-366-5010 to obtain check approval and write the approval code on the face of the client's check. Note: If declined, request another form of payment.
4.	On the Check Payment Entry screen in POS Plus, select the Obtain voice authorization option button.
5.	Click OK .
6.	The Check Voice Authorization dialog box appears.
7.	Type the check number.
8.	Type the voice authorization number received from TeleCheck. Important: Enter the same check number and voice authorization number for each item to complete the payment transaction in POS Plus.
9.	Click OK .
10.	Repeat for each of the client's returns.
11.	Deposit the paper check manually. Important: Do NOT stamp the check with the VOID stamp.

SPLIT PAYMENTS

When processing split payments always process the credit card or personal check first. Then process any cash payment.

STEP	ACTION
1.	Click Payment .
2.	Enter client's social security number.
3.	Click the OK button on the Transaction Manager screen.
4.	Click the Payment button.
5.	Enter the User ID.
6.	Click OK .
7.	Select the payment type: Credit Card .

STEP	ACTION
8.	Change the amount due to the amount going on the credit card.
9.	Click OK to swipe the card.
10.	Swipe the credit card in MagTek.
11.	Have the Client sign the Merchant Copy.
12.	Give client second copy of the receipt.
13.	Click OK .
14.	The remaining payment is now shown at the bottom of the menu.
15.	Select the payment type: Cash .
16.	Enter the amount of cash received.
17.	If necessary, return change to the client.

MANDATORY END-OF-DAY PROCEDURE

Count the drawer for cash, checks for deposit, coupons, and Sears credit cards (if applicable) totals for entry into the end-of-day screen.

Note: All credit card transactions are processed during the End-of-Day procedure. If this sequence is not completed at the end of each day, you will not receive credit for all of your credit card payments.

STEP	ACTION
1.	From the POS Plus home screen, select Cash Drawer .
2.	Select Cash Drawer Reconciliation .
3.	Enter Employee ID. Note: The credit card and check totals are automatically entered by POS Plus and cannot be modified.
4.	Click OK .
5.	Enter password.
6.	Click OK .
7.	Enter the cash, any manual checks for deposits, coupons, and Sears credit cards if applicable in Drawer column.
8.	Click Calculate .
9.	Click Save Deposit .
10.	The following menu appears "Is the deposit information that you have entered correct and ready to be sent to the bookkeeping system?"
11.	Click Yes .
12.	The following reports will print automatically: a. Cash Drawer Summary Report b. Cash Drawer Contents Report c. Electronic Payment Transaction Summary d. Electronic Payment Transaction Detail Report

More information on POS Plus is available on TOP.

Please reference the following links:

91140 — Cash Handling

91135 — Collection of Payments



Prior Client Calling Program (PCCP)

Prior Client Calling Program (PCCP) enables tax office associates to strengthen the client's relationship with H&R Block with a systematic approach of contacting clients and setting appointments with an H&R Block tax professional. PCCP manages the state and federal Do-Not-Call rules that tax office associates must follow when contacting prior clients, and aids the effort of increasing client retention. PCCP helps the H&R Block tax professional build and maintain their book of business.

ACCESS PCCP

1. Double-click the **PCCP icon** on the desktop.
2. Click **Login** located in upper-left hand corner of PCCP Main Menu.
3. Enter your User ID and Password.

Note (1): These were pre-defined and should have been provided by your manager or administrator.

Note (2): The first time you login, you will be prompted to change your password. **Follow change** password prompts to complete required password change and log in.

4. Click **Login**.

You will want to complete the following items to more effectively manage contacting clients.

SET FILTER OPTION ON THE CLIENT LIST

Filters help organize the client calling list to show only client data important to you.

1. Select option #1, Contact Clients in PCCP.
2. Select **Filter** type:
 - a. Actionable Contacts Filter – Provides user a list of all clients with a status of Callback Required and are within two weeks of their tax preparation anniversary. The user can also include the tax professional as part of this filter.
 - b. Specific Filter – Provides user with short list of system defined filters (e.g., Professional, Prep Date, New Client, etc.).
 - c. Custom Filter – User can set a number of filter and sub-filter options used primarily when a refined list of clients is desired.
 - d. Last-Used Filter – Re-executes the last filter used (specific, custom or actionable contacts).

Note: It is recommended that a custom filter be used when organizing the client list.

3. Set filters.

Note : Filtering by Actionable Contacts may be beneficial for prior tax professionals and other users so they can focus on contacting clients served last year who are not on a federal or state Do-Not-Call list, without a pre-set appointment or have yet to return to an H&R Block office this year. Therefore, prior tax professionals are filtering for their own clients and not other tax professional's clients. Other users can call clients on behalf of the office or a non-returning tax professional using these filters.

4. Select OK.

Note: Client Display screen will appear.

SORTING CLIENT LIST

To further refine the Client Display list, sort by column.

Note: The initial sort order is by date and client last name alphabetically in ascending order.

1. Identify desired column header (for example, Name, Professional, or Prep Date).
2. Left-click once on desired column header to sort client list in ascending order.
3. Left-click once more on the same column header to sort client list in descending order.



