Republic Bank (RB) – Lacerte
Software Interface Manual (SIM)

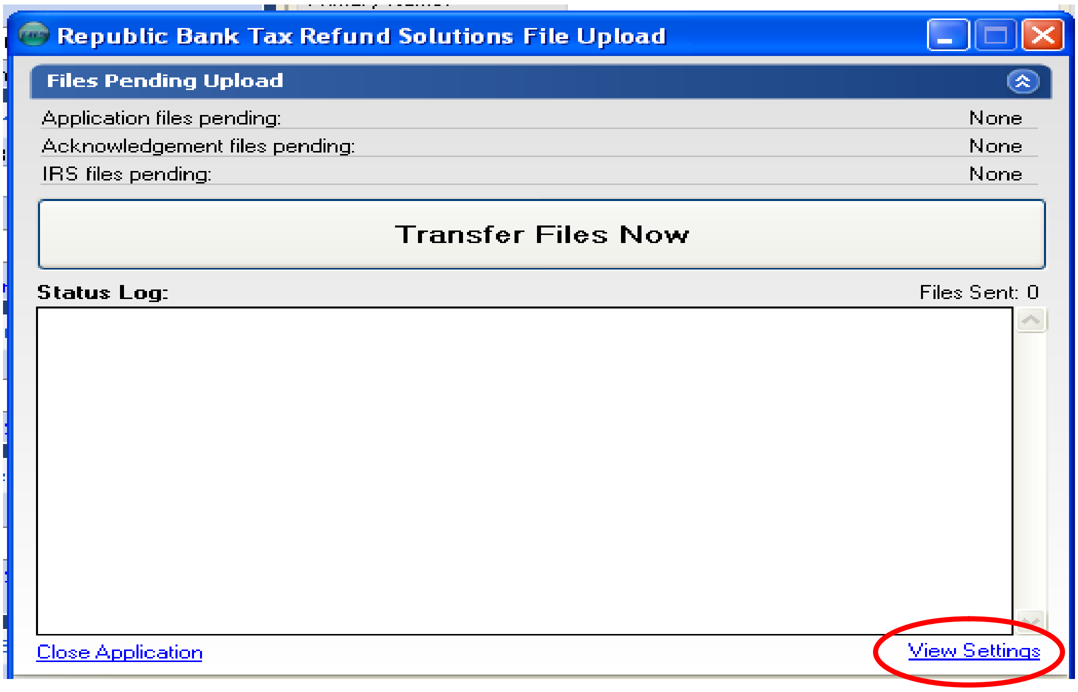
This is a reference document covering the Republic Bank product program and how it works with the Lacerte Software. If you are not using Lacerte software, please contact Republic Bank's Tax Refund Solutions Client Services Department at 1-866-491-1040 for the appropriate SIM.

