

# Bank Services

In order to offer various bank services to our customers, we have contracted with two banks: Santa Barbara Bank & Trust and Chase. These bank products are available to individuals filing their tax returns electronically. Taxpayers can authorize the IRS to send their refund to one of these banks. The selected bank handles the disbursement of the client's refund, making funds available much faster. The tax preparation, e-file, document, bank, and transmission fees are deducted by the bank before disbursement is made to the client.

The banks offer a variety of refund choices. The Advance Refund Anticipation Loan (ARAL, FARAL) is available within five minutes. Refund Anticipation Loans (RALs) are available within 12-24 hours. Refund Transfers (RTs, Bonu\$) are available within 9 to 14 days.

Each bank provides user manuals detailing information applicable to the individual bank. Reference the bank's user manual for complete details, as products and procedures vary per bank.

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## Bank Setup and Enrollment

Bank enrollment is handled on the web or through the software. The bank enrollment process is completely paperless.

### Step-by-Step Bank Enrollment

#### Web Enrollment

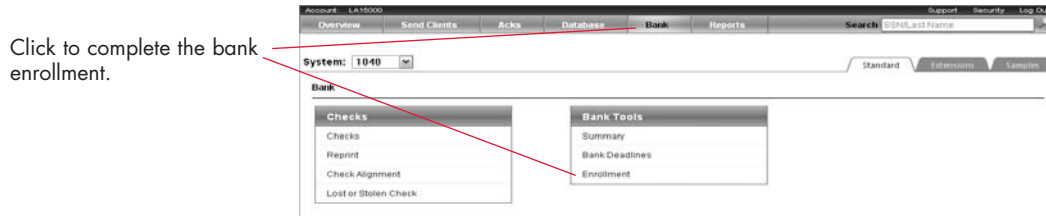
- Log on to [www.taxworks.com](http://www.taxworks.com).
- Select the **I Already Have** tab.
- Enter your **User Name** and **Password**. Click **Log In**.
- Click the **E-File Center** tab. Click **Login to E-File Center**.
- Follow the step-by-step instructions in this section.

#### Enrollment

- Click the **EF Ctr** button on the button bar.
- Enter your **User Name** and **Password**. Click **Log In**.
- Follow the step-by-step instructions in this section.

## Step-by-Step Instructions

- 1 On the *Overview* screen, click **Bank Enrollment** at the bottom of the right-hand column, or click on **Bank** and then **Enrollment**.



- 2 On the Bank Enrollment screen, click **Add**.
- 3 From the drop down box, select the **bank** you want to do business with.
- 4 In the second box, enter your six-digit **EFIN**.
- 5 In the third box, enter your office ID, if applicable.
- 6 If you are using Chase, click **Next**. Skip to step 8.
- 7a If using Santa Barbara Bank and Trust, determine if you want to use the Low-Cost RAL program. We default this checkbox on. If you do not want to use the Low-Cost Program, uncheck the box. This program is a low-cost solution for refund bank products. Click **More information about the Low-Cost program** for details.
- 7b If you are working with Santa Barbara Bank & Trust, read the Best Practices Guide. Click **Next**. Read the Financial Services Agreement (FSA), then click **I Agree**. Both documents can be printed if desired.
- 8a If you are working with Chase, you can set a Document Fee. This is deducted from the clients' refund and is in addition to the preparer fee. The Document Fee is the amount you charge for handling bank documents. The fee is entered during enrollment and will remain locked and constant for all returns with a bank product. Entry is optional.
- 8b After enrolling online with TaxWorks, you will need to enroll on Chase's Web site as well. Refer to [www.chasetrp.com](http://www.chasetrp.com).
- 9 Complete all fields of the application noted on the screen. If you participated in the TaxWorks bank program last year and your company's EFIN and bank haven't changed from the previous filing season, some of the information will automatically populate. Verify the fields for accuracy. If you do not complete all information at one time, click **Save and Exit**. When all entries are complete, click **Save and Submit**.