Prior Client Calling Program (PCCP)

CONTACTING CLIENTS FROM LIST

Prior client calling is all about client retention by encouraging the client to set an appointment for their return to H&R Block.

1. Access **Client Display** screen.
2. Select desired client record using one of the following methods:
 - Double-click on the highlighted record, or
 - Highlight desired client record then click on **Select** button in top right of screen

Note: The bottom of this screen contains call history for the client (it is highly recommended that the call history be reviewed before calling to determine what previous contact has taken place).

Note: The **Call Details** screen will display the following information:

- Client Information
 - Call Information
 - Call Aids
3. Review each of the **Call Aids** tabs on the screen prior to contacting the client.

Note: A description of each of the Call Aids tabs is provided below:

- a. Script – Recommended phone script to be used when contacting the client in an attempt to schedule an appointment
 - b. Last Year Tax Prep Information – Provides some key information regarding last year's tax return (examples: filing status, prep date, prep fee and tax professional)
 - c. Call Result Definitions – Provides a list of call results with definitions to accurately record the outcome of client contact
 - d. Call History – Chronological history of contact made with client
4. Call client.
 5. Select call result after contacting client using the definition that most closely reflects the outcome of the call.

Note: When the client requests an appointment during the call, prior to selecting the appropriate call result (Appointment Made), access Appointment Manager to schedule the appointment.

6. Enter comments as needed.

Note: The call result selected may change the client status in PCCP.

FOR ADDITIONAL INFORMATION

Tax Professionals and Client Service Coordinators

User Guide:

- Provides detailed information and instructions on all of PCCP's functionality
- Accessible by clicking option 4 on the PCCP Main Menu

Managers

Management Guide:

- Provides detailed information and instructions for PCCP administrators
- Accessible through option 5 on the PCCP Main Menu

To Print the User and/or Management Guide:

1. Right-click the top book icon.
2. Select **Print**.
3. Select the **Print the selected headings and all subtopics** optional.
4. Click **OK**.
5. Click **Print**.



Quality Plus Review

Quality Plus Review (QPR) items are tax-return items that can be particularly tricky. TPS automatically places the QPR returns on hold because the QPR item(s) must be checked by another tax-trained individual before the return is finalized.

THE FOLLOWING ARE ALL CIRCUMSTANCES THAT WILL FLAG FOR A QPR.

- | | |
|--|---|
| ■ Certain W-2s | ■ Form 4972 |
| ■ Certain entries on Form 1040 lines 21, 29, 30, 67, and/or 70 | ■ Form 6252, Part 1 (year of sale only) |
| ■ Certain IRA or retirement income | ■ Form 8839 |
| ■ Social security lump-sum election | ■ Form 8853 or Form 8889 |
| ■ Schedule A, line 28 | ■ Form 1040NR |
| ■ Form 2106 and other Sch. A, line 21, entries | ■ Schedule K-1 |
| ■ Office-in-home and Schedule A | ■ Return for other than current year |
| ■ Form 1116 and/or Form 2555 | ■ Local issue _____ |

STEPS (ONCE THE RETURN HAS BEEN REVIEWED):

- | | |
|----|---|
| 1. | Access the return in TPS. |
| 2. | If signature requirements have been met OR return will be mailed, indicate you are ready to finish the return by answering the "Signature Requirements Met?" question Yes if applicable. Enter the tax professional number of the individual who checked the return. (If signature requirements have not been met, place the return in the Hold file until the requirements are met.) |
| 3. | <i>Select Process Method</i> menu appears.
If there were no changes to the original printed return, select 3 - <i>Transfer only</i> . Electronic transmission files are created, the return is copied to the office server, and the return's status is changed to "Complete" in Client File Management.
If the original return required changes, select 1 - <i>Full Processing (Print & Transfer)</i> . Electronic transmission files are created, and the return will automatically be copied to the office server's hard drive and be marked as "Complete" in <i>Client File Management</i> . |

CHECKING MISCELLANEOUS 1040 LINE ENTRIES

- **Line 21:** All entries acceptable for line (see F1)?
 - No entry of at least \$400.00 subject to SE tax?
 - Prize or bonus not taxable as wages or salary?
 - If line 21 is negative does return have an NOL carryover?
- **Line 29:** Was deduction calculated correctly?
- **Line 30:** Early withdrawal is from a savings rather than a retirement account?
- **Line 67:** Is excess SS withholding from two or more employers and for one taxpayer?
- **Line 70, box b:** Is taxpayer entitled to type(s) of fuel credit listed?

CHECKING PARTNERSHIP K-1 ITEMS

- Was income subject to SE reduced by §179 deduction and other applicable expenses?
- If income (loss) is passive, have any carryover losses been entered?
- Are any credits listed carried to the appropriate form(s)?
- Are AMT items carried to Form 6251 (if passive, is an AMT Form 8582 present)?
- Are foreign taxes correctly carried to Form 1040, Form 1116, or Schedule A?

