Configure and Use the Wallet

This document includes instructions for configuring and using the **Wallet**, along with important reminders and changes for 2022.

Important Note: Completing the *User Wallet* setup is optional and **only required** if you intend to use the integrated **Remote Signature** feature within the software program for sending remote signature requests to tax return signees. For more information on how to configure and use the Remote Signature feature, refer to the Here's How To Configure and Use the Remote Signature Feature document.

Important Reminders & Changes for 2022 – Please Read Carefully!

Due to the increased use of remote signature technology within the tax industry, our integrated remote signature provider charges to provide this service. By electing to use this feature, the following terms and fees will apply:

- A method of payment is required to fund your personal **Wallet**. This 'vaulting' of a payment method is (generally) done during software setup – but can also be done prior to your first request to use the remote signature feature.

- A $5.00 per SSN fee applies to use the Remote Signature Service. (Example: A joint return with both primary and spouse using remote signature = $10.00 total fee.)

- If the taxpayer signature is required more than one time within the return (e.g., Forms 1040, 8879, State Return), there will be only one $5.00 charge **per taxpayer per return;** this includes instances where subsequent remote signatures are required on the same and/or amended return.

- There is no remote signature fee to the taxpayer when signatures are obtained in-person via a signature pad or on-screen method.

How and When Billing for 'Remote Signature Service' Occurs

- At approximately 10pm PST **daily**, the accumulation of remote signatures is invoiced and charged against the associated wallet by the provider CPTS E-Comm by way of a 3rd party payment processor.

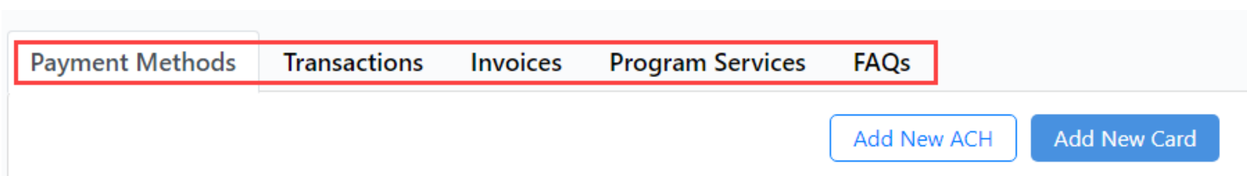
- If the payment method on file for a particular **Wallet** has an insufficient balance to cover an invoice associated with the accrual of remote signatures, then the User ID associated with said **Wallet** will receive a **one-time email notification** and be immediately suspended from processing further remote signatures.

- The User ID's 'Remote Signature Service' will be automatically re-established once all outstanding invoices have been paid through the **Wallet**. (**Note:** Whenever an invoice has been successfully charged to a **Wallet**, the invoice will show as 'Paid' in the 'Invoices' tab of the **Wallet**.)

- An **ACH Payment Option** is also available to fund your **Wallet**. To utilize an ACH account to fund your **Wallet**, you will need to manually preload money to cover any accrued charges. The 3rd party payment processor will only process ACH initiated funding to the wallet in advance – and **not** against transactional invoices. **Note:** <u>A credit card is required to be on file (vaulted) to use the ACH option.</u>

- There are two tabs in your **Wallet** (**Transactions** and **Invoices)** that you can use to view all transactions against your **Wallet** and a summary of charges against specific returns.

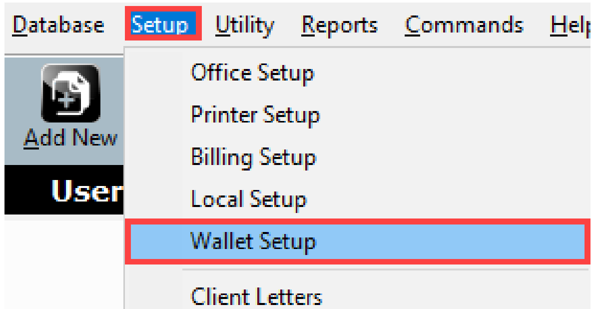
- For additional questions pertaining to **Wallet** setup**,** refer to the new **FAQs** tab on the Wallet menu.



