



ERO OPERATIONS GUIDE

My Role as an ERO

Responsibilities, oversight, security, and quality standards for the 2027 filing season

An Electronic Return Originator is more than a software user. The ERO controls the electronic filing process, protects the EFIN and taxpayer data, establishes office procedures, and makes sure returns are reviewed, authorized, transmitted, and monitored correctly.

This guide explains the day-to-day responsibilities of an ERO using TaxPrepBoss Software. It should be used with current IRS publications, bank enrollment documents, software instructions, and your signed TaxPrepBoss Software agreement.

2027 FILING SEASON

ROLE OVERVIEW

What an ERO is responsible for

An Electronic Return Originator is an authorized IRS e-file provider that originates an electronic return submission. In most offices, the ERO is also the business owner or manager responsible for how the office uses its EFIN, software, staff, and taxpayer information.

Area	ERO responsibility
EFIN and software	Control access, prevent unauthorized use, keep the IRS e-file application current, and use approved tax software.
Returns	Establish a consistent intake, preparation, review, signature, transmission, acknowledgment, and record-retention process.
Preparers	Confirm appropriate credentials, assign access, provide procedures and training, review work, and remove access when a preparer leaves.
Taxpayer data	Maintain a written security plan and use reasonable safeguards for electronic and paper records.
Fees and bank products	Disclose fees clearly, obtain required consents, avoid guarantees, and explain that the bank decides approvals and funding.

Your role is active

Software prompts and automated checks support the process, but they do not replace professional judgment or office oversight. If information is incomplete, inconsistent, suspicious, or unsupported, pause the return, ask reasonable follow-up questions, document the answers, and do not file until the concern is resolved.

The bank, the IRS, and TaxPrepBoss Software each have separate roles. The bank decides product approval and funding. The IRS decides return acceptance and processing. TaxPrepBoss Software provides access and support. The ERO remains responsible for the conduct and controls of the ERO's own office.

BEFORE FILING SEASON

Set up the office correctly

Complete these controls before preparers begin handling live taxpayer information or transmitting returns.

Maintain your IRS e-file account. Keep responsible official, address, ownership, and other application information current. Monitor your EFIN and protect it from unauthorized use.

Verify preparer readiness. Confirm each paid preparer has the credentials required for the work being performed, understands office procedures, and uses an individual account. Never share usernames or passwords.

Create and maintain a WISP. Use a written information security plan that addresses risks, staff access, service providers, incident response, and ongoing monitoring.

Secure every device and account. Use multi-factor authentication, current security software, strong unique passwords, automatic updates, encryption, secure backups, and restricted administrator access.

Protect paper files. Store paper taxpayer records in a locked cabinet or locked file box. Limit keys and access to individuals with a business need.

Document office procedures. Write down the required intake, due diligence, quality review, signature, transmission, reject-handling, payment, and record-retention steps.

Confirm fees and bank selections. Review your current software, service bureau, transmitter, bank, add-on, and taxpayer-facing fees. Do not rely on a prior-season schedule.

Test access. Confirm that your assigned OLT or TaxSlayer account works, users have the correct permissions, and support contact information is available.

Team training

If you want Ms. B to train your preparers in Tax Basics, the investment is **\$50 per preparer**. Training must be arranged before the class begins, and you must provide a roster with each preparer's name and email address. Contact taxprepbosssoftware@gmail.com to request availability.

RETURN WORKFLOW

What must happen for every return

Use the same documented workflow for returns prepared by you and returns prepared by members of your team.

Step	Control	Required action
1	Intake and identity	Collect complete taxpayer information and required documents. Resolve identity concerns and confirm names, taxpayer identification numbers, addresses, dates of birth, dependents, and banking details.
2	Due diligence	Evaluate whether the information is complete, consistent, and reasonable. Ask and document follow-up questions when facts do not make sense. Complete Form 8867 when required under the current rules.
3	Preparation	Enter information accurately, use the correct preparer identification, and do not omit income, inflate expenses, invent dependents, or manipulate credits to create a result.
4	Quality review	Review names, identification numbers, filing status, dependents, income, credits, withholding, direct deposit information, fees, and required forms before presenting the return for signature.
5	Taxpayer review and authorization	Give the taxpayer an opportunity to review the completed return. Obtain the required signed e-file authorization before originating the electronic submission. Never transmit an unsigned return.
6	Transmission and acknowledgment	Transmit only after all required reviews and signatures are complete. Monitor the acknowledgment and address rejected returns promptly.
7	Copies and records	Provide the taxpayer with the required return copy and disclosures. Retain authorizations, due diligence records, acknowledgments, and supporting documentation for the required period.

