QUESTIONS PERTAINING TO SETTING UP MY WALLET

What is a Wallet and why should I be using one?

Always having a balance available in your personal account – or Wallet – is required in order to eFile with your CrossLink Tax Software. The funds in your Wallet are used to cover the cost of transmitting certain types of tax returns – and are necessary to avoid any interruption to your service throughout the tax season.

Your Wallet balance is also used if you've elected to license the software on a Pay-Per-Return basis or if you plan on using additional features like Remote Signature Service. Funds from your Wallet are also used if you decide to charge an eFile fee on all tax returns.

How do I access and accurately set up my Wallet?

The easiest way to access -- and add funds to -- your Wallet is directly through your CrossLink software:

- If using CrossLink Desktop, you can access your Wallet by way of the **Setup** menu – or through the **Setup Wizard**.

- For CrossLink Online users, click your **Profile** menu and then click **Wallet Setup**. Note that the Wallet is EFIN specific in CrossLink Online, meaning that each office that's been added to CrossLink Online contains its own individual Wallet. Franchise main users can access the Wallet for each office after they click **View** an office under the **Offices** tab.

- Another way you can access your Wallet is by logging into your account on **CrossLinkTax.com**. We recommend this method for those of you that have multiple tax offices. You'll be able to see all of your offices listed in one area, as well as be able to access the Wallet for each specific office by simply clicking the **green +** symbol to the right.

- **An important note for multi-office users**: If you plan on using the same card or bank account for all the offices and EFINs under your account, just click **Manage Account Payment Options** and then click the **Program Services** tab. Here, you'll find options to use this Wallet to pay for all of the offices under your account.

- Once you've accessed your Wallet, we recommend you start by adding your email address so that you can receive invoices and important notifications regarding your Wallet.

- After that, you can load funds to your Wallet by using a credit card, debit card, or bank account:

  - If using a credit or debit card, click **Add New Card**;

  - if using a bank account, click **Add New ACH**.

- Once you've added a card or bank account, click **Reload Balance**, then select a desired amount to load to your Wallet – and then click **Save**. After completing your "balance add", make sure to click **Exit to CrossLink** – or simply close the window.

- *For visuals of the aforementioned instructions, please take a few minutes to view our **Wallet video**.*

What is an Account Level Wallet?

An **Account Level Wallet** is associated with the account owner – and has the capability of controlling whether all accrued charges (from User IDs and EFINs under it) will be responsibility of the account owner or whether User IDs and EFINs under it will need to set up their own Wallets.

Do I have the option of using my pass-through account to load funds to my Wallet?

Yes – but only with **Account Level Wallets**. In this instance, you can move funds from your pass-through account to load your wallet balance, thereby paying your amount-owing with pass through funds.

Can I vault a credit/debit card for different User IDs under me? Additionally, can I vault the same card for all User IDs under me?

Regarding whether you can vault your credit/debit card or ACH account to make payments for User IDs under you, this can be done in the portal. There you can see all of your offices listed in one area, as well as access the Wallet for each specific office by simply clicking the green + symbol. From there, you can vault your credit card to add amounts to the User ID selected.

If you have an **Account Level Wallet**, you also have the ability to vault a card and opt to pay for ALL fees for ALL users under your account. This, too, is accessed through the portal and done by selecting the **Manage Account Payment Options** button, then clicking the **Program Services** tab. Here, you'll find options to use this Wallet to pay for all of the offices under your account.

Why do I incur a $1.00 charge when I first vault my credit/debit card?

This $1 charge represents confirmation of your payment method and is immediately voided. It is simply a transaction used to "save" your payment method on file.

For Automated Clearing House (ACH) vaults, there will be a one penny ($.0.01) charge.

Do I have to load a balance to my Wallet or will CrossLink just charge my card for each transaction?

All payments for charges incurred using the CrossLink software are processed through the Wallet. How your Wallet balance is loaded is up to you. You can choose to:

- Auto Reload your Wallet;
- Pay-As-You-Go; or
- Reload your Wallet manually.

Auto-Reload will replenish your wallet using your default payment method whenever your wallet balance drops below a level that you have selected. You will also choose the reload amount. This is all done at the time you vault your payment method.

Pay-As-You-Go will charge your default payment method whenever your wallet balance is at $0.

If you choose **Manual Reload,** your default payment method will never be charged without your consent. Therefore, you will be responsible for reloading your wallet balance manually whenever there is an insufficient Wallet balance.

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Do I have to load money in advance onto my wallet in order to utilize Remote Signature Service or subscribe to a pay-per-return service?

No. You can set your Wallet to **Pay-As-You-Go** and not preload a balance. However, we recommend you load money onto your Wallet prior to using your CrossLink software to ensure you are not subject to credit limits or billing issues with your credit card provider. These could result in your CrossLink service being suspended.

What if I no longer wish to use my Wallet -- and therefore, want to remove my card from my Wallet account?

In order to use any of CrossLink's billable services without a correlating bank product, you must have a Wallet set up for payment purposes. Additionally, your Wallet requires that you have at least one default payment method established. If you no longer wish to utilize the Wallet – **meaning all transmissions must include a bank product AND many of CrossLink's services will no longer be available** – simply contact your Sales Manager to begin the process of removing your default payment method.

If I have vaulted two credit/debit cards, will CrossLink charge my second card if the first declines?

No. We only charge the payment option that you have set as a default.

What if I set up my Wallet to pay for charges accrued by my offices and now want to change the configuration so that my offices have to set up their own Wallets?

This is done by accessing your **Account Level Wallet** in the portal, then selecting the **Manage Account Payment Options** button. After that, click on the **Program Services** tab and *uncheck* the **Use this Wallet to pay for all charges** box.

Once this has been done, all offices will be responsible for setting up their own Wallets – with the easiest way being through their personal software.

Note that all charges up to the point that the **Use this Wallet to pay for all charges** box is unchecked are the responsibility of you, the account owner.

How do I delete a credit/debit card off my Wallet?

After you have vaulted your new credit/debit card, there will be a **Delete** button that you can use to remove the credit/debit card you no longer want on file.

How can I view transactions that have been charged to my Wallet?

There is a **Transactions** tab in the Wallet section of your portal that you can use to view all transactions against your Wallet. You can also access the **Invoices** tab to view both outstanding and paid invoices, which will include transactions that have taken place.

Is there a way for me to see which return a transaction corresponds to?

Yes. The **Invoices** tab in the Wallet section of your portal will summarize charges against specific returns.

How frequently will CrossLink be charging my Wallet for services rendered?

As appropriate, an eFile fee will be collected prior to a return being transmitted to the IRS. This is done as the return is processed through CrossLink's Central Site. Because charges occur in real time, it is advised that you always have a balance loaded onto your Wallet.

Regarding Remote Signature Service fees, these are accumulated throughout the day and charged one time – typically around 10:00 PM PT.

I received a *Declined* email relating to a Remote Signature Service fee. What happens next?

Remote Signature fees are accumulated throughout the day and charged one time – typically around 10:00 PM PT. If the charge is declined due to insufficient funds, an email is sent and you should access your Wallet to look for any unpaid invoices.

Is there a way to retrieve the money I overloaded onto my wallet?

If you have an **Account Level** Wallet, there is an option available for you to move funds from your Wallet to your pass-through account. There is not an option for CrossLink Online (CLO) EFIN level Wallets to move funds to a pass-through account.

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