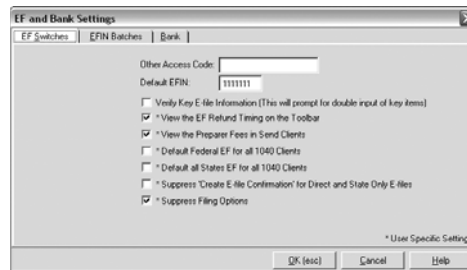
- 10 Verification will be performed after you click *Save and Submit*. Any errors will appear in red. You must correct all fields that report an error. Click **Save and Submit** again.
- 11 The *Submitted* screen will note information regarding the bank processing time. Click **OK** to return to the *Bank Enrollment* grid.
- 12 After waiting the suggested time, return to the *E-File Center, Bank Enrollment* screen. View the enrollment status noted in the *Status* column.

### Note

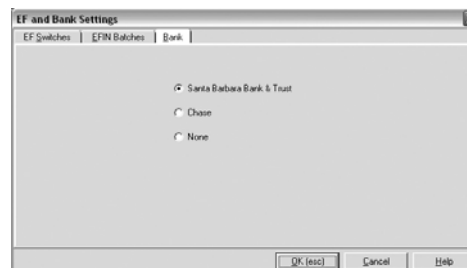
Once an enrollment record has been submitted, it cannot be deleted. If changes need to be made, you can resubmit the enrollment. Resubmitted information will overwrite any previously submitted information. Chase users must also contact the bank.

### Step-by-Step Bank Setup

- 1 In the program, click the **Settings** menu and select **EF and Bank Settings**.



- 2 On the *EF Switches* tab, verify or enter your **Default EFIN**. Your EFIN will automatically be listed if you entered it on the *Control Data, Firm* tab in the *Default EFIN* field, or during the initial configuration.
- 3 Click the **Bank** tab.
- 4 Select the desired bank. Click **OK**.



## Responsibilities of Tax Preparer

The responsibilities of the preparer are listed in each bank's user manual. We want to emphasize the importance of following the procedures in establishing client identity and recording the proper ID on the bank application.

You are under contract with the bank to comply with the procedures of establishing customer identity and recording the ID. If the procedures are not followed, you may be required to indemnify any loans not collected by the bank. To help ensure that you follow the procedures, reference the bank's user manual and the following checklist.

### **RAL/RT Application Checklist**

- Name/Date of Birth (must be at least 18 for RAL)
- Correct phone numbers
- Residential address
- Name/SSN validation
- Complete identification section
- Valid W-2 forms
- Signature on application
- 7216 Requirements
  - Consent to Use Tax Return Information document
  - Consent to Disclose Information document

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## **Completing the Bank Application**

### **1 Enter Client Tax Information**

- Click **Clients** and **Open**, or enter a **New Client**.
- Enter the federal and state tax information.

### **2 Enter Bank Information**

Complete 7216 requirements and all bank information. Depending on the General Information screen option you are working with, there are multiple ways to access the Bank screen:

- Lite/EZ – Complete the bank application information in the Bank section on the General Information screen, or click **Bank** on the General Information screen to link to the Bank input screen.
- Advanced – Click **Bank Products** on the General Information screen to link to the Bank input screen.
- Advanced/Lite/EZ – Select **BANK – Bank Apps** from the Forms pane to link to the Bank input screen.

### **3 7216 Requirements**

The Treasury Department and IRS finalized the 7216 regulations surrounding disclosure and use of tax return information occurring on or after January 1, 2009. To abide by the new regulations, two documents have been added to the program when offering bank products.

### Consent to Use Tax Return Information

The taxpayer must consent to use of their tax return information BEFORE a bank product can be offered. After selecting the bank application input screen, a pop-up screen will appear. If the taxpayer(s) give consent, **check** the appropriate box. The Consent to Use Information document must be **printed**, signed and dated by the taxpayer(s) **before** proceeding to the bank application input screen.

### Consent to Disclose Information

A Consent to Disclose Information form will print with the return. This notes that the taxpayer(s) have given consent to disclose their tax return information to the bank in order to receive a bank product. This form must also be signed, and dated by the taxpayer(s).

#### Note

The *original* Consent to Use and Consent to Disclose forms are retained by the tax preparer. A *copy* of the forms **MUST** be provided to the taxpayer at the time of execution.

**Bank Applications - Santa Barbara Bank and Trust**

Bank Product Type ..... x

Prepare State RT. Enter state 2-letter code ..... (State RT - \$10) ..... x

Taxpayer, Spouse or Dependent of such currently serving in the United States Military ..... x

Include Spanish version of Bank Forms, if available .....  Yes

Disbursement Method:  
Paper Check . [Default]  
OR  
Direct Deposit .....

