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Clients Who Don't Pass Know Your Customer (KYC) Authentication

Clients must be verified with KYC if they select Serve card as a disbursement method.

KYC is the acronym for Know Your Customer. It is the process of verifying the identity of a client. Amex performs KYC on every client that selects Serve card as a disbursement. A client must pass this process in order to be approved for an Amex account. KYC is performed in real-time while the client is at the tax preparer's desk.

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Common Reasons for Not Passing KYC

The information below provides more detailed guidance related to the top four scenarios/KYC response messages that you may encounter when clients choose to have their Tax Refund disbursed to a Serve Card but do not pass KYC.

Message #1

"We are **unable to create a Card account** for the client at this time. Please select a different disbursement method."

- Serve.API.Customer.PUT.ObjectAlreadyExists.NationalIdentifier
- Serve.API.Customer.PUT.RiskDecline.Generic

Resolution

American Express is unable to create a new account for clients in this scenario, and it is highly unlikely this situation can be resolved over the phone during the tax interview. Therefore, direct clients to:

- Call **855-431-6040** to get more information after the tax interview.
- Choose a different disbursement for their Tax Refund.

Reminder: If applicable, clients can continue to choose Serve Card for their Refund Advance, but it's very important to convey the conditions that appear in red text box in ProFiler to clients so they understand what will happen if their total Refund Advance loan disbursements exceed \$1,000.

Message #2

"There is a mismatch between **client's last name and SSN**. Please confirm last name and SSN and try again."

- Serve.API.Customer.PUT.RiskDecline.SSNNotVerified

Resolution

Verify the client's name and SSN, and confirm that you entered them correctly into ProFiler. If they are correct, this situation may indicate that an existing account opened by the client, American Express or otherwise, contains inaccurate information. This is something the client will want to resolve **after the interview**. Inaccurate or inconsistent data with any credit card company or bank will disallow the opening of any new account that involves a KYC process.

This situation cannot be resolved, so clients must choose a different disbursement option for their Tax Refund.

Reminder: If applicable, clients can continue to choose Serve Card for their Refund Advance, but it's very important to convey the conditions that appear in the red text box in ProFiler to clients so they understand what will happen if their total Refund Advance loan disbursements exceed \$1,000.

Message #3

"Email address provided is associated with an existing prepaid Card account. Please ask client for a different email address and try again."

- Serve.API.Customer.PUT.ObjectAlreadyExists.EmailAddress

Resolution

The email address for an account must be VALID and UNIQUE.

In this scenario, clients can choose to provide a different email address. If they don't have another email address they can choose to create a new email address. They could use their smartphone to set up an email account. It typically only takes a few minutes.

Once you receive the new information from the client and make the necessary corrections in ProFiler, attempt KYC again.

Message #4

"Client has exceeded the limit of 5 active prepaid Cards. Please use one of the client's existing cards or select a different disbursement option."

- Serve.API.Customer.PUT.Exceeded.Limit.Account

Resolution

If clients want to close an active prepaid card account, let the client use the Tax Preparer line while they are at the desk to do so: **888-544-4069**. The closing of the account can be accomplished over the phone. After a wait period of 5-10 minutes, attempt KYC again.

Best Practice: Make efficient use of this 5-10 minutes by answering tax questions, talking about Reviews, Ratings and Referrals, promotions, etc.

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If the Client Does Not Pass KYC

Standard Refund

Clients who **don't pass KYC**, but chose to have their refund disbursed onto a Serve card, will be prompted to select a different disbursement method for their Tax Refund and their Refund Advance Loan, if applied for, during the ProFiler interview.

Refund Advance (RA)

If clients do not pass KYC, they cannot have their Refund Advance loan loaded to a Serve Card.

If a client does not pass KYC, and is approved for a loan larger than \$1,000, and receives an Early Refund Advance loan, the Early RA is loaded onto a Temp Serve Card, and the remainder of their loan is disbursed as a bank-issued check. **All funds** will be disbursed as a bank-issued check and received by the client within 4-6 business days. Then, the remainder of their loan may be disbursed as a bank-issued check.

However, if they are not eligible to set up an account nor to receive a personalized card in the mail, clients will **not receive a permanent Serve Card**. They will receive an "Account Declined" email from American Express. This applies to both the RA Loan disbursement and the Tax Refund disbursement.