User Wallet Setup

- During software installation, you will be given the option to configure your **Wallet.**

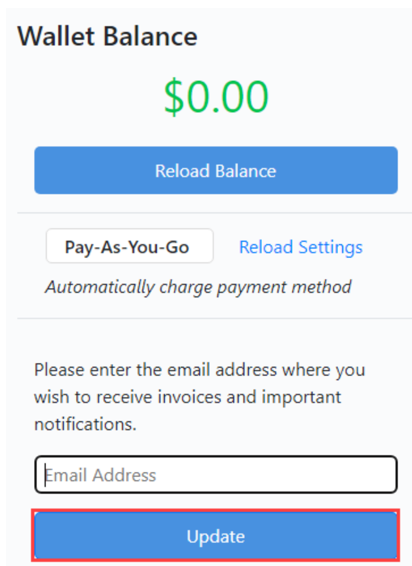
- If you choose **not** to complete wallet-setup during the initial installation of your 2022 software or need to update your **Wallet**, navigate from the Work In Progress (WIP) screen and **click Setup** and **click Wallet Setup**.



- If you completed wallet-setup last season (for 2021; TY2020), then your information will pull forward.

- Whether completing a new set-up or reviewing your wallet-settings from last year, follow the instructions below:

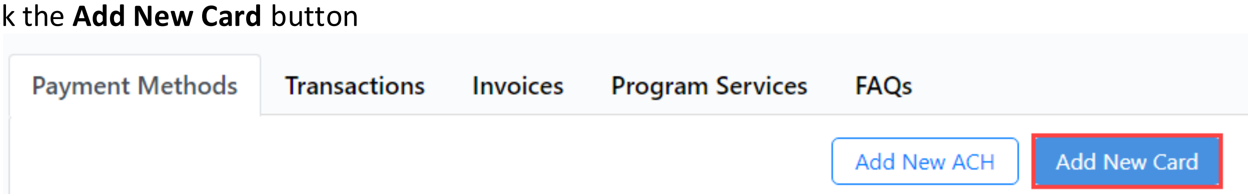
1. Begin your wallet-setup by (first) entering your **Email Address** and click the **Update** button. (If you're reviewing your wallet-settings from last year, take a minute to make sure the email address on file is still accurate.)



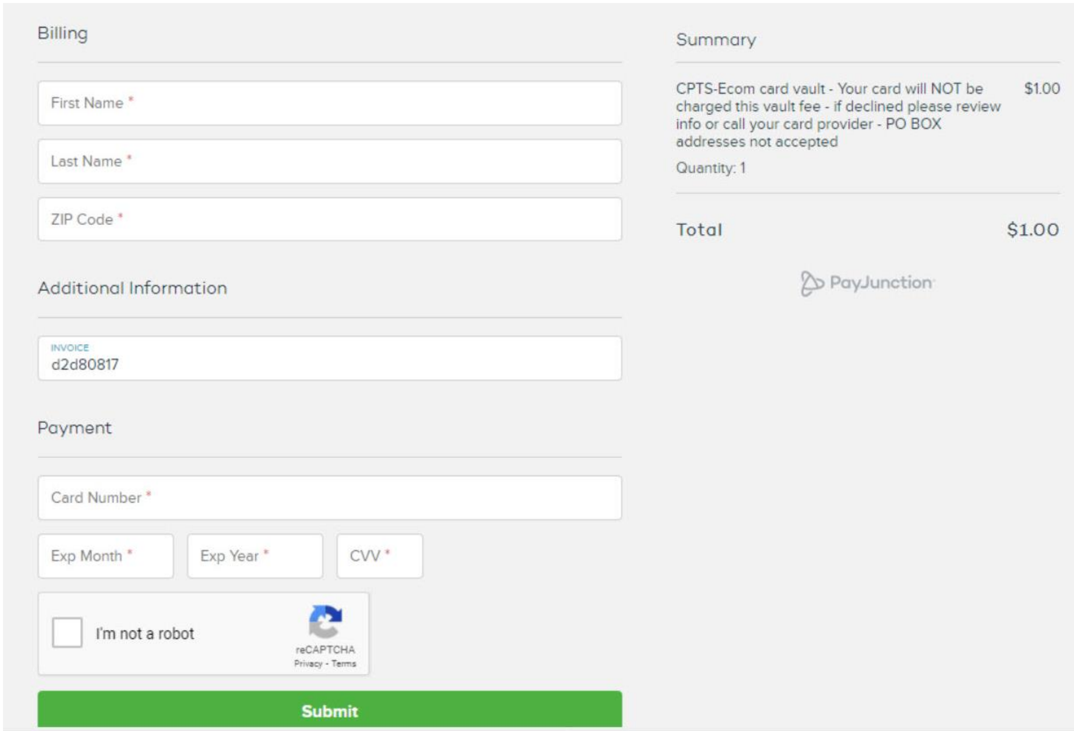
Next are the step-by-step instructions for completing your wallet-set-up using either a **Card** or **ACH** payment option. **Important:** <u>A card is required to be on file (vaulted) prior to setting up the ACH option.</u> Complete steps 1 and 2 immediately below, **prior to** proceeding to the **ACH Account Payment Option** section below.