Updated 01/15/2009

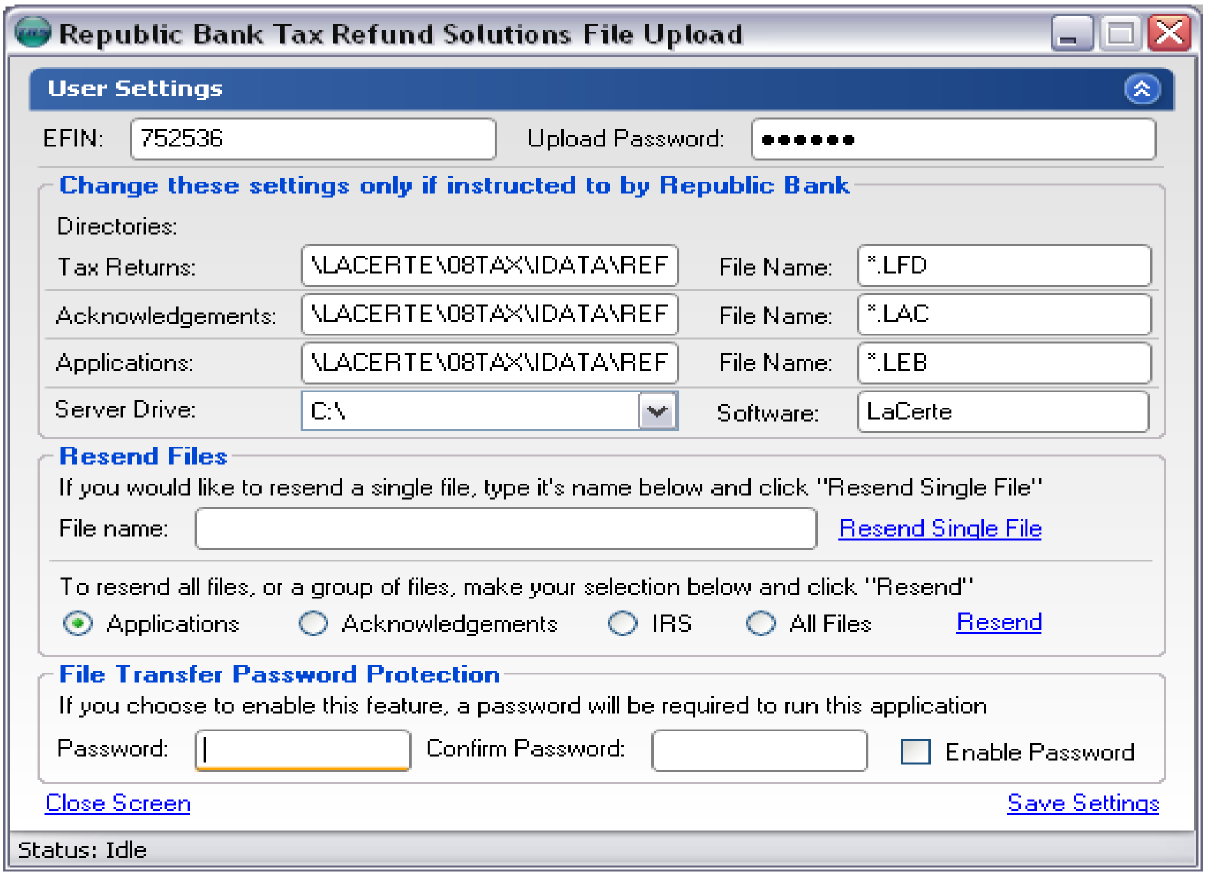
Verifying your Republic Bank File Transfer module configuration settings

It is very important that you verify your Republic Bank File Transfer module configuration settings to ensure they are correct before you attempt to transmit files to Republic Bank. To verify these setting please follow the steps below.

1) Open your Republic Bank File Transfer module (from your Start menu, select Programs>Tax Refund Solutions>Republic Bank TRS File Transfer)
2) Once you are on the main screen of the File Transfer module, click on "View Settings" on the bottom right corner of the main screen.



3) This will open the “User Settings” screen as shown below.



4) First, verify that the EFIN in the top left corner is your office EFIN. Then, look at the “Software” field and verify that the software specified is “Lacerte”.
5) Next, you need to verify that the File Transfer module is pointing to the correct tax return, acknowledgement, and application file directories. Look at the “Directories” portion of the User Settings screen and verify that the directories listed match the following:

   Directories:
   - Tax Return: C:\LACERTE\08TAX\IDATA\REFUNDSN\
   - Acknowledgement: C:\LACERTE\08TAX\IDATA\REFUNDSN\
   - Application: C:\LACERTE\08TAX\IDATA\REFUNDSN\

