



serve[®]

Taxpayer FAQs

A Reloadable Prepaid Account

What is American Express Serve[®]?

American Express Serve is a Reloadable Prepaid Card that can provide a great way for you to get access to your IRS refund quickly and easily. It offers free ATM withdrawals at over 24,000 ATMs,¹ free Direct Deposit, and free Online Bill Pay. There is also no credit check or minimum balance to maintain.

Why should I get my refund on Serve?

With American Express Serve, you avoid paying check cashing fees and can access your IRS refund quickly and easily. Serve also comes with a host of features and benefits that can help you manage your money now and in the future. You can get the American Express Serve Mobile App² so you can check your balance and recent transactions, pay bills on the go, add checks, and send money to family or friends who have a Serve Account.

How do I sign up for Serve?

Just tell your tax preparer that you would like to put your tax refund on Serve and he or she can register you for free at the same time as your taxes are being prepared. It's that easy!

What happens after I register?

If approved, your Personalized Serve Card will be shipped and will arrive in the mail 7–10 days later. You will also receive a Welcome Email with general information to introduce you to Serve and its benefits. As a reminder, once your IRS refund is processed and available from the government, it will be added onto the Card. You must activate the Card to start using it.

You will also receive an email within a few minutes of registering to guide you through the Online Account setup. Setting up your Account is necessary to access features such as Direct Deposit, Online Bill Pay and Subaccounts, and use the Serve Mobile App.

Where is Serve accepted?

Serve is accepted virtually anywhere American Express[®] Cards are accepted.

Which ATMs can be used for withdrawals?

You can get FREE ATM withdrawals at over 24,000 ATMs nationwide. And, you can withdraw cash using your American Express Serve Prepaid Card at virtually any ATM worldwide.¹

Is there a fee to sign up and use Serve?

There is no fee to register for Serve or to load your IRS refund onto a Serve Account. There is a \$1 monthly fee which can be waived if you do any of the following during each monthly statement period:

- Receive a Direct Deposit
- Add \$500 or more to your Account³
- Have your Account in Softcard[™]

Where can I get more information on Serve?

Ask your tax preparer for more information about American Express Serve. You can also visit serve.com to learn more.

¹Transactions at non-MoneyPass[®] ATMs have a \$2.50 American Express Serve fee. ATM operator fees may also apply. See serve.com/atm for details.

²Data rates may apply.

³Receiving money from another Account holder does not count toward the \$500 load amount.