CHECKING FORM 4972 WITH FORM 1099-R

- **1099R screen**
 - Is correct person (taxpayer or spouse) shown as recipient of the distribution?
 - Is method Z selected on the 1099R screen?
 - Has box 4 withholding been entered on the 1099R screen?
- **4972 screen**
 - Are Form 1099R amounts also entered on the 4972 screen?
 - If capital gain or NUA election is forced, is it advantageous to the client?

CHECKING DISTRIBUTIONS FROM PENSION PLANS AND IRAS

- **Rollovers**
 - If documents were issued, have amounts been entered on Form 1099-R?
- **IRA Distributions**
 - If nondeductible contributions were made, was basis calculated correctly?
 - If an exception to the penalty applies, was Form 5329 completed correctly?
 - For IRA owners 70 1/2 or older, is the required minimum distribution correct?



Quality Plus Review

FORM 5329

- **Part I** -Tax on Early Distributions
 - If exception code 5 is used, does the line 2 of Form 5329 amount equal deductible medical expenses (even if not claimed on Schedule A) minus 7.5% of AGI?
- **Part III** -Excess Contributions
 - If an entry is on lines 9, 18, 26, 34, or 42 (Form 5329), is it reduced or eliminated by IRA distributions or withdrawals (identify using Form(s) 1099-R)?
 - If excess contributions have been withdrawn, have the earnings on the excess contributions been included in income and on Form 5329, if applicable?
 - For HSAs or MSAs, is a completed Form 8839 included with the return if necessary?
- **Part VIII** -Excess Accumulation in Qualified Retirement Plan
 - Was any entry on line 50 calculated based on the correct life expectancies?
 - Is the amount on line 51 equal to the amount of any actual distributions?

CHECKING MISCELLANEOUS ITEMIZED DEDUCTIONS ON SCHEDULE A

- Are items listed on lines 21 and 23 deductible?
- Is last year's return preparation fee listed on line 22 or other appropriate schedules?
 - Is any electronic filing fee included?
 - Is any bank fee for a RAL or RAC excluded?
- If tools and equipment are listed, is Form 4562 included if necessary?
- Is Form 2106 present if travel, meal, entertainment, or transportation costs are listed?
- If any of the following expenses are present, are they on line 28 (see F1 for more info)?
 - Federal estate tax on income in respect of decedent
 - Amortizable bond premiums on bonds acquired before October 23, 1986
 - Repayment of amounts under claim of right if less than \$3,000
 - Deductible unrecovered investment in a decedent's pension
 - Impairment-related work expenses of a disabled person

CHECKING FORM 8829

- **Lines 9, 10, and 11**
 - If entries are present in the Office Only column, do they really belong there?
 - Have any entries on these lines been duplicated on Schedule A?
- **Line 10** -Deductible Mortgage Interest
 - Do Form 1098 amounts match the total interest deducted on Schedule A and Form 8829?
 - Is the business portion of points deducted separately on Schedule A included on Form 8829?
 - Has mortgage interest deductible on Schedule A that does not benefit the home been excluded on Form 8829 (for example, home equity loan used to pay off a credit card)?
- **Line 16** -Excess Mortgage Interest
 - Are any amounts entered here for mortgage interest that benefited the overall home or the business area, but not allowed on Schedule A due to maximum mortgage limitations?
- **Line 19** -Utilities
 - If entries are present in the Office Only column, do they really belong there?
- **Lines 24, 30, and 36**
 - Do amounts agree with last year's return (if available)?
- **Depreciation**
 - Has total value, not business percentage, been entered for basis?
 - Does depreciation on this worksheet include only the home or its improvements?
 - Is depreciation on furnishings and other business-use assets reported on Schedule C?
 - Are improvements and other business assets being depreciated using the appropriate life?
- **Other considerations**
 - If the home was sold during the year, was business use correctly taken into account?
 - If there is more than one O.I.H for a business, has a manual return been prepared?

CHECKING CERTAIN W-2S

If you answer Yes to any of the following, ask your office leader what to do next.

- If W-2 is from a locality with local taxes, are entries for local taxes missing?
- Is the W-2 typed or handwritten? (If it is from a large employer, call to verify.)
- Are amounts preceded by a dollar sign (\$)?
- Does the W-2 look different from other W-2s from the same firm?
- Does the W-2 look the same as others (for example, identical numbers on each W-2)?
- Are the social security or city/state employer copies attached?
- Are the W-2s from outside your area?
- If filing status is S or HH, is W-2 withholding 40% or more of total wages?



Rapid Refund System

DAILY TASKS

The H&R Block office leaders are responsible for ensuring that the Rapid Refund System is operating correctly. They must also perform a number of daily tasks to ensure that all returns have been sent and received.

Important: If your Rapid Refund computer dials a long distance number to connect to the Internet, make sure the link is disconnected when finished sending or receiving files. Failure to disconnect could lead to large phone charges.

Note: Where necessary, some of the tasks below contain Rapid Refund Main Menu directions in the following format: RR Menu followed by the menu option numbers (e.g., 1, 1)

Below is a complete list of the daily tasks that office leaders need to complete.