**If applying for Direct Deposit, information in this grid must be completed.**

Direct Deposit and Electronic Funds Withdrawal

Validation:

#### **4 Select Bank Product Type**

Select the applicable federal **Bank Product Type** from the drop down box.

If applying for a state bank product, select the state from the drop down box or enter the **two-letter state code**.

#### **Refund Anticipation Loan (RAL)**

Clients can receive a loan against their anticipated refund usually within 12 to 24 hours, upon receipt of the authorization from the bank. The authorization is initiated upon the IRS acknowledgment and bank approval. If there are refund limitations, split disbursements may occur. The tax preparation, electronic filing (SBBT Traditional) and RAL document (Chase) fees are deducted from the refund.

### **Advance RAL (ARAL) (FARAL)**

Clients can receive an advance loan against their anticipated refund within five minutes after a credit check and upon receipt of authorization from the bank. This is available before the tax return is sent and accepted by the IRS. The Advance RAL is based on the amount of the refund in excess of any fees. The balance of the refund will come as a RAL after the IRS acknowledgment and bank approval, or as an RT if the RAL is denied.

SBBT offers ARALs up to \$1,000. The taxpayer must have a refund of at least \$2,500 to qualify.

Chase offers FARALs up to \$1,500. The taxpayer must have a refund of at least \$2,500 to qualify.

### **Refund Transfer (RT) (Bonu\$)**

The client's refund can be available usually within 9 to 14 days. Refund disbursements will be made after the IRS funding is received. If more than one disbursement is received from the IRS, split disbursements may occur. The tax preparation, electronic filing (SBBT Traditional) and document (Chase) fees are deducted from the refund.

#### **Note**

Denied RAL participants automatically fall into the RT category.

### **State Refund Transfer (SR)**

The client's state refund can be available usually within 5 to 14 days. Loans are not available for state bank products. Refund disbursements will be made after the state funding is received. A federal bank product must be selected in order to request a state bank product.

Separate disbursements will be made for federal and state refunds. The state refund disbursement coincides with the federal selection as follows:

<u>If FEDERAL is:</u>	<u>Then STATE will be:</u>
RAL	RT
ARAL	RT
RT	RT
Check	Check
Direct Deposit	Direct Deposit

## 5 Choose Disbursement Method

### Check

The preparer will print a check for the client's refund in their office upon the bank authorization. Check stock is supplied by the bank. Multiple check disbursements will be made if required. Separate checks will be printed for federal and state disbursements.

### Direct Deposit

The client's refund is sent to the bank service provider, who will deduct the applicable fees. The balance will be sent to ACH, who will deposit the remainder into the taxpayer's bank account. Multiple disbursements will be made if required. Complete the following information.

- **Direct Deposit** – Check the box if you would like the refund disbursement method to be direct deposit. Return to the General Information screen. Click the **Direct Deposit and Electronic Funds Withdrawal** grid.
- **Financial Institution Name** – Enter the name of the taxpayer's bank to receive the direct deposit or select from the drop down box.
- **Routing Transit Number** – Enter the routing transit number. It is usually located at the bottom of a check or deposit slip. It is nine digits long; the first two numbers must begin with 01-12 or 21-32.
- **Depositor Account Number** – Enter the deposit account number. It is found at the bottom of a check or deposit slip. It varies in length and does not need to fill all of the allotted spaces.
- **Account Type** – From the drop down box, select the **type of account** (either *Savings* or *Checking*).
- **DD/EFW** – From the drop down box, select **DD** for direct deposit.
- **Amount and Percent** – If you are depositing your refund into only one bank account, you do not need to fill out the Amount or Percent columns. However, if you are using the IRS Form 8888, Direct Deposit of Refund, to deposit your refund into more than one account (up to three accounts total), you must enter specific amounts in the Amount column, or percentages in the Percent column to equal the total refund.

Click **Close**. Select **Bank - Bank Apps** from the Forms pane to return to the Bank screen.

## Note

The amount entered on line 1 will be used for the bank loan amount. Lines 2 and 3 will be used for non-bank product direct deposits.