Remind clients not to throw out their Serve Card after receiving their Refund Advance, as they may receive their Tax Refund on the Temp Serve Card too.

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Exceptions

A small number of clients who are **approved for a Refund Advance of greater than \$1,000** and who **do not pass KYC** may have some or all of their **Refund Advance flipped to check**. This means they will receive a bank-issued check directly from MetaBank.

- **KYC declined Refund Advance Sign & Save/paystub:** If the client is approved for an RA greater than \$1,000, the first disbursement of their RA will be loaded onto the temporary Serve card and the second disbursement they receive, after they provide their W2s, will be sent as a check from MetaBank.
- **KYC declined Refund Advance with W2s:** If the client is approved for an RA greater than \$1,000, their entire RA will be sent as a check from MetaBank.

In both cases, clients will receive an email notifying them that their RA has been flipped to check and it will be mailed to their home address, as it was recorded in ProFiler. This bank-issued check will be sent directly from MetaBank and should arrive via USPS in 3-5 business days.

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Updating the Mailing Address for the Check

If a client's loan has been flipped to check and the mailing address on their loan application is incorrect, ask that they mail or fax copies of the following required documentation to verify the new mailing address:

- Government-issued photo ID
- Social Security Card
- The current bill including the client's name and current U.S. physical mailing address
 - This can include: utility bill, landline phone bill, paystub, W2, or tax return.



Ask the client to write their date of birth and last 4 digits of their SSN on each page sent.

Documentation must be faxed or mailed to MetaBank.

MetaBank Customer Service
Attn: Refund Advance
PO BOX 91607
Sioux Falls, SD 57109

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Estimated Arrival of Check

The check is printed and mailed from the bank and will usually arrive within 2-4 business days at the mailing address provided.

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FAQs

Can a client reuse a Card from last year or existing Serve or Bluebird card?

Yes, as long as the cardholder's Social Security Number (SSN) matches the Primary Taxpayer's SSN. For example, a husband cannot use his wife's card if the wife is not the primary taxpayer on the tax return. TIP: If at any point in time you experience issues with using an existing card, simply issue the client a new Serve Card at the desk.

What are common reasons for why a client may be declined for an Amex account?

- Email address provided is already associated with an existing Amex Serve account under a different SSN than the primary taxpayer (no shared email addresses).
- Mobile phone number provided is associated with an existing Serve account under a different SSN than the primary taxpayer (no shared phone numbers).
- SSN and first name mismatch
- The SSN used belongs to a deceased person.
- City/State/Zip mismatch
- P.O. Box address was provided. P.O. Box addresses are **not allowed**.
- First name and/or last name are a single character.
- The client had a previous account with American Express that was closed due to fraud/risk related reasons.
- The recipient did not meet the minimum age requirement of 18 years old to receive the Serve Card.
- Exceeded the number of open allowable Accounts at one time (5 Serve Accounts).

Why did my client get declined this year but was approved last year?

A client who was approved for an account last year is not guaranteed an approved account this year due to the reasons listed above.

Why did my client's Refund Advance Sign and Save (RA SNS) load to Card but the second Refund Advance disbursement flip to check?

In certain instances for RA SNS, a client may have been declined for a permanent card but we were still able to load their first portion of the RA onto the temporary card because there is a \$1,000 limit on temp cards. However, when this

person comes back and we confirm with their W2 info that they indeed qualify for more than \$1,000 for the RA, the rest of the RA amount will be flipped to check, since it will put them over the \$1,000 KYC declined temp card limit.

How long does it take for my Refund Advance flip to check to arrive?

The check is printed and mailed from the bank and will usually arrive in 3-5 business days at the mailing address provided during the application process.



Please ensure that the address we have on file for the client is the most current mailing address to avoid delays for receiving checks.

What if my client needs to change their mailing address for a check?

Contact Express Refund Advance Support at 855-610-3057 as soon as possible and let the agent know the address on the client's loan application was incorrect. The client will be required to mail/fax documentation verifying the new mailing address (i.e. a current utility bill or paystub with client's name and current US physical mailing address), along with a copy of a government-issued photo ID and the client's Social Security Card.

Documentation can be faxed to MetaBank at 605-977-0202 or mailed to:

MetaBank Customer Service
Attn: Refund Advance
PO BOX 91607
Sioux Falls, SD 57109

A new check will be mailed to the client via Priority Mail following new address and ID verification.

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