1.	Ensure the Rapid Refund System is up and running. <ul style="list-style-type: none"> • Check the Rapid Refund System Main Menu screen to verify the Rapid Refund System is on. If the Rapid Refund System is not on, double click the desktop icon and enter the username and password.
2.	Make sure Auto Send is activated. Select RR Menu 1, 1.
3.	Apply all available Rapid Refund Software Updates (SUs) if available. Press the flashing F10 on the Auto Send screen to apply the SUs. <p>Note: SUs are no longer downloaded (by Auto Send or manually) through Rapid Refund. All SUs will be downloaded through Marimba.</p> <p>Note: Periodically check the Auto Send screen for the flashing F10 option indicating a software update is available and ready to be applied. If not manually applied, Marimba automatically applies the SU the next morning at a predetermined time.</p>
4.	Download Master File Updates (MFU) from the Host. <p>Note: Master File Updates and check authorizations are retrieved from the Host automatically if Auto Send is activated.</p> <p>For manual retrieval of Rapid Refund Master File Updates use: RR Menu options 5, 2, 1.</p>
5.	Make sure the check printer is loaded correctly with whole image check stock and is ready to print.
6.	Make sure checks are printed on schedule or in a timely manner. RR Menu 4, 1. Print out and review the check register to ensure that all checks have printed. RR Menu 4, 3. The check register is automatically sent to the Host during the check printing session. If needed, manually send or resend the check register to the Host by using: RR Menu 4, 5.
7.	Monitor client returns for acknowledgement. RR Menu 2, then 1-Name or 2-SSN or 3-DCN. Review the Daily DCN Inquiry to ensure that returns rejected by the Host (02-XXX) are corrected and resent.
8.	Run and review the following reports: <ol style="list-style-type: none"> 1. Declaration Control Report – RR Menu 3, 2, 1 2. State DCN Report – RR Menu 3, 2, 2 3. Reject Report – RR Menu 3, 1, 5 4. Problem Report – RR Menu 3, 1, B <p>Additionally, reviewing the reports below may help alert tax professionals to specific return errors/conditions:</p> <ol style="list-style-type: none"> 1. Invalid Date of Birth Report – RR Menu 3, 1, C – Lists returns where data does not match the IRS Records. 2. Instant Returns on Hold Report – RR Menu 3, 1, E – Lists IRALs where the checks have printed but the return has never been filed. 3. 501/504 Reject Report – RR Menu 3, 1, F – Lists rejected returns that can be overridden and sent to the IRS if the client data is correct.
9.	Ensure that all client returns have an acknowledgement or accepted status code (07 or 09 through 14). <ol style="list-style-type: none"> 1. Check status with the Return Status Code on Rapid Refund Smart Card. 2. If rejected (status code 08), check reject code meaning in Inquiry RR Menu 2, 5. Or reference either the Rapid Refund Smart Card or the Rapid Refund Documentation icon on the Rapid Refund PC for a complete listing of all the reject codes.
10.	Edit all client returns that contain errors or have been rejected. Correct the returns in TPS. If the error cannot be corrected in TPS, call Support to report the issue. TPS and E-file will work with you to resolve it.
11.	Ensure all problem returns have been edited, corrected, and resent to the Host.
12.	Periodically get and view Rapid Refund email. Get email – RR Menu 5, 2, 2, 1 View email – RR Menu 5, 2, 2, 2



Rapid Refund Codes

RETURN STATUS CODE

When monitoring clients' returns, you will see codes that represent the status of the return. Consult the table below for status codes and a corresponding description.