Card Payment Option

1. Click the **Add New Card** button



2. Complete the information and click the **Submit** button

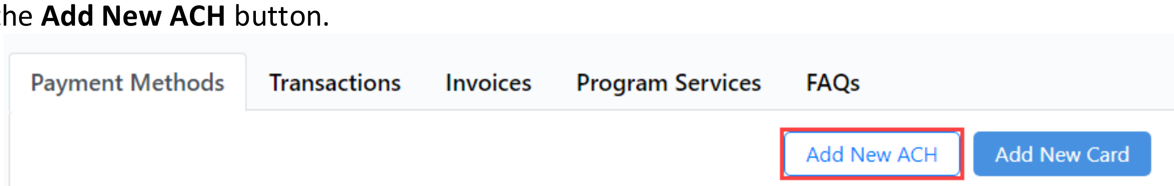


3. Continue to the Loading and Reloading Your Wallet section below to complete your **Card** setup.

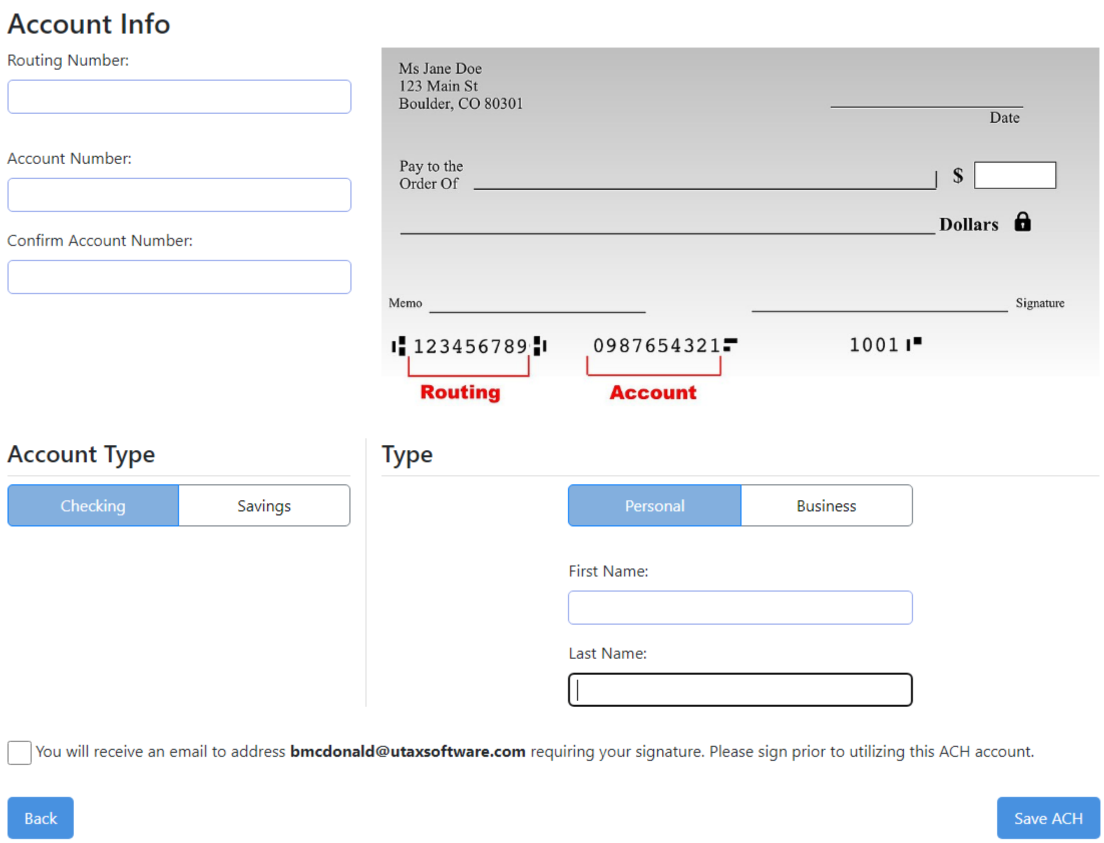
ACH Account Payment Option

