H&R Block Emerald Mastercard(R) Top of Wallet Winner, Offers Increased Reload Locations at Low Fees

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New Network Includes Reload for as Low as \$1.95 at Select 7-Eleven Locations

KANSAS CITY, MO -- (Marketwired) -- 01/28/14 -- H&R Block (NYSE: HRB) - H&R Block Emerald Prepaid Mastercard was named one of the winners of the coveted Top of Wallet category by industry publication Paybefore this week.

In addition, the company announced a partnership that will significantly increase the reload location sites for the <u>Emerald Card</u>. In conjunction with InComm, a leading prepaid product and transaction services company, consumers can receive additional savings and convenience by reloading at more than 60,000 Vanilla Reload locations.

"Winning this award is like being named best picture at the Oscars [®]," said Greg Quarles, president of H&R Block financial services. "We are pleased that the industry is recognizing what our clients already know, we are one of the best prepaid cards for consumers."

Reload and go

In partnership with InComm's <u>Vanilla Reload network</u>, Emerald Card clients can reload their Emerald Cards at participating 7-Eleven locations for as low as \$1.95. Cards also can be reloaded at CVS/pharmacy, Dollar General, Family Dollar, Office Depot, Walgreens, and Walmart for up to \$3.95.

"Our clients like the convenience and security of the card, and the control it gives them over their finances," Quarles said. "The additional reload locations available to them now through our Vanilla Reload partnership offers our clients additional convenience to meet their needs."

The Top of the Wallet recognition and recent ratings by <u>top publications</u> are the result of the card's low fees, user-friendly features, online functionality, security and now increased reload locations. There are no monthly fees to use the card, no fees to make purchases. The Emerald Card is the only prepaid debit card that provides clients immediate access to funds deposited via an innovative remote check capture feature in the Emerald mobile app.

Close to 2.5 million H&R Block clients opted for the Emerald Card in 2013, loading more than \$8.7 billion. Since the Emerald Card's launch in 2006, more than \$50 billion has been loaded onto Emerald Cards.

The Emerald Card is one of the three largest prepaid card portfolios in the country and ranked among the top three consumer-friendly prepaid cards by Bankrate.com. Last year the <u>Emerald Card Mobile BankingTM app</u> was named the Outstanding Mobile Wallet and Mobile Application by Paybefore.

About H&R Block

H&R Block, Inc. (NYSE: HRB) is the world's largest consumer tax services provider. More than 625 million tax returns have been prepared worldwide by and through H&R Block since 1955. In fiscal 2013, H&R Block had annual revenues of \$2.9 billion with 25.4 million tax returns prepared worldwide. Tax return preparation services are provided in <u>company-owned</u> and <u>franchise</u> retail tax offices by over 80,000 professional tax preparers and associates, 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 Newsroom.

About Paybefore

Paybefore is the leading information provider to prepaid, mobile and emerging payments industry professionals, offering the latest news, commentary and analysis. Paybefore's family of industry publications includes: Paybefore.com; Pay NewsTM; Pay GovTM; Pay WeekTM; Pay Op-EdTM; Pay MagazineTM, a biannual print publication featuring in -depth articles on the opportunities, challenges and trends in the global payments industry; and the only industry directory, Pay ConnectTM buyer's guide, available online and in print. Visit us at www.paybefore.com.

About InComm

InComm is a leading provider of cutting-edge prepaid products, services and transaction technologies to retailers, brands and consumers. InComm supports more than 400,000 points of distribution and helps retailers build prepaid card destinations, connects brands with new markets and gives consumers a simple, secure shopping experience. InComm stays ahead of emerging trends by analyzing market needs and leveraging its global, innovative commerce platform, go-to-market expertise and extensive partner relationships. With 123 global patents, InComm is headquartered in Atlanta and has offices in North and South America, Europe and the Asia-Pacific region. For more information, visit www.incomm.com or follow us on Twitter at www.twitter.com/incomm..

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Source: H & R Block