00 DELETED	09 BANK AUTHORIZATIONS REQUESTED
00 Untransmittable	02 RAL check authorization requested
01 Client request	03 RAL direct deposit requested
02 Ineligible form	05 RAC check waiting IRS deposit
03 Inappropriate refund amount	06 RAC DD waiting IRS deposit
04 Theory	12 XPROD with RAL check authorization requested
05 Other	13 XPROD with RAL direct deposit requested
01 RETURNS ON HOLD	15 XPROD with RAC check waiting IRS deposit
00 Math error	16 XPROD with RAC DD waiting IRS deposit
01 Form incomplete	10 BANK AUTHORIZED APPROVED
02 Form missing or unsigned	00 RAL ready to print
03 Theory error	01 RAL printed –1st check
04 IRS reject	03 RAL reissue request sent to bank
05 Other	04 RAL reissue ready to print
06 Forced by supervisor – (awaiting KC approval)	05 RAL reissue printed
07 Unresolved software problem	06 RAL rewrite ready to print
09 Forced return put on PC hold by KC (return does not meet force criteria)	07 RAL rewrite printed
10 Instant product information on Host	08 RAL printed – excess
02 INVALID RETURNS (cannot be transmitted to Host)	09 RAC to RAL
03 WARNINGS ONLY RETURNS (cannot be transmitted to Host)	10 RAC ready to print
04 VALID RETURN	11 RAC printed
00 No errors or warnings	12 RAC reissue request sent
01 Forced by editor with warnings	13 RAC reissue ready to print
05 ON HOST, READY FOR NEXT STEP	14 RAC reissue printed
00 Queued for transmission	15 RAC rewrite ready to print
01 State return waiting for federal acknowledgement	16 RAC rewrite printed by HRB
06 TRANSMITTED TO THE IRS	17 RAC printed – excess
00 Federal or state return	18 RAC printed by the bank
07 ACCEPTED BY IRS	20 RAL direct deposit sent to TP account
00 Federal or state return	22 RAL excess direct deposit sent to TP account
08 REJECTED BY THE IRS	23 RAC direct deposit sent
00 Federal or state reject (Direct)	24 RAL direct deposit – excess sent to TP account
02 Federal formatter reject (never transmitted to IRS)	11 BANK AUTHORIZATION DENIED
04 State formatter reject (never transmitted to IRS)	00 Outstanding debt
06 State reject (FED/ST – participating in state only program)	01 Internal bank reasons
07 State reject (FED/ST – not participating in state only program)	02 Return has federal/state debt
08 State conditional/notification message	03 Duplicate SSN within bank
50 Client Contacted, Appointment Made	04 Possible fraud detected
51 Client Contacted, Declined Appointment	05 Reissue request denied
52 Client Contact Attempted	06 Loan cancelled
53 Letter Sent	12 NON LOANS ACKNOWLEDGED
13 BALANCE DUE RETURNS	00 IRS check (federal or state)
00 Balance due	01 IRS check with debt indicator
01 Balance due with debt indicator	02 Direct deposit (federal or state)
02 Electronic withdrawal	03 Direct deposit with debt indicator
03 Electronic withdrawal with debt indicator	08 State Conditional/Notification Message
08 State conditional/notification message	14 EXTENSIONS
	00 Federal accepted



OVERVIEW

Second Look allows non-H&R Block clients the opportunity to have their current-year tax return and up to three prior years' returns reviewed by a tax professional for a fee less than the cost of having their return prepared. During the review process, clients are given tax planning advice for future years. Identifying ways of saving additional tax liability helps clients find value in our service.

Providing additional advice through a Second Look is also a way to generate additional business in future years. If an error or omission is found on the return, H&R Block is there to assist the clients by offering to provide a corrected return or by amending the return due to the errors on the clients' original tax return. Second Look will strengthen our position as an invaluable resource, increasing client confidence, interest, and retention.

REVIEWING RETURNS

Year	How to Review	Where Billed	Price	TP Comp
2007	TPS07	TPS07	\$29	\$10
2006	TPS06	Non-TPS transaction (in TPS07)	\$49 (bundle price for all three years)	\$20
2005	Visual review or TPS05 Case Study Mode			
2004	Visual review or TPS04 Case Study Mode			

SELECTING SECOND LOOK IN TPS

1. Begin the income tax return and interview through TPS.
2. At the Internal Use Information screen, enter N identifying the return is not a Drop-off.
3. Under **Prepared by**, select SELF or 3RD PARTY as appropriate.
4. Under **Type**, select SECOND LOOK.
 - Complete the Second Look Comparison Data as requested, indicating:
 - If the return has already been filed (Y/N)
 - Federal balance due/refund amount
5. Enter any states to be included in the review.
6. Re-enter the information requested. This is to ensure entry accuracy because once re-entered, the fields cannot be changed.
7. Continue with the interview as prompted by TPS.



DETERMINING LEVEL OF SERVICE

If...	and the return...	then we will...
The return has not been filed	Meets our preparation standards	Offer to file the return for the client. Current pricing schedule and all other benefits of filing with H&R Block applies. Second Look fee applies toward the full preparation costs.
	Does not meet our preparation standards (i.e., we believe there is an error or omission on the return as presented by the client for review)	Offer to make the necessary corrections and file the return. Current pricing schedule and all other benefits of filing with H&R Block apply. Second Look fee applies toward the full preparation costs.
The return has been filed with the tax authority	Meets our preparation standards	Extend the H&R Block Standard Guarantee to the return.
	Does not meet our preparation standards	Offer to assist the client in amending the return(s) as necessary. Offer to review previous years' returns if we believe the error may have affected those returns as well. Current pricing schedule applies. Second Look fee applies toward the amended costs.

CONVERTING SECOND LOOK REVIEW TO A REGULAR OFFICE-PREPARED RETURN

When the change is made, the regular tax preparation pricing schedule applies. Note: You may want to offer an estimated cost to prepare the return for the client in explaining the options.

1. At any point prior to printing documents, return to the Internal Use Information screen.
2. Change Prepared by from SELF to **H&R BLOCK**.
3. Change Type from SECOND LOOK to **FULL RETURN**. Note: Alt+P displays the client's Income Information Worksheet. The worksheet will show regular preparation pricing that might be useful to the discussion.
4. Complete the return per the client's choice.

CONVERTING SECOND LOOK REVIEW TO AN AMENDED RETURN

If the client has already filed the return and we have found errors, we should offer to amend the return. You may need to convert the Second Look to an amended return (1040X).