TEAM OVERSIGHT

When preparers work under your office

Having a team increases your responsibility. Owners and managers can face consequences when they know about due diligence failures, ignore warning signs, or fail to establish and enforce reasonable compliance procedures.

Your minimum team controls

- Give each preparer individual software access with only the permissions needed for the role.
- Explain office rules in writing and require preparers to follow the same intake and documentation standards.
- Provide annual training and confirm that preparers understand due diligence, security, signatures, fees, and escalation procedures.
- Review work regularly. New preparers and higher-risk returns should receive increased review.
- Require corrections before transmission and document coaching when a repeated issue appears.
- Deactivate access immediately when a preparer leaves or no longer needs access.
- Never allow another office, unrelated business, or unauthorized individual to use your EFIN.

Returns that require a pause

Stop the return and investigate when you see altered documents, missing income, unexplained household facts, conflicting dependent information, questionable Schedule C activity, direct-deposit information that does not belong to the taxpayer, identity concerns, a refusal to provide reasonable documentation, or pressure to transmit before review and signature.

If the issue cannot be resolved, do not file the return. Tax software is not permission to ignore facts that appear incorrect, incomplete, inconsistent, or suspicious.

QUALITY REVIEW

What the ERO should review

A review should be meaningful, documented, and completed before transmission. The level of review may increase for new preparers, complex returns, unusual facts, or repeated errors.

Before approval	Confirm
Taxpayer	Identity, filing status, dependents, income sources, address, contact information, and direct-deposit ownership.
Return	Math, credits, schedules, withholding, explanations, diagnostics, signatures, and all required forms.
Preparer	Correct PTIN and preparer information, adequate notes, proper documents, and completed due diligence records.
Bank product	Correct selection, required consents, clear fee disclosure, and no promise of approval or funding date.

Review frequency

Review every return under your office's required approval process. Use additional spot checks to identify patterns that may not be obvious from one return, including repeated filing-status errors, missing documentation, unusual refund results, bank-selection mistakes, and inconsistent fee entries.

When a mistake is found, correct the affected return before transmission, determine whether other returns may have the same issue, coach the preparer, and document the corrective action. Repeated or serious violations should result in restricted access or removal from the office.

The goal is not simply to clear software diagnostics. The goal is to confirm that the return is supported, accurate, authorized, and ready to transmit.

SECURITY AND RECORDS

Protect taxpayer data and your EFIN

Tax professionals are required to maintain safeguards for customer information. Security is an operating responsibility, not a one-time document.

Security practices

- Maintain, review, test, and update a Written Information Security Plan.
- Use multi-factor authentication for software, email, cloud storage, and any account containing taxpayer information.
- Encrypt sensitive data, keep systems updated, use security software, and maintain secure backups.
- Use secure portals for taxpayer documents. Do not send sensitive information through unsecured email or text messages.
- Limit data access to people who need it for their assigned work and maintain useful activity logs.
- Keep desks and printers clear of unattended taxpayer information. Lock paper records when not in use.
- Check your IRS e-file application and PTIN activity regularly for returns you do not recognize.
- Know how to report a suspected breach, lost device, compromised account, or unauthorized filing immediately.

Record retention

Forms 8878 and 8879 must generally be kept for three years from the return due date or the IRS received date, whichever is later. They should not be sent to the IRS unless requested. Required due diligence records are also generally retained for three years under the applicable rules. Review the current Form 8867 instructions and IRS guidance for the exact starting date and records required for each return.

Records should be indexed, retrievable, readable, protected from alteration, and available if requested. Electronic storage is permitted when it meets the applicable security and retrieval requirements.