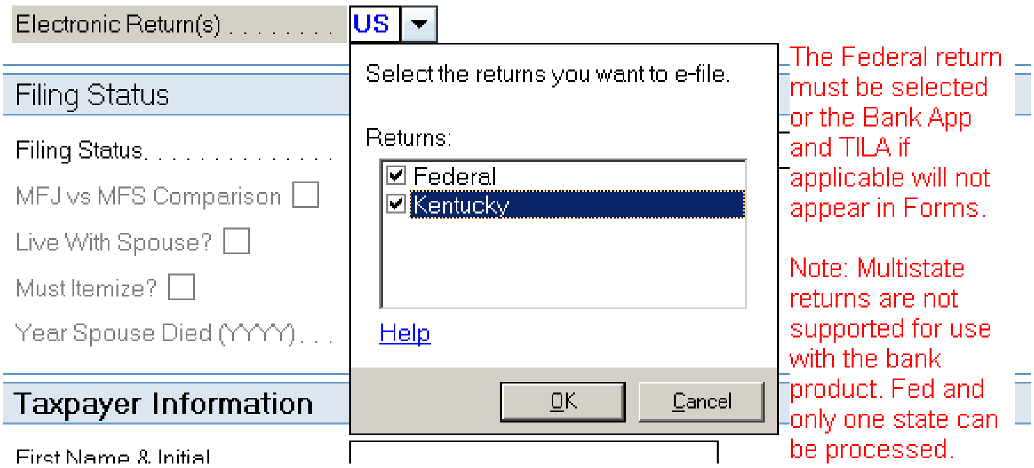
   File names:
   - Tax Return: *.LFD
   - Acknowledgement: *.LAC
   - Application: *.LEB

6) Verify that the drive letter indicated in the “Server Drive” field is the drive on which your Lacerte Software is installed. If the drive indicated in the “Server Drive” field is not correct, select the correct drive from the “Server Drive” drop down menu.
7) Once you have verified that these settings are correct, you will be ready to begin transmitting files.

Routing the Tax Return to Republic Bank

In order to apply for a Republic Bank product, you must correctly route the tax return to Republic Bank.

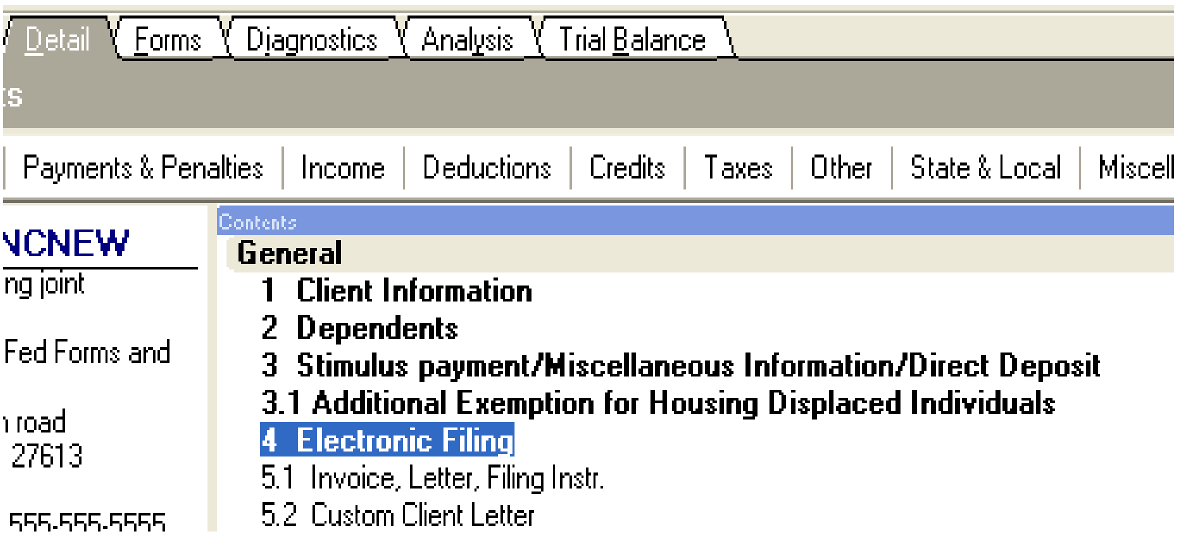
First, designate the return as an electronic return in Screen 1, Client Information of the Lacerte program.