TPS will prompt the question: Do you want H&R Block to prepare your amended return? If the client chooses to do so, follow these steps:

1. Enter **Y** and F10. The forms selection menu appears.
2. Select **1040X** from the menu and client F10. The Internal Use Information screen appears.
3. Under Return Type, Change Prepared by from SELF to **H&R BLOCK**.
4. Change Type from SECOND LOOK to **FULL RETURN**. Note: Alt+P displays the client's Income Information Worksheet. The worksheet will show regular preparation pricing that might be useful to the discussion.
5. From the left-hand navigation menu, select **1040X**. A warning appears ensuring your intent is to prepare an amended return.
6. Select **Yes** and follow the remaining TPS prompts to complete the amendment process.



Settlement Products

OPTIONS DURING TAX PREPARATION

WHEN CLIENT HAS A FEDERAL REFUND

WHEN CLIENT HAS A FEDERAL BALANCE DUE

NON-BANK OPTIONS

- Client mails printed return to IRS
- Receive refund from IRS as either check or direct deposit

MAIL IN
5-8 WEEKS

- Electronically file return in the tax office
- Receive refund from IRS as either check or direct deposit
- Jan 11-Oct 15

E-FILE
Check 15-22 days
DD 8-15 days

PAY IRS DIRECT

- File the return
- Send check to IRS

PAY IRS BY CREDIT CARD

- Select *Credit Card* for method of payment
- Enter information according to on-screen instructions
- Obtain client signature
- Jan 2-Jun 1

BANK OPTIONS

- Electronically file return
- Direct deposit funded within 8-15 days
- Return to office in 8-15 days for check
- * A \$20 check-processing fee applies to the first check.
- Emerald Card provided to client today. RAC funds are loaded within 8-15 days
- Jan 2-Oct 15

REFUND ANTICIPATION CHECK
8-15 days

REFUND ANTICIPATION LOAN
1-2 days

- Electronically file return
- Jan 2-May 31
- Return to office in 1-2 days for check
- * A \$20 check-processing fee applies to the first check.
- Client receives the card today, loan proceeds are loaded in 1-2 days

- Electronically file return
- Loan decision in approximately 3 minutes
- Loan amounts from \$200 to full amount of anticipated refund up to \$9,999, less fees
- Client gets the loan proceeds on check or card today
- * A \$20 check-processing fee applies to the first check
- Jan 11- April 30

INSTANT REFUND ANTICIPATION LOAN

STATE REFUND ANTICIPATION CHECK

- State refund to pay for tax preparation **ONLY**
- * A \$20 check-processing fee applies to the first check.
- Jan 2-Oct 15



STARclock

PUNCHING IN & OUT OF STARCLOCK

OPENING STARCLOCK:

STEP	ACTION
1.	Find the STARclock shortcut icon on the desktop.
2.	Double click the STARclock Icon Results: <ul style="list-style-type: none"> • STARclock Database connection message appears. • File Export/Transfer message may appear. • STARclock Login screen displays.

LOG ON TO STARCLOCK:

STEP	ACTION
1.	Type your PeopleSoft Number in the Employee ID box.
2.	Tab OR place your cursor in the Confirmation box.
3.	Re-Enter your PeopleSoft Number in the Confirmation box.
4.	Click the Login button OR press Enter on your keyboard.

PUNCH IN:

STEP	ACTION
1.	Click the Punch-In button OR press Enter on your keyboard.
2.	Today's date and time displays.
3.	If Labor Code is blank, select the appropriate one.
4.	Verify the Dept ID is appropriate for charging these hours. If not, select the appropriate Dept ID from the drop-down list.
5.	Click Save & Exit .

PUNCH OUT:

STEP	ACTION
1.	Login to STARclock.
2.	Click on the Punch-Out button OR press Enter on your keyboard.
3.	Review your information for accuracy.
4.	If inaccurate: Check Reqst Excptn box and click Exception to request a change, then click Submit & Exit on the Exception screen.
5.	If accurate: Click Save & Exit .

Need more information?
See the STARweb Help Files.

ENTERING AN ELECTRONIC EXCEPTION IN STARCLOCK

STEP	ACTION				
1.	Login to STARclock.				
2.	a. To submit an exception for an existing row, locate the timeslice for which you want to enter an exception and check the applicable Reqst Excptn box(es), or: b To add a timeslice where none exists, or to add a Bank Deposit timeslice, continue with Step 3.				
3.	Click the Exception button. The Remote Time Exception screen appears.				
4.	Select the appropriate Reason Code from the drop down menu to reflect the change(s) you are requesting. Available reason codes are as follows:				
	<table border="1"> <thead> <tr> <th>REASON CODES FOR EXISTING ROWS</th> <th>REASON CODES WHERE NO TIMESLICE EXISTS</th> </tr> </thead> <tbody> <tr> <td> <ul style="list-style-type: none"> • In Punch (failed to punch in) • Out Punch (failed to punch out) • Wrong Labor Code • Wrong Department • Delete Timeslice • Multiple Changes </td> <td> <ul style="list-style-type: none"> • Add Timeslice • Bank Deposit • Skills for Success </td> </tr> </tbody> </table>	REASON CODES FOR EXISTING ROWS	REASON CODES WHERE NO TIMESLICE EXISTS	<ul style="list-style-type: none"> • In Punch (failed to punch in) • Out Punch (failed to punch out) • Wrong Labor Code • Wrong Department • Delete Timeslice • Multiple Changes 	<ul style="list-style-type: none"> • Add Timeslice • Bank Deposit • Skills for Success
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5.	Make your desired corrections. Either type over the existing information or make a selection from the provided list. <ul style="list-style-type: none"> • All fields must be completed before submitting. • If you have pulled over a timeslice by mistake, place your cursor within the desired timeslice and click the Delete Row button (the request to edit is deleted). • Use Add Row to create a timeslice where none exists. • Repeat steps 4 and 5 for each individual exception row. 				
6.	Review your information for accuracy.				
7.	Click the Submit & Exit button to return to the Remote Time Entry.				