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## Validation

- **SSN/Picture ID** – One or two forms of ID must be presented. Check the applicable form of validation.
- **ID Description** – Enter the description for the proof of ID.
- **ID Number** – Enter the number from the proof of ID.

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## Fee Information

- **Carry Preparer Fees From Invoice** – Check this box to carry the preparer fee to be deducted from the refund according to the invoice total. The invoice fee will override amounts entered in the preparer fee field if on the Bank screen.
- **Preparer Fee** – Enter the amount of the preparer fee to be deducted from the refund. If you enter an amount in this field, do not check the *Carry Preparer Fees from Invoice* box. The *Preparer Fee* field is used to enter the amount you charge for preparing the tax return.
- **Electronic Filing Fee (SBBT Traditional Only)** – Enter the amount of the electronic filing fee to be deducted from the refund. This is in addition to the preparer fee. The *Electronic Filing Fee* field is used to enter the amount you charge for electronically filing the tax return. Entry is optional.

## Note

Document Fee for taxpreparers using Chase Bank is set during the enrollment process.

### Bank Programs

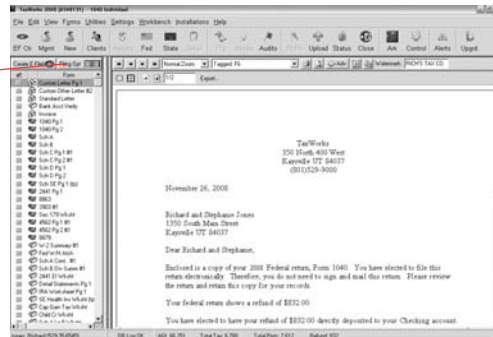
Chase offers a Low-Cost bank program. SBBT offers a Low-Cost and Traditional program.

Login to the E-File Center at [www.taxworks.com](http://www.taxworks.com) and select the **Compare Banks** link to view the program features.

# Filing Options Feature

The Filing Options feature allows the customer to make an informed decision regarding the options available to them when filing their tax return. The options include: paper filing, electronic filing, and bank product selections.

Click to display Filing Options page



We default this feature OFF. If you would like to turn it on, click the **Settings** menu and select **EF and Bank Settings**. Uncheck the **Suppress Filing Options** box.

If the feature has been turned ON, after reviewing a client return, the Filing Options button will be available in the upper-left hand corner of the screen by the Create E-File button. Click the **Filing Opt** button to review the Filing Options. Review the screen with the client and select the option corresponding to the customer's decision.

Any EF/Bank Audits must be corrected before certain options will become available.

The Filing Options page will also be listed on the Forms list for printing and should be signed by the taxpayer.

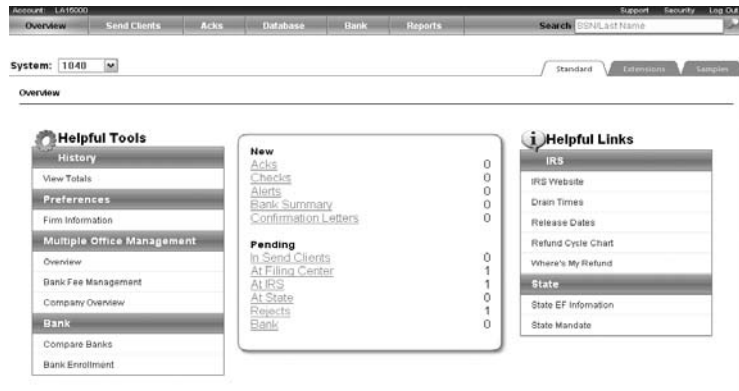
Select applicable option per customer's decision.

Option	Description	Federal Refund	Total Fees	Status
A	E-File (Direct Deposit)	3,113.00	100.00	Not Selected
B	E-File (Bank Check)	3,113.00	100.00	Not Selected
C	E-File (Bank Deposit)	3,113.00	100.00	Not Selected
D	E-File (Bank Deposit)	3,113.00	100.00	Not Selected
E	E-File (Bank Deposit)	3,113.00	100.00	Not Selected
F	E-File (Bank Deposit)	3,113.00	100.00	Not Selected
G	E-File (Bank Deposit)	3,113.00	100.00	Not Selected
H	E-File (Bank Deposit)	3,113.00	100.00	Not Selected

## E-File Center



The E-File Center is where you will handle all e-file and bank transactions. You must be online with your ISP in order to access the E-File Center.



