

H&R Block First in Prepaid Card Industry to Provide Mobile Check Cashing, Instant Cash-Back Rewards

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Emerald Prepaid Mastercard(R) Launches New Online Tools, Smartphone Apps, Retailer Rewards

Dec 04, 2012 (Marketwire via COMTEX) --H&R Block (NYSE: HRB) has announced new consumer benefits providing instant cash rewards from select retailers and instant access to funds via mobile check deposit. The Emerald Prepaid Mastercard®, having been named one of the top 3 consumer-friendly prepaid cards in a study by Bankrate.com*, is one of the lowest cost, client-friendly prepaid programs in the industry.

Approximately 60 million consumers choose alternative banking methods. Even with new providers, such as Chase Liquid^(SM) and American Express Bluebird®, the Emerald Card is the only prepaid card with a bundle of services providing:

- Instant mobile deposit
- Instant cash rewards
- Ability to load prepaid cell phone minutes
- Access to savings account
- Access to line of credit
- Ability to write checks.

"Combining these new features with no activation, monthly account or purchase fees, our Emerald Card is a world-class checking account alternative," said Susan Ehrlich, president of H&R Block Financial Services.

Instant cash as close as the phone

The Emerald Card is the only prepaid debit card providing clients immediate access to funds deposited via an innovative remote check capture feature in the Emerald Car Mobile Banking App™. H&R Block introduced this feature to enable the user to snap a picture of a check with the phone's camera and instantly deposit the funds to the account upon check approval. This [check-to-card feature](#) delivers convenience in loading funds onto the Emerald Card -- saving time and money -- while providing immediate availability to funds.

Use has its rewards

H&R Block also has announced another first in the prepaid market with [H&R Block Emerald Cash Rewards\(SM\)](#). H&R Block has partnered with national retailers to provide cardholders more than \$100 in free instant reward offers every month.

"It's the best kind of instant rewards program there is," Ehrlich said. "There are no coupons to clip or points to track -- ever."

Cardholders simply use their Emerald Card for everyday purchases at participating merchants and get instant cash rewards from popular [restaurants and major home goods, electronics and apparel retailers](#). When clients shop at these participating merchants and use their Emerald Card, the cash back reward instantly is loaded onto the card.

A new way for prepaid

H&R Block recently launched a [new online banking site](#) for clients, as well as fully integrated free apps for iPhone®, iPad® and Android®.

H&R Block's [Emerald Online](#) and mobile app enable cardholders to review account activity and manage their money at home or on the go. Emerald Online is powered by industry-leader Plastyc**, which recently was named as providing one of the best consumer value programs in the prepaid industry.*

By visiting www.hrblock.com/emeraldcard, cardholders will benefit from a new interface to perform the following tasks and more with greater ease:

- Access transaction history and balance
- Issue personal checks or pay bills

- Add prepaid minutes to their cell phone
- Sign up for text and email alerts.

"H&R Block is more than the nation's largest tax preparation company. We have been helping millions of consumers redefine their banking relationship," said Aaron Caid, vice president of H&R Block's prepaid division. "Our focus is on providing the prepaid consumer a great low-cost alternative for managing everyday finances conveniently and securely."

*See [Bankrate.com 2011 prepaid card survey](#).

**Plastyc was chosen as a 2012 Paybefore Awards winner in the Best Consumer Value in prepaid category for its UPSide Visa® prepaid card program.

About H&R Block

H&R Block, Inc. (NYSE: HRB) is the world's largest tax services provider, having prepared more than 600 million tax returns worldwide since 1955. In fiscal 2012, H&R Block had annual revenues of \$2.9 billion and prepared 25.6 million tax returns worldwide. Tax return preparation services are provided in [company-owned](#) and [franchise](#) retail tax offices by nearly 100,000 professional tax preparers, and through H&R Block At Home™ digital products. H&R Block Bank provides affordable banking products and services. For more information, visit the [H&R Block Online Press Center](#).

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