Please Note: All errors on your timesheet must be corrected with an Electronic Exception entry.

Please Note: If you are making the bank deposit after hours, an exception for bank deposit should be created as you punch out to leave the office. This will record the 20 minutes for after-hours bank deposits. When the bank deposit reason is chosen, the data fields default and cannot be changed.



Tax Office Procedures (TOP)

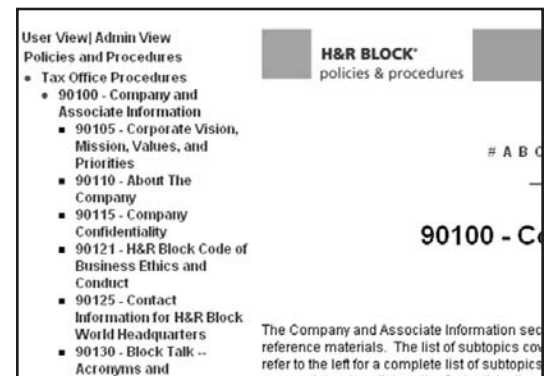
When the Skills for Success workbooks prompt you to “Go to TOP” sections, use this Smart Card to help navigate the Tax Office Procedures (TOP).

ORGANIZATION

TOP is sequentially numbered and organized under the following sections:

90100	Company and Associate Information
90200	Performance Guidelines
90300	At the Office
90400	Products and Services
90500	Easy Products
90600	Marketing Programs
90700	Building the Client Relationship
90800	TPS Talking Points
90900	Client Transaction Standards
91000	E-file Procedures
91100	Fees and Bookkeeping Details
91200	Problem-Solving Techniques

Note: These sections are located on the left navigation panel of all policy pages. Clicking on a section topic will expand the folder and show all policies under that section topic.



WEB NAVIGATION QUICK REFERENCE

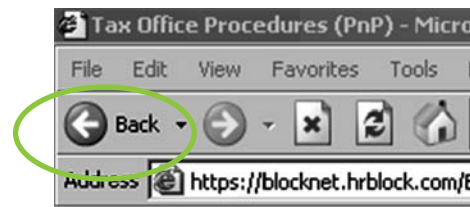
CTRL+F

Find a single word or phrase on a web page.



BACK/BACKSPACE

Return to the previous page.



BACK TO TOP

Quick links contained on every page will help you to quickly navigate the page.

[Back to Top](#)

[< Previous](#) -- [Next >](#)

PREVIOUS NEXT

Quickly skip to the previous or next policy.

BOOKMARKS

Jump to a section further down on a page. Just click and go!

[Referring Returns](#) | [Matching Client Process Setup](#) | [Client Matching Process](#) | [Client Matching Screen](#) | [FAQs](#) |

[Matching Questions](#)

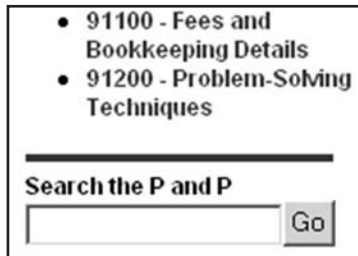


Tax Office Procedures (TOP)

SEARCHING TOP

If you do not have a specific policy number you can perform a topic search. The search function on Blocknet allows you to search only policies and procedures. The search results provide a list of policies that have that text within the contents of the web page.

A quick access to the search engine located at the bottom of the left navigation panel located on all pages.



Hint: If you do not find what you are looking for on your first try, search using different wording or limit your search to just one word. For further search help click on the Advanced Query Instructions link found on the main search page.

USING THE INDEX

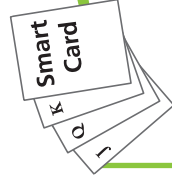
Another option to search for information is to use the index



- D**
- Daily Workflow - Tax Associates (90320)
- Data Encryption (90377)
- Data Protection Confirmation and Consent (90415) (90886)
- Dependents (90825)
- Diagnostics (91031) (90875)
- Digital Tax Solutions – Smart Card (pdf)
- Direct Mail FA Clients (90617)
- Document Storage (91032)
- Double Check Challenge (90416)
- Drop-off Checklist (pdf) (Long)(Short)(90920)
- Drop-off Service (90920)
- Drop-off Services - Smart Card (pdf)
- Due Diligence and EITC Requirements (90240)

The index contains many of the commonly searched topics.