NOTE: Do not electronically file the return prior to selecting an application type, creating and completing the RBT Taxpayer Application form, consent form and TILA when applicable.

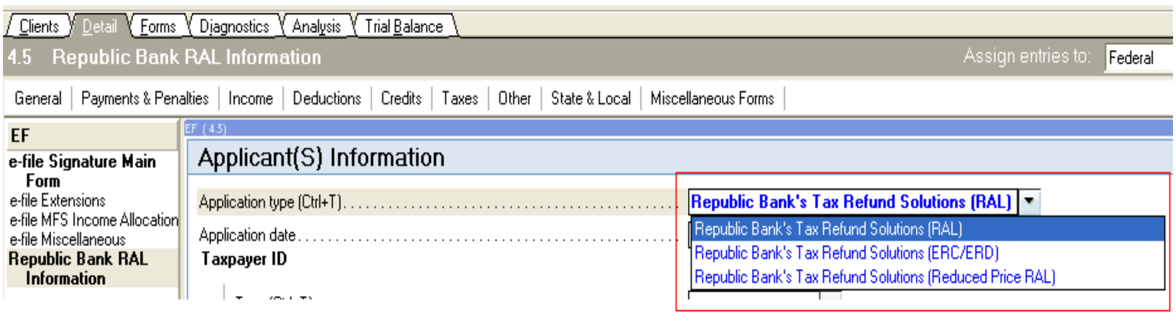
Creating the Republic Bank Taxpayer Application

In your Lacerte Software, go to Detail Screen 4, Electronic Filing.



1) To generate a Republic Bank Application form, simply select one of the three options in the Screen 4.5 Application Type Field:
   - Republic Bank’s Tax Refund Solutions (RAL)
   - Republic Bank’s Tax Refund Solutions (ERC/ERD)
   - Republic Bank’s Tax Refund Solutions (Reduced Price RAL)

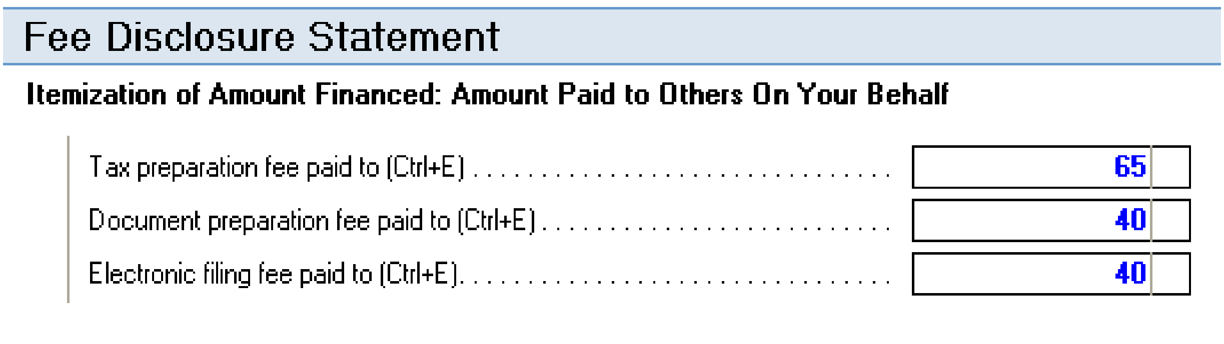
2) In the Electronic Filing Section, select Screen 4.5 Republic Bank RAL Information. This section will be used for Republic Bank RAL, Reduced Price RAL, and ERC/ERD Products.



<u>NOTE: Please use only Screen 4.5 to make entries using Republic Bank tax products. Do not use the old Screen 4.4 RAL input field.</u>

Entering Tax Preparation Fees in the Taxpayer Application

1) In Screen 4.5, Republic Bank RAL Information, go the Fee Disclosure Statement section. Enter fee information for both RAL and ERC/ERD in this section. The following is an example below. Your fees may vary.