Important Note: **A vaulted card is always required with the ACH option** (even if the ACH option is your selected default method). If a user attempts to transact against a wallet without a default card, it will fail. This also applies to a wallet reload. Refer to the **Card Payment Option** instructions above to vault a Card.

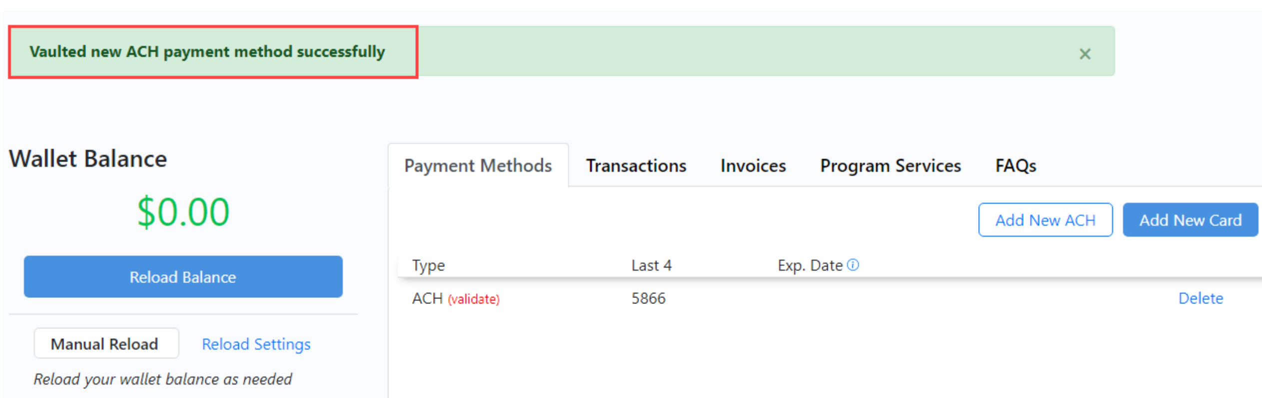
1. Click the **Add New ACH** button.



