

Here's How To:



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.

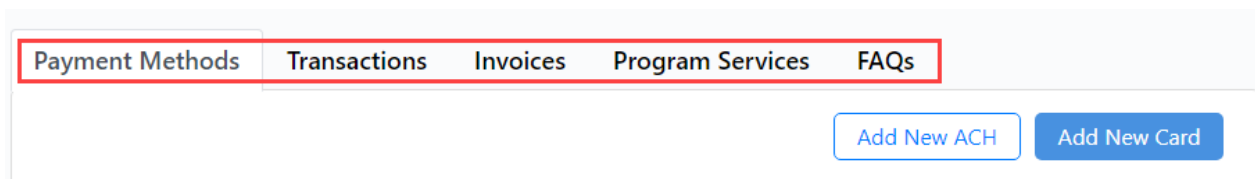
Important Reminders & Changes for 2022 – Please Read Carefully!

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.

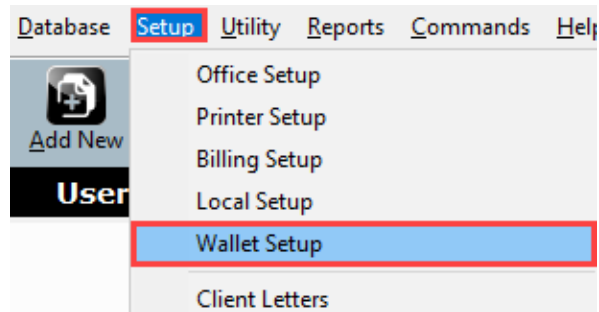
How and When Billing for 'Remote Signature Service' Occurs

- 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:** A credit card is required to be on file (vaulted) to use the ACH option.
- 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.)

Wallet Balance

\$0.00

Reload Balance

Pay-As-You-Go
Reload Settings

Automatically charge payment method

Please enter the email address where you wish to receive invoices and important notifications.

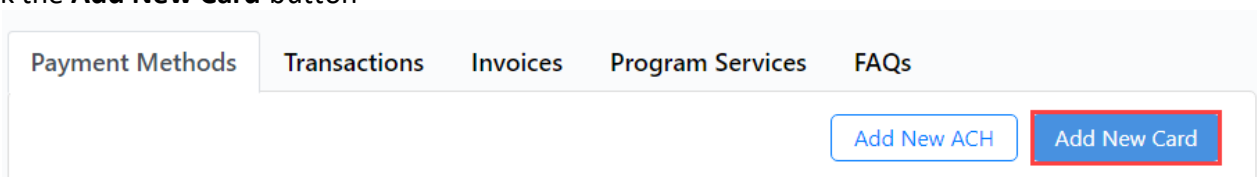
Email Address

Update

Next are the step-by-step instructions for completing your wallet-set-up using either a **Card** or **ACH** payment option. **Important:** A card is required to be on file (vaulted) prior to setting up the ACH option. 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

The screenshot shows a payment form with the following sections:

- Billing:** Fields for First Name *, Last Name *, and ZIP Code *.
- Summary:** A table showing a charge for "CPTS-Ecom card vault - Your card will NOT be charged this vault fee - if declined please review info or call your card provider - PO BOX addresses not accepted" for a quantity of 1, with a total of \$1.00.
- Additional Information:** An invoice ID field containing "d2d80817".
- Payment:** Fields for Card Number *, Exp Month *, Exp Year *, and CVV *. It also includes a reCAPTCHA "I'm not a robot" checkbox and a "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.

The screenshot shows a navigation bar with tabs for "Payment Methods", "Transactions", "Invoices", "Program Services", and "FAQs". Below the tabs, there are two buttons: "Add New ACH" (highlighted with a red box) and "Add New Card".

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

Account Info

Routing Number:

Account Number:

Confirm Account Number:

Ms Jane Doe
 123 Main St
 Boulder, CO 80301

_____ Date

Pay to the Order Of _____ \$

_____ Dollars

Memo _____ Signature _____

123456789 0987654321 1001

Routing **Account**

Account Type

Checking Savings

Type

Personal Business

First Name:

Last Name:

You will receive an email to address **bmcaldonald@utaxsoftware.com** requiring your signature. Please sign prior to utilizing this ACH account.

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

Vaulted new ACH payment method successfully ×

Wallet Balance

\$0.00

 [Reload Settings](#)

Reload your wallet balance as needed

Payment Methods Transactions Invoices Program Services FAQs

Type	Last 4	Exp. Date	
ACH (validate)	5866		Delete

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.

CPTS - Ecom 12/03/2021 12:06 AM EST
CrossLink Tax Holding LLC

ACH AUTHORIZATION

I authorize CPTS - Ecom ("COMPANY") to electronically debit or credit my account in accordance with this ACH authorization form. I understand that this authorization will remain in full force and effect until I notify COMPANY in writing with at least one week prior notice to revoke this authorization. If payment is rejected due to Non Sufficient Funds (NSF), I understand that COMPANY may attempt to process the transaction again within 30 days.