2) Enter the applicable filing and preparation fees for the return. These amounts will appear in the TILA statement for a RAL in the example shown below. Line 3a is a fixed amount and is pre-populated. Lines 3e and 3f are not applicable.

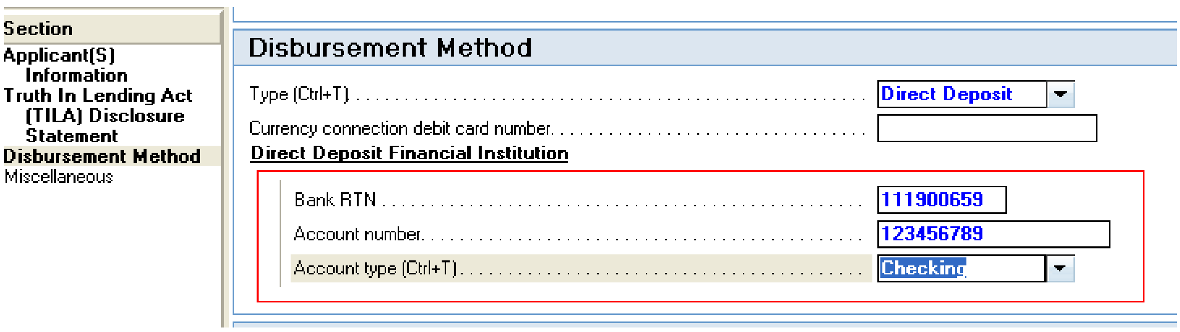
3	Amount Paid to Others On Your Behalf (itemized below)	
a	Tax Refund Account Fee paid to: Republic Bank	$ 30.95
b	Tax Preparation Fee paid to:	$ 65.00
c	Document Preparation Fee paid to:	$ 40.00
d	Electronic Filing Fee paid to:	$ 40.00
e	Transmitter Fee paid to:	$ 0.
f	Service Bureau Fee paid to:	$ 0.

NOTE: The Electronic Filing and Document Preparation Fees are set up when you Sign Up with Republic Bank. These fees must be consistent with every Application or that application will be rejected. Please verify these fee amounts as they will be unavailable for change beginning January 15th. You can verify your fee amounts by calling Republic Bank's Tax Refund Solutions Client Services Department at 1-866-491-1040.

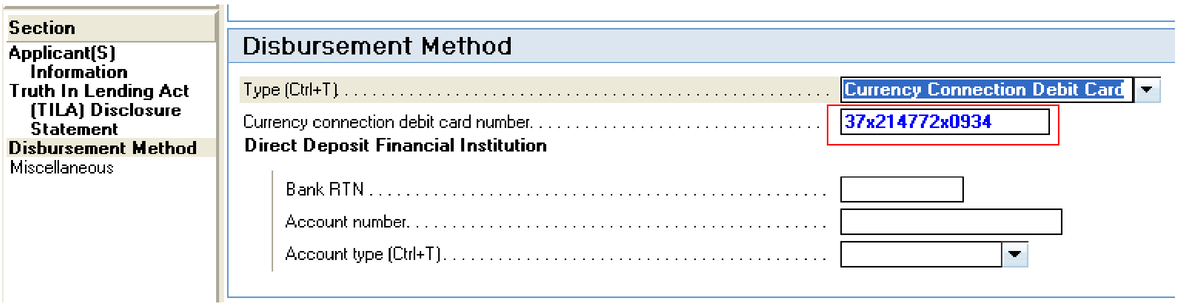
Choosing an alternate Disbursement Method in your Lacerte Software

Republic Bank has multiple disbursement options, once your client chooses a disbursement type, follow the steps below to apply your clients refund:

1) In the Screen 4.5, Republic Bank RAL Information, go to the Disbursement Method section. Select from the following:
   - Check – The taxpayer will receive a refund check that is sent to their address or handed out to the taxpayer by the ERO. By default, the Lacerte program will use the address information provided on Screen 1, Client information unless the override fields in Screen 4.5 are used.
   - Direct Deposit – The taxpayer refund will be directly deposited into the checking or savings account specified in Screen 4.5. Entries are required for the bank routing number (RTN), deposit account number (DAN), and account type.