2. Complete the information; then mark the email confirmation checkbox; finally click the Save ACH button.

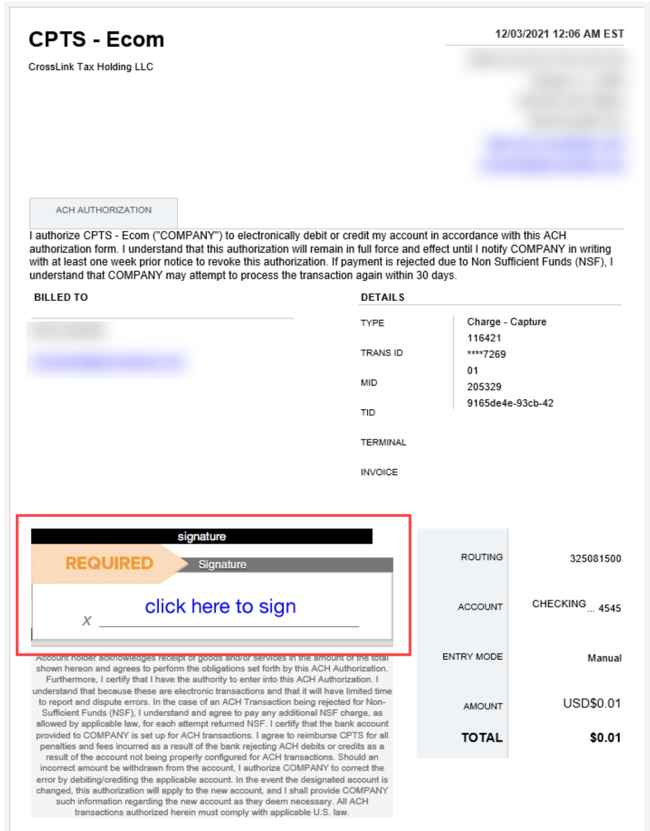


3. After successfully saving your account to the Wallet, the following message will appear.

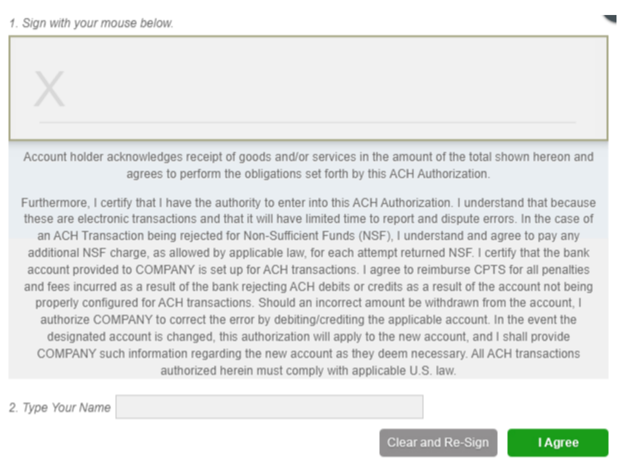


4. Next, you'll be **required** to validate your ACH account. Go to your email account entered (in Step 1), open email from noreply@payjunctionmail.com with subject line: *Signature Required - CPTS – Ecom.*

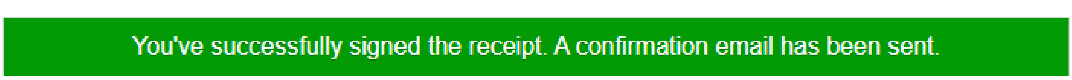
5. Read and then press the “**Click Here to Sign**” at the bottom.



6. **Sign**, **type** your name, and **click** the **I Agree** button.



7. After clicking the **I Agree** button, this message will appear.

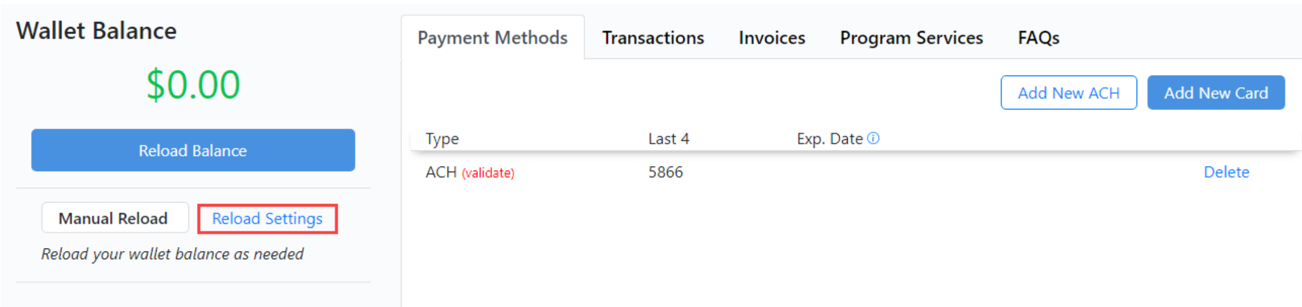


Note: You have the option to view, print, and save the ACH Authorization Agreement before closing the browser tab.