BILLED TO	DETAILS
	TYPE Charge - Capture
	TRANS ID 116421
	MID ****7269
	TID 01
	205329
	9165de4e-93cb-42
	TERMINAL
	INVOICE

signature

REQUIRED Signature

X [click here to sign](#)

ROUTING	325081500
ACCOUNT	CHECKING ... 4545
ENTRY MODE	Manual
AMOUNT	USD\$0.01
TOTAL	\$0.01

Account holder acknowledges receipt of goods and/or services in the amount of the total shown hereon and agrees to perform the obligations set forth by this ACH Authorization. Furthermore, I certify that I have the authority to enter into this ACH Authorization. I understand that because these are electronic transactions and that it will have limited time to report and dispute errors. In the case of an ACH Transaction being rejected for Non-Sufficient Funds (NSF), I understand and agree to pay any additional NSF charge, as allowed by applicable law, for each attempt returned NSF. I certify that the bank account provided to COMPANY is set up for ACH transactions. I agree to reimburse CPTS for all penalties and fees incurred as a result of the bank rejecting ACH debits or credits as a result of the account not being properly configured for ACH transactions. Should an incorrect amount be withdrawn from the account, I authorize COMPANY to correct the error by debiting/crediting the applicable account. In the event the designated account is changed, this authorization will apply to the new account, and I shall provide COMPANY such information regarding the new account as they deem necessary. All ACH transactions authorized herein must comply with applicable U.S. law.

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

1. Sign with your mouse below.

X _____

Account holder acknowledges receipt of goods and/or services in the amount of the total shown hereon and agrees to perform the obligations set forth by this ACH Authorization.

Furthermore, I certify that I have the authority to enter into this ACH Authorization. I understand that because these are electronic transactions and that it will have limited time to report and dispute errors. In the case of an ACH Transaction being rejected for Non-Sufficient Funds (NSF), I understand and agree to pay any additional NSF charge, as allowed by applicable law, for each attempt returned NSF. I certify that the bank account provided to COMPANY is set up for ACH transactions. I agree to reimburse CPTS for all penalties and fees incurred as a result of the bank rejecting ACH debits or credits as a result of the account not being properly configured for ACH transactions. Should an incorrect amount be withdrawn from the account, I authorize COMPANY to correct the error by debiting/crediting the applicable account. In the event the designated account is changed, this authorization will apply to the new account, and I shall provide COMPANY such information regarding the new account as they deem necessary. All ACH transactions authorized herein must comply with applicable U.S. law.

2. Type Your Name

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

You've successfully signed the receipt. A confirmation email has been sent.

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.

The screenshot shows the 'Wallet Balance' section with a balance of \$0.00. Below the balance are buttons for 'Reload Balance', 'Manual Reload', and 'Reload Settings' (highlighted with a red box). A note below says 'Reload your wallet balance as needed'. To the right is a 'Payment Methods' table with columns for Type, Last 4, and Exp. Date. It lists one ACH method with last 4 digits 5866 and a 'Delete' link. There are also buttons for 'Add New ACH' and 'Add New Card'.

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

The dialog box is titled 'Reload Subscription Settings' and contains the instruction: 'Please select the subscription type that best suits your business needs. You can always change it later.' Below this is a dropdown menu labeled 'Choose Your Subscription Type:' with 'Pay-As-You-Go' selected. The dropdown menu is open, showing three options: 'Auto Reload', 'Pay-As-You-Go' (highlighted), and 'Manual Reload'. Below the dropdown is a small disclaimer: 'cover any due immediately charge not made by you using another mechanism. By checking this box, I am electing Pay-As-You-Go.' At the bottom are 'Cancel' and 'Save' buttons.

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.

Reload Subscription Settings
×

Please select the subscription type that best suits your business needs. You can always change it later.

Choose Your Subscription Type:

Pay-As-You-Go
▼

I authorize CPTS to charge my Default Funding Account (credit card) immediately for on-demand charges. If you authorize this type of payment, Pay-As-You-Go payments will be made to your account to cover any due immediately charge not made by you using another mechanism. By checking this box, I am electing Pay-As-You-Go.

Cancel

Save

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.

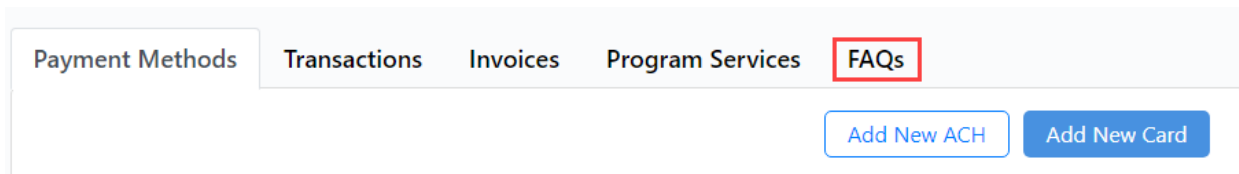
Action	Amount	Date	Type	Transaction
Remote Signature (Primary)	\$-5.00	Thu Dec 2 2021	Debit	b5d71938-83d2-4008-8353-cf76d6061ddc
Wallet Reload	\$5.00	Thu Dec 2 2021	Credit	d365c0a2
Remote Signature (Primary)	\$-10.00	Wed Nov 3 2021	Debit	7df29b75-bd10-41e5-9ce1-b20b2085098a
Wallet Reload	\$10.00	Wed Nov 3 2021	Credit	0881c490
Remote Signature (Primary)	\$-5.00	Sat Oct 2 2021	Debit	51aae5d1-24cf-4f9b-b36e-

(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.

ID	Title	Amount	Status	Date
20016	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20015	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20014	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20013	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20012	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20011	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20010	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021
20009	Daniel, J XXX-XX-1234	8.24	Unpaid	Fri Sep 10 2021

- 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 **206-209-2653**. You can also email us at support@utaxsoftware.com.