EFIN protection

Your EFIN belongs to the authorized entity identified on the IRS e-file application. Do not sell, loan, share, or allow unauthorized use of it. Review return counts throughout the season and investigate anything that does not match your records.

FEES AND BANK PRODUCTS

Explain choices without making promises

Bank products are separate financial products. The IRS does not approve the taxpayer for an advance, control the bank's timing, or guarantee the amount. The participating bank makes the approval and funding decision.

Your responsibilities

- Explain the difference between an ERO or office loan, a preparation-fee advance, a taxpayer refund advance, and a faster-disbursement option.
- Use the current bank disclosures and explain all known fees and deductions before the taxpayer agrees.
- Explain that a taxpayer refund advance is a loan based on the anticipated refund and is subject to bank approval.
- Do not advertise or promise guaranteed approval, a guaranteed amount, or a guaranteed funding date.
- Obtain required taxpayer signatures and consents before disclosing tax information to a financial institution.
- Make sure the taxpayer understands where the IRS refund will be sent when a bank product is selected.
- Use only the fee elections approved for your office and reconcile funded returns, bank fees, software fees, and rebates against your records.

Your TaxPrepBoss Software selections

Your selected software platform, bank enrollment, service bureau fee, transmitter fee, Summer Rebate option, protection products, and other add-ons should match your approved renewal selections. Contact TaxPrepBoss Software before making a change that could affect setup, pricing, transmission, or payouts.

When to contact support

Contact support when you cannot access software, identify a setup or fee discrepancy, need help locating a bank resource, believe an account has been compromised, or need guidance on the correct support channel. TaxPrepBoss Software support does not replace the bank's underwriting department or the IRS.

Software support: taxprepbosssoftware@gmail.com

SEASON CHECKLIST

Stay in control throughout the season

Use this checklist as a quick operating reminder. Add office-specific procedures based on your staff, locations, services, and state requirements.

Daily

- Review returns awaiting quality review or taxpayer signature.
- Monitor accepted and rejected transmissions and correct rejects promptly.
- Confirm taxpayer documents and notes are stored in the correct secure record.
- Review access or security alerts and report anything suspicious.

Weekly

- Compare return volume to your IRS e-file application, PTIN activity, software reports, and internal records.
- Spot-check preparer work, due diligence notes, signatures, banking details, and fee disclosures.
- Review unresolved client issues, rejected returns, bank-product concerns, and support requests.
- Remove unnecessary user access and update passwords or permissions when roles change.

End of season

- Confirm acknowledgments and final statuses for transmitted returns.
- Reconcile software reports, bank funding, office fees, transmitter fees, and eligible rebates.
- Archive required records securely and apply the correct retention schedule.
- Deactivate seasonal users, review security logs, update the WISP, and document lessons for next season.

Quick access

OLT Software: mytaxoffice.com/main/pro/TAXPREPBOSS_login.php

TaxSlayer Software: taxprepboss.cloudtaxoffice.com

ERO Loan and Advance Guide: taxprepsoftware.org/ero-loan-guide

Software support and team training: taxprepbosssoftware@gmail.com

OFFICIAL REFERENCES

Keep the current rules within reach

Rules, forms, bank programs, fees, and software features can change. Review the current version of each governing source before relying on a prior-season procedure.

IRS Publication 1345

Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns

irs.gov/pub/irs-pdf/p1345.pdf

IRS Publication 3112

IRS e-file Application and Participation

irs.gov/pub/irs-pdf/p3112.pdf

IRS Publication 4557

Safeguarding Taxpayer Data

irs.gov/pub/irs-pdf/p4557.pdf

IRS Publication 5708

Creating a Written Information Security Plan for your Tax and Accounting Practice

irs.gov/pub/irs-pdf/p5708.pdf

Form 8867 and instructions

Paid Preparer Due Diligence Checklist and current instructions

irs.gov/forms-pubs/about-form-8867

Important notice

This guide is for general education and office operations. It is not legal advice, a substitute for the current IRS rules, or a guarantee of IRS acceptance, bank approval, funding, rebate eligibility, or payment timing. The current IRS publications, tax law, bank documents, software terms, and signed TaxPrepBoss Software agreement control when they differ from this guide.