

SEE INTO THE FUTURE: IRS LIENS AND LEVIES

Tax Guard provides you with accurate, real-time visibility into your merchant's standing with the IRS. Our tax risk protection platform exposes tax problems **before** a lien filing is placed in the public record. The actionable insight offered by Tax Guard provides a comprehensive view into your merchant's tax compliance history and total liabilities, including penalties and interest.



1. PRE-FUNDING DUE DILIGENCE

You get actionable IRS insight before you fund. View a merchant's past tax compliance. Identifying potential risk allows you to mitigate tax issues, cash flow problems or financial instability **before** the IRS can issue levies. Fewer surprises. More certainty.

2. PORTFOLIO SERVICING

You can ensure that your merchant's stated income is their actual income, verified by the IRS. In addition, you can see up to three years' worth of tax returns, expenses and employer payroll information. An IRS levy can effectively shutter a business. That's why you need to know if the IRS can levy your merchant's terminal or bank accounts.



TAX GUARD REPORTS GIVE YOU:

- ✓ 10-year merchant tax compliance
- ✓ Total liabilities due to IRS in real-time, including penalties and interest
- ✓ Lien filings by date
- ✓ Potential for levies
- ✓ Missing IRS returns
- ✓ Missing Federal Tax Deposits
- ✓ IRS Installment Agreement monitoring
- ✓ Tax Risk Score
- ✓ Results for all name variations
- ✓ Tax Return Verification

FACT: Between 2010 and 2014 the IRS filed **51%** fewer tax liens. However, during the same time period delinquent taxpayer accounts have increased.

BOTTOM LINE: Tax-related lending risk has actually increased for merchant cash advance providers.