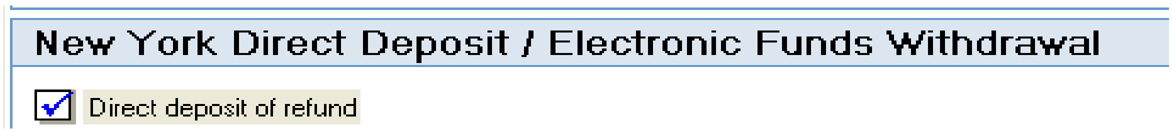
- Currency Connection Debit Card – The taxpayer can use the Currency Connection Card in the same way as a prepaid debit card. The Currency Connection Debit card number is a required input field with this selection.



Providing Bank Products for State Returns

You can offer State ERC/ERD bank products for State returns. Simply do the following in your Lacerte software at the time you create the Federal return:

1) Choose the “State Direct Deposit” in addition to “Direct Deposit of Federal Refund” on screen 3. This will route the State return to Republic Bank and allow you to provide the state bank product to the taxpayer.



Note: The state return will be processed as an ERD whether or not the Federal return is processed as a RAL return. Additionally, Federal and only one state can be processed. Multistate returns cannot be processed.

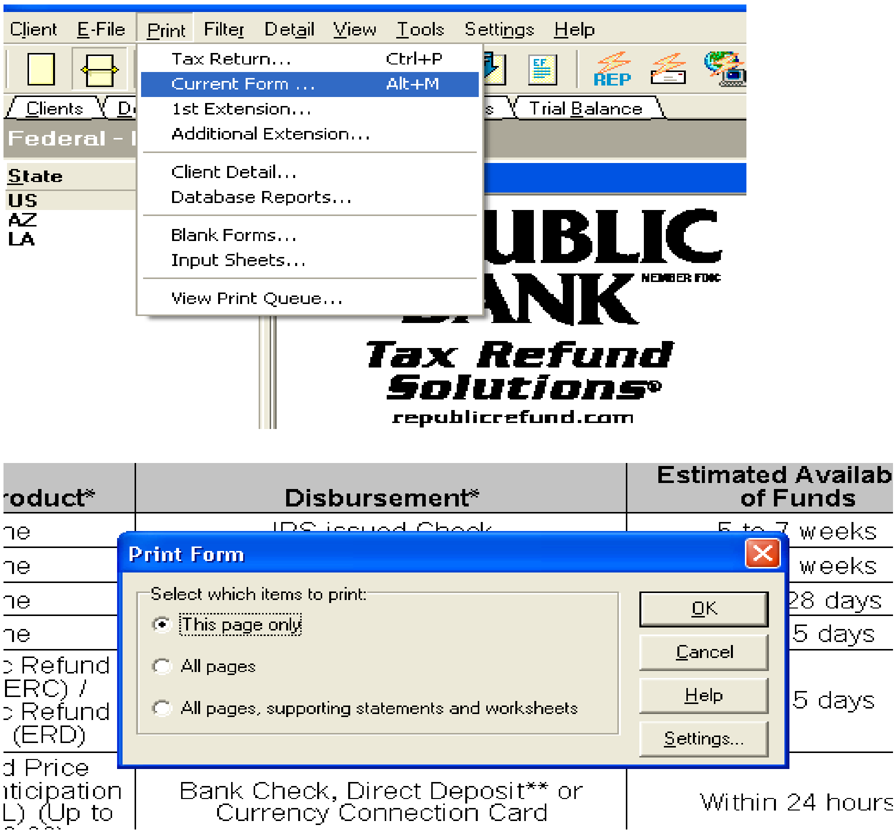
The taxpayer will receive their state refund in the same way as they received their Federal refund as specified in the Disbursement Method screen, either as a check, a direct deposit, or to their currency connection debit card.