- Index listings provide a quick link to the policy related to that topic. The policy number is listed after the entry.
- Some index listings are followed by multiple policy numbers. Just click on the number and it will direct you to that policy.
- An index listing followed by a “(pdf)” will take you directly to a PDF file rather than directly to a policy.



When the Client is Missing Information

TAX DESK PROCEDURES

If the client is missing information, the following table can guide you through steps to obtain it. These steps use the following formula:

1. Determine if the information is necessary to complete the return accurately.
2. Identify how/where to get that specific information.
3. Determine if the client must return for a follow-up appointment or if the client can sign and pay today, and simply phone in the missing information (for example, an EIN or SSN). Reminder, in many locations, a client can finish their return or approve online this year.

INFORMATION	RESOLVE AT THE DESK	RESOLVE ON SECOND CONTACT
1. Missing amount of child care expense	<ol style="list-style-type: none"> a. Call the care provider. b. Work with the clients to reconstruct the amount. Ask for dates of child care and amounts spent per week or month. 	<ol style="list-style-type: none"> a. Complete the remainder of the return and place it on hold without signatures. b. Set an appointment for the clients to return and sign the completed documents. c. Have the clients call in the additional information.
2. Missing personal property tax amount	<ol style="list-style-type: none"> a. Suggest the clients check any documents in their vehicle. b. Ensure personal property taxes were paid for that year. Tactfully, explain that the payment is often overlooked for one year and a double payment is made the following year. c. Suggest that the clients review any check registers they have at the tax office. d. Call the county appraiser. 	<ol style="list-style-type: none"> a. Complete the remainder of the return and place it on hold without signatures. b. Set an appointment for the clients to return and sign the completed documents. c. Have the clients call in the additional information.
3. Missing real estate tax amount	<ol style="list-style-type: none"> a. Carefully check Form 1098 and any monthly statements the clients have at the tax office. b. Ensure real estate taxes were paid for that year. Tactfully, explain that the payment is often overlooked one year and a double payment is made the following year. c. If not paid through escrow, suggest the clients review any check registers they have at the tax office. d. If paid through escrow, call the mortgage holder using the phone number on Form 1098. 	<ol style="list-style-type: none"> a. Complete the remainder of the return and place it on hold without signatures. b. Set an appointment for the clients to return and sign the completed documents. c. Have the clients call in the additional information.
4. Missing education expense information	<ol style="list-style-type: none"> a. Carefully review Form 1098-T and any education-related documents the clients have at the tax office. b. Call the school. c. Suggest the clients review any check registers they have at the tax office. 	<ol style="list-style-type: none"> a. Complete the remainder of the return and place it on hold without signatures. b. Explain that the tax will be lower when the education information is entered. c. Set an appointment for the clients to return and sign the completed documents. d. Have the clients call in the additional information.



When the Client is Missing Information

INFORMATION		RESOLVE AT THE DESK	RESOLVE ON SECOND CONTACT
5. Missing stock acquisition information	<ul style="list-style-type: none"> a. If the stock was held in an IRA or other deferred account, explain those transactions are not currently taxable. b. If the asset was inherited, determine the date of death in order to look up the value on that date. c. Call the client's broker. d. If the date of acquisition is known, call your local library or HRB financial advisor to look up the prices on that date. e. Offer to use a basis of \$0. Explain the tax consequences of doing so and explain that the return can be amended if the basis can be determined. f. If the stock was purchased through an employer (stock options or stock purchase plan), contact the employer. 	<ul style="list-style-type: none"> a. Complete the remainder of the return and place it on hold without signatures. b. Explain that the tax will be lower when the basis is entered. c. Set an appointment for the clients to return and sign the completed documents. d. Have the clients call in the additional information. 	
6. Missing Schedule A information	<ul style="list-style-type: none"> a. Suggest the clients review any check registers they have at the tax office. b. Call another family member who may have access to the information. c. Carefully review documents the clients have at the tax office to see if any of the information is available. 	<ul style="list-style-type: none"> a. Complete the remainder of the return and place it on hold without signatures. b. Explain that the tax will be lower when the education information is entered. c. Set an appointment for the clients to return and sign the completed documents. d. Have the clients call in the additional information. 	
** MUST RETURN TO THE TAX OFFICE TO COMPLETE **			
7. Missing child care provider number or address	<ul style="list-style-type: none"> a. Within the office, develop and post an office list of care provider information. Look up the provider on that list. b. Call care provider or another parent who uses the same care provider. 	<ul style="list-style-type: none"> a. Print completed return, have taxpayers sign it, and place it on hold. b. Ask clients to call in the missing information. c. Complete and e-file the return. 	
8. Missing SSNs and/or birthdates	<ul style="list-style-type: none"> a. Check last year's return. b. Call another family member who may have access to the information. 	<ul style="list-style-type: none"> a. Print completed return, have taxpayers sign it, and place it on hold. b. Ask clients to call in the missing information. c. Complete and e-file the return. 	