## E-File/Bank Transmission

- 1 Click **EF Ctr** on the button bar.
- 2 Enter your **User Name** and **Password**. Click **Log In**.
- 3 Verify that **1040** has been selected from the System drop down box.
- 4 Click **Send Clients**. Verify that RAL or RT appears in the Bank column.
- 5 Tag the **clients** and click **Send**.
- 6 Verify the information and click **OK** to transmit the files to the filing center.

Click to access the bank clients that are ready to transmit.

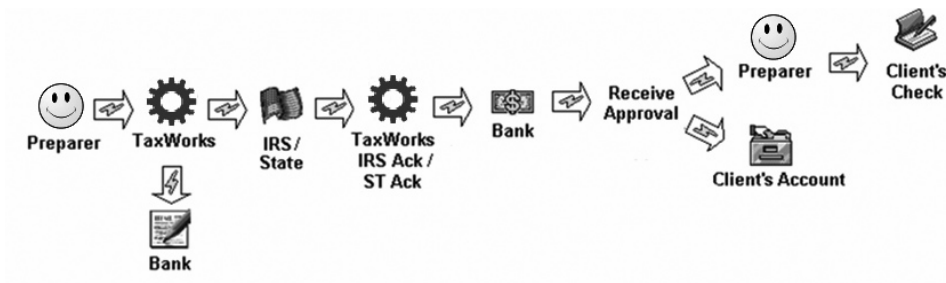
Tag clients that are ready to transmit.

Name	SSN	Type	Amount	Secondary	Amount	Bank Fee	EFTN
TRAVELER, TEST P	000-00-1008	US	1841		0		871228
TORTIELLINE, TEST G & ROSEMARY T	000-00-1010	US	739		0		871228
ADAMS, MARY	000-00-6001	US	7236		0	RAL	870119
SMITHGAL, BESSICA & DAVID	000-00-8522	US	3031		0		870843
DOH, JOHN	000-00-5555	US	1043	UT	1750	RAL	870843
DOUGL, JANE	000-00-5555	US	4590	UT	558	RAL	870843
LOOGNEY, ALUNY	000-00-8741	US	4912		0		870843
JANE, AND	000-00-6132	US	-16056		0		870843
CHECKS, TEST	000-00-6456	US	2137		0	Bonus-65	870843
IGOR, USKY	000-00-7351	US	-329529		0		870843
STERN, CARLOS & SILVIA	000-00-8888	US	-2311		0		870843

Click to transmit clients.

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## Bank Product Flow Chart



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## Check Alignment

Each printer functions differently. Your printer may pull check stock differently than another. This could impact the check print alignment. If the check print alignment needs to be adjusted, proceed through the following steps.

- 1 Click the **Bank** button and select **Check Alignment**.
- 2 Load blank paper in the printer. Click **Print Test Check**. Hold the printed information up against the check stock to verify alignment.
- 3 From the vertical and/or horizontal alignment drop down boxes, make the applicable selection. Click **Save Settings**.
- 4 Repeat steps 2 and 3 until alignment is correct.



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## Print Checks

When the bank releases the check print records, they will automatically appear in the E-File Center.

Click to access the available checks.

Tag the checks to be printed.



- 1** Click **EF Ctr** on the button bar.
- 2** Enter your **User Name** and **Password**. Click **Log In**.
- 3** Verify that **1040** has been selected from the System drop down box.
- 4** Click the **Bank** button, then click **Checks**.
- 5** Tag the **check(s)** that are ready to print. Click **Print**.
- 6** Enter the *first check number* in the sequence and click **Next**. The computer will automatically list the rest of the check numbers.
- 7** Verify the check numbers. Load the checks in the correct sequence into your printer and click **Print**.
- 8** Verify that the check(s) printed correctly. Click **Yes** or **No**.
- 9** If *Yes*, the check reconciliation record(s) will be created automatically. The software will forward these records to the bank.
- 10** If *No*, tag the check(s) that did not print correctly and click **Next**.
- 10a** A screen will appear with reasons the check(s) may have printed incorrectly. Select the applicable reason and click **Next**.
- 10b** The check(s) to be reprinted will appear. Verify the information and click **Finish** to continue or **Back** to make adjustments.
- 10c** After clicking *Finish*, the checks will reappear on the *Bank, Checks* screen. Repeat the *Print Checks* process.