Printing the Bank Application from your Lacerte Software

You can print the Bank Application in two ways. Please see steps below for printing the Bank Application by itself.

The Republic Bank Application, Consent to Disclosure and TILA when applicable will automatically print when the return has been designated as a Federal e-file return and an application type has been specified in Screen 4.5.

1) From the Forms view in the program, view the Bank Product Application, click Print on the menu bar, select Print Current Form. There will be an option to print the page displayed or all pages associated with the application.



Note: Once you've completed the tax return and converted it to electronic file format and created the Taxpayer Application, complete a file transfer using the TRS File Transfer program. This will transmit both the tax return and the application to Republic Bank for processing.

F.A.Q.'s

Q: Why doesn't Republic Bank have my client's files?
A: Possible reasons include:

- You have created and e-filed the federal return and chosen to create the state return with no bank products, then e-filed and saved the state return. When the Federal Acknowledgement file is received by the Lacerte software, the software will view the state return that was last done for that tax payer and NOT SEE that a bank product was chosen. It will then place the Acknowledgement file in a directory that is not made available to your Tax Product Software.
- Possibly, the returns that you created were not properly routed to Republic Bank. You must create returns according to the process explained in the 'Routing the Tax Return to Republic Bank' section on page 5, to get the return routed to Republic Bank. There is no other way to route a return to Republic Bank.
- Your Republic Bank File Transfer module isn't configured correctly with the Lacerte software. Verify your configuration settings in the Republic Bank File Transfer module to make sure the settings are pointed to the directories where your tax returns and acknowledgement files are being stored. For instructions on how to do this, refer to page 3 of this document.

Q. What files does Republic Bank need in order to process a bank product request?
A. Republic Bank will need the following files in order to process a bank product request:

- The Bank Application (.LEB) file
- The Tax Return (IRS) file
- The Acknowledgement (ACK) file

Q. Do I need to provide any additional information in Section 3.1 for the Bank Account and Routing information?
A. This is not required. By selecting an option in Screen 4.5, Republic Bank will handle funds distribution according to the product selected.

Q. What do I do if I have entered my Application Type but I cannot see my Bank App and/or TILA in the Forms view?
A. This is probably caused by the return not being marked as Electronic in Screen 1, Client Information. To mark the return as Electronic go to Screen 1 and check the Federal checkbox.

Q. What do I use my Lacerte Software for?
A. You will use your Lacerte Software for:

- Create the tax return and route it to Republic Bank.
- Create the Taxpayer bank product application.
- Convert the tax return into an electronic file format.
- Transmit the tax return to Lacerte.

Q. What will I use Republic Bank's Website for?
A. You will use the Republic Bank Website for:

- Download the File Transfer Module to send files to Republic Bank.
- Receive info from Republic Bank concerning bank products being processed.
- Print checks that are released by Republic Bank for your clients.
- Receive reports on fee payments made to your account by Republic bank.
- Correct Applications that have been rejected by Republic Bank.

Q. What files are exchanged between Republic Bank and Lacerte?
A. Lacerte users are direct filers with Republic Bank, meaning there are no files exchanged between Republic Bank and Lacerte. As a direct filer, you are responsible for sending all files needed to process a bank product request to Republic Bank. This is done using the Republic Bank File Transfer module which must be downloaded from Republic's website. (For instructions on downloading and using the File Transfer module, please refer to your Republic Bank File Transfer User's Guide.)

Q. Do I need to make any entries in Screen 4.4 for Republic Bank?
A. No. Leave the Refund Anticipation Loan field blank in Screen 4.4 and use only Screen 4.5 for Republic Bank products.

Q. Will a recovery rebate affect the amount of a RAL?
A. Yes. Line 6 of the TILA form, Total Refund Anticipation Loan Amount will be reduced by the amount shown on Line 70, page 2 of the 1040.