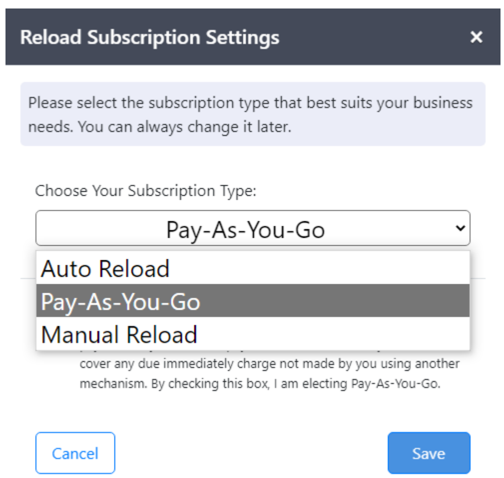
8. Next, continue to the Loading and Reloading Your Wallet section to load your Wallet.

Loading and Reloading Your Wallet

1. From the Wallet, **click** the **Reload Settings** button.



2. **Select** the **Subscription Type** that best suits your business needs. You can always change it later.

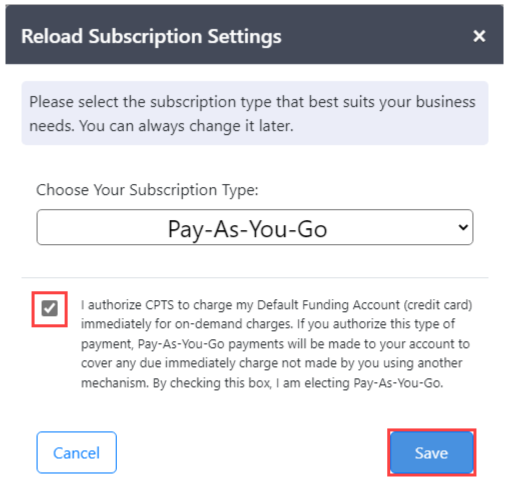


Note: Carefully review the following descriptions before selecting your subscription type.

- **Auto-Reload**: The wallet owner may choose a balance threshold and a reload amount. If the wallet balance falls below the threshold, then the wallet is automatically reloaded to the wallet owner's specified amount by way of a subsequent charge. (The wallet owner may encounter a large charge amount than expected if the reload amount is still not enough to cover current fees.)
- **Pay-As-You-Go**: The wallet will automatically load with enough money prior to payment. The wallet can have a zero balance (or less) – and, as soon as a request for payment via Invoice comes in, the wallet will be replenished with enough money to cover the invoice. This option is valid for **Card only**, not ACH.

- **Manual Reload**: The wallet must be pre-loaded in advance and replenished by the wallet owner manually. If the balance is $0 or below, the wallet owner **must** load the wallet with enough money to cover current and future services.

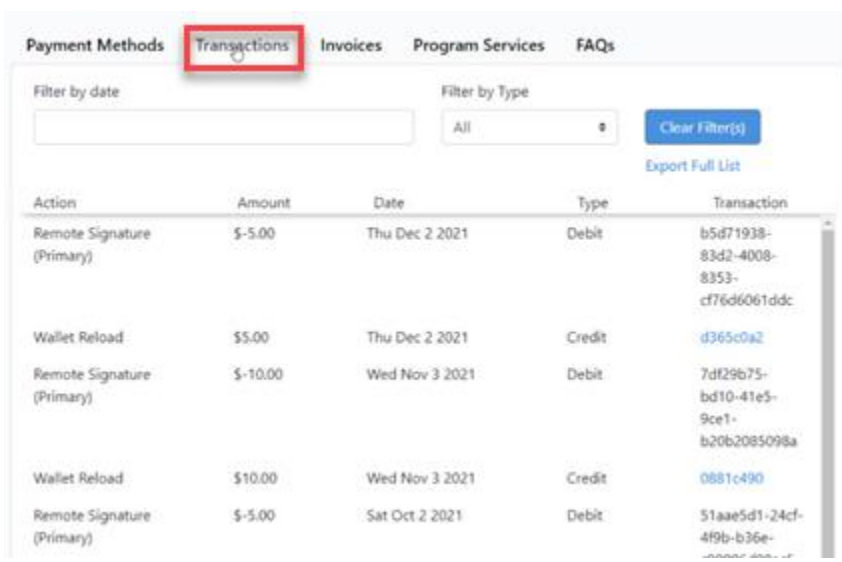
3. Read the acknowledgement (applicable to your Subscription Type), **mark** the checkbox, and then **click** the **Save** button.