Separate disbursements will be made for the federal and state check records.

**Note**

Reference the bank's user manual for check stock storage and security instructions.

**Note**

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## Issuing the Check

- 1 Before issuing the check to the client, verify the client's identification again.
- 2 Verify that the check number printed by the computer matches the number preprinted on the check. If there is a discrepancy, DO NOT issue the check. Reference the *Reprint Checks* instructions.
- 3 Explain to the client the APR (Annual Percentage Rate) and loan charges and fees printed on the check stub.
- 4 If applicable, secure the client's signature on the *Check Received By* line at the bottom of the bank application to certify the receipt of the check. Write the number of the check and the date received.
- 5 Issue the check to the client. The bank provides a Good Funds Letter, if needed.

### Multiple Disbursements

If more than one disbursement is required, the bank will:

- Issue multiple check print records.
- Make multiple direct deposits.
- Restock the debit cards.

If the client decides to decline the check, contact the bank for Stop Check information.

If the client decides to decline the loan, contact the bank.

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## Reprint Checks

Printed checks that are damaged, torn, or used out of sequence *prior* to the disbursement to the taxpayer may be reconciled internally using the *Reprint Checks* procedure. An automatic VOID check reconciliation record will be created.

- 1 Click the **Bank** button, then click **Reprint**.
- 2 Enter the taxpayer's SSN for the check to be reprinted. Click **Go**. Tag the desired **check** and click **Reprint**. Use caution when selecting checks to be reprinted as one client could receive multiple checks.
- 3 A screen will appear with reasons the check may need to be reprinted. Select the applicable reason and click **Next**.
- 4 The check to be reprinted will appear. Verify the information and click **Finish** to continue or **Back** to make adjustments.

- 5 After clicking *Finish*, the check will reappear on the *Bank, Checks* screen. Follow the *Print Checks* procedure.
- 6 After printing the check, a check reconciliation record is again created for the reprinted check. The previously printed check will have a VOID reconciliation record created automatically. The system will forward both reconciliation records to the bank.
- 7 Reference the bank's user manual for procedures on handling VOID checks.

### Note

The reprint option is not available for all banks. You may need to contact the bank for assistance in reprinting checks.

### Lost or Stolen Check

Printed checks that are damaged, lost, or stolen *after* disbursement to the taxpayer may require bank intervention. Due to the tight security related to lost and stolen checks, and different scenarios encountered, the ERO should contact the bank.

Once you have contacted the bank and determined that you need to reprint a lost or stolen check, follow steps 1 through 7 in the *Reprint Checks* instructions if instructed.

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## Delete Available Check Records

If for some reason a check you have already printed appears on the *Bank, Checks* screen, you may delete the check record from the screen

- 1 Tag the **check** you want to delete and click **Delete**. The check will disappear from the screen.

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## Summary

The *Bank, Summary* screen is where you will find information for items passed to you from the bank. Available check print records, fee records, deposits, checks cleared, RAL denials, and other bank information are detailed on the summary reports.

- 1 Click the **Bank** button, then click **Summary**.
- 2 Tag the **report** and click **View**, or double click on the desired **summary report**.
- 3 Summary reports can be **printed**, **saved** as PDF files, or **e-mailed**.
- 4 Click **Close** to return to the *EF Center*.

- 5 After viewing the summary reports, tag the **report** and click **Archive** to remove the report from the screen, if desired.

## Database

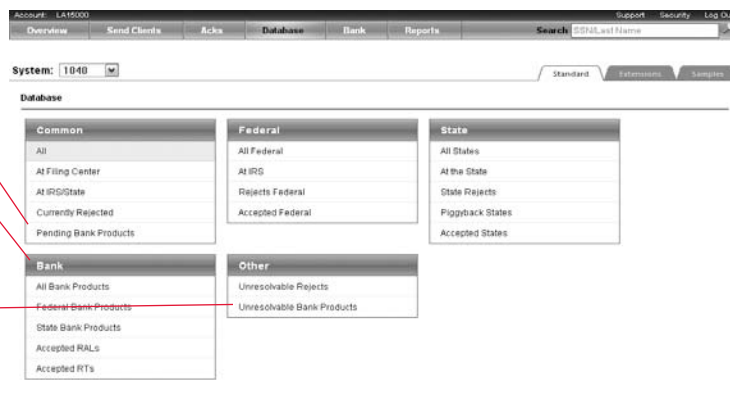
The E-File Center Database is a convenient utility to help you track the bank status on clients that have been transmitted to the E-File Center. From the E-File Center, click the **Database** button.

- 1 Select the desired database option.

Click to view clients with pending bank products.

Click to view various bank client situations.

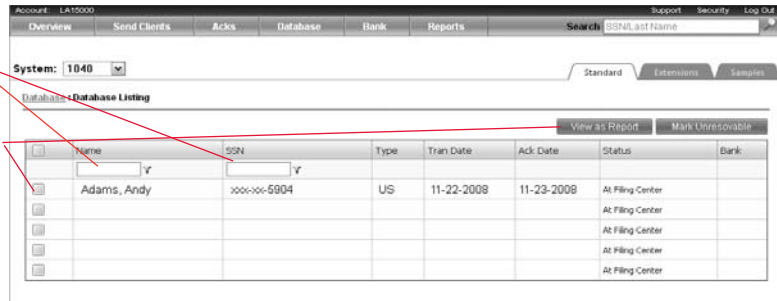
Click to view clients with unresolvable bank products.



- **Common, Pending Bank Products** – Click to view bank clients with pending bankproducts. These include nonfunded and partially funded clients.
- **Bank, All Bank Products** – Click to view all bank clients and associated bank products.
- **Bank, Federal Bank Products** – Click to view federal bank clients only.
- **Bank, State Bank Products** – Click to view state bank clients only.
- **Bank, Accepted RALs** – Click to view accepted RAL bank clients only.
- **Bank, Accepted RTs** – Click to view accepted RT bank clients only.
- **Other, Unresolvable Bank Products** – Click to view bank clients with unresolvable bank products.

Find a specific client by entering the name or SSN.

Tag a client and click View as Report to view the client information.

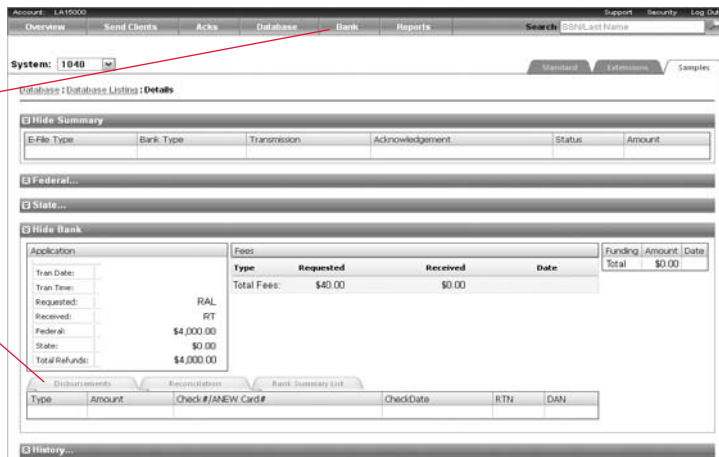


2 Click the **client name** to view the detailed information.

3 The following screen will appear.

Select Bank to view the detailed bank information.

Click various tabs to display detail Disbursement, Reconciliation, and Bank Summary information.



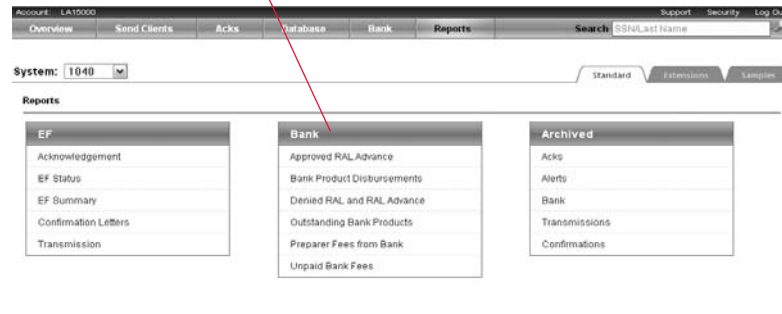
4 From the drop down box select **Bank** to view bank details.

5 Click **Reconciliation** while viewing the client's detail bank information. Reconciliation information will be displayed. Click **Bank Summary List** to view a summary of bank transactions. Click **Disbursements** to return to bank disbursement display.