Tools to Manage Your Wallet

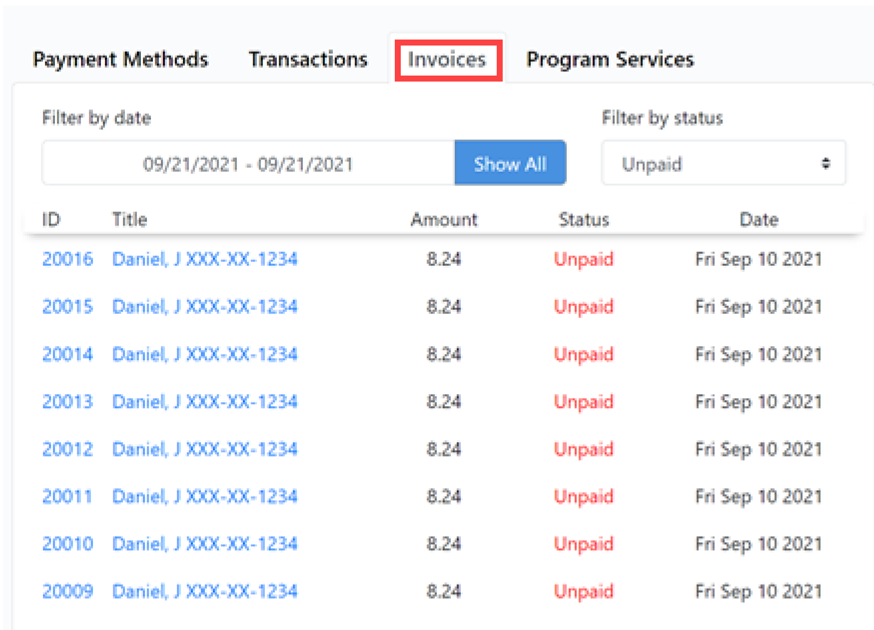
(New) Transactions Tab:

As previously mentioned in Changes for 2022, the new **Transactions** tab in the Wallet section of your portal can be used to view all transactions against your Wallet.

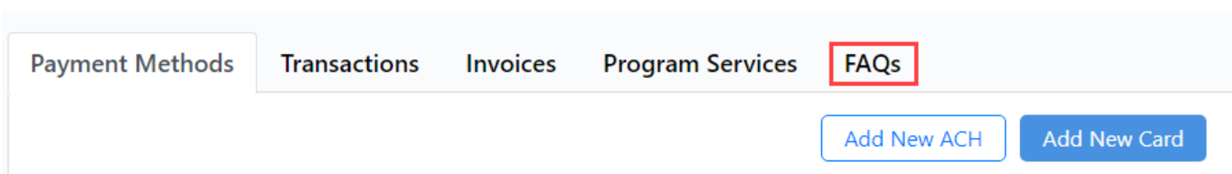


(New) Invoices Tab:

In addition to summarizing charges against specific returns, the new **Invoices** tab in the Wallet section of your portal can be used to view both outstanding and paid invoices.



- Finally, additional information pertaining to your **Wallet** can be found in the **FAQs** tab on the Wallet menu:



If you have additional questions about this information, please contact our **Partner Support Team** at **404-793-1593**. You can also email us at **support@tbmpro.net**