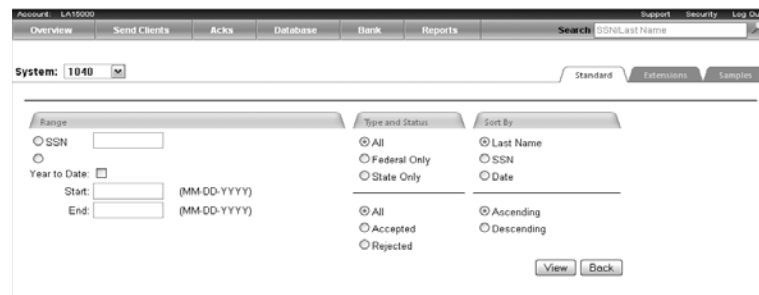
# Reports

Reports are a great way to manage and track the status of your bank clients.

- 1 Click the **Reports** button.
- 2 Select the desired **bank report**.



- 3 Select the report **range**, **type** and **status**, and **sort by** options, if applicable.



4 Click **View**. The report may be **printed**, **emailed**, or **saved** as a PDF file. Click **Close**.

- **Approved RAL Advance** – Lists clients with approved Advance RAL products.
- **Bank Product Disbursements** – Lists acknowledgment status, bank product, and authorization information.
- **Declined RAL and RAL Advance** – Lists declined RAL clients and associated denial codes.
- **Outstanding Bank Products** – Lists clients who have not received funds or have received only partial funding.
- **Preparer Fees from Bank** – Lists requested bank fees, bank fees received, and deposit dates.
- **Unpaid Bank Fees** – Lists acknowledgment dates, requested bank fees, fee amounts received, and statuses.

## Helpful Links

From the *E-File Center*, *Overview* screen, click **Compare Banks** under Helpful Links column. View the bank fees, rebates, incentives, available states, products offered, and contact information for the individual banks.

BANK PRODUCT COMPARISON			
	SBBT Low-Cost	SBBT Traditional	Chase Low-Cost
	Check / Direct Deposit	Check / Direct Deposit	Check / Direct Deposit
Loan Amount	\$300-7,500 1.0% of loan	\$300-7,500 2.50% of loan (max finance charge \$100)	\$300-1,000 = \$3
Account Fee	\$30.00	\$30.00	\$22.00
RT Bond	\$30.00	\$30.00	\$22.00
State	\$10.00	\$10.00	\$10.00
The following fees apply to RAL and RT Bonded Products:			
Check Processing Fee	Removed T108	N/A	N/A
Technology Access Fee	N/A	N/A	Removed T108
Advance RAL (SBBT) and First Advance RAL (Chase) Fee:			
\$1,000 Loan (SBBT)	\$39.00	\$39.00	\$39.00
\$1,000 Loan (Chase)			
PREPARER REBATE INCENTIVE PROGRAM			
	SBBT Low-Cost	SBBT Traditional	Chase
RAL PERFORMANCE INCENTIVES	N/A	Loan less than:	N/A
		1.00% = \$1	N/A
		0.75% = \$3	N/A
		0.50% = \$4	N/A
Approved RAL or Funded RT Bond:	N/A	\$4 (paid daily)	N/A

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## Bank Websites and Customer Support Numbers

<b>SBBT</b>	www.sbbtral.com	(800) 779-SBBT (779-7228)
<b>Chase</b>	www.chasetrp.com	(800) 766-7405

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## RAL Denial Criteria

If the Debt Indicator received from the IRS notes that the taxpayer has an outstanding debt, the RAL will be denied. RALs automatically fall to a Refund Transfer (RT) product.

Following are some criteria that might restrict a taxpayer from receiving a RAL. We have included bank audits in the software when possible. The bank criteria varies per bank. Reference the individual bank's user manual for details.

- You are an active military person or dependent of an active military person.
- Taxpayer must be of binding age to enter into a legal agreement (age 18 in most states).
- P.O. Box instead of physical address.
- Form 8862 is present (reclaim EIC after disallowed).
- Taxpayer is dependent of another.
- No W-2s or 1099-Rs are present.
- Unable to provide a home phone number.
- Refund is greater than \$10,000.
- Refund minus EITC is less than \$0.