

**NEWS RELEASE**

# PayPal Introduces Free DIY Tax Filing for PayPal Debit Card Customers

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New partnership with april helps customers manage tax season and jumpstart their 2026 financial reset

SAN JOSE, Calif., Jan. 20, 2026 /PRNewswire/ -- PayPal today announced a new partnership with april, a leading embedded tax technology platform, allowing U.S. **PayPal Debit Mastercard®** customers 1 to file their 2025 federal and state tax returns2 for free using april's DIY tax filing service, saving approximately \$1603 in typical costs. With this partnership, PayPal keeps financial management in one convenient destination while expanding the suite of financial tools that help customers get more out of their money.

Customers can follow a simple step-by-step flow through april's tax engine to enter information, upload documents, and file electronically with the IRS for fast, secure processing. april delivers a frictionless filing experience that prefills information based on the data available in customer uploaded documents. For tax-filing questions, customers can use april's AI-powered chatbot or obtain live support for a fee. Through this streamlined experience, the average time to file is less than twenty minutes and april guarantees the maximum possible refund. 4 With PayPal, customers can pay state and federal taxes using flexible and rewarding ways to pay, receive their federal tax refund up to five days early 5 or deposit refunds into PayPal Savings, a high-yield savings account provided by Synchrony Bank 6.

"At PayPal, we're committed to giving our customers smarter, more rewarding ways to manage their money all in one centralized place, whether they are earning, spending, sending or saving," said Shanthi Sarkar, VP of Debit and Money Management at PayPal. "Our partnership with april empowers customers to manage even more of their finances in one trusted place, helping them streamline tax preparation and take meaningful steps toward setting up their finances for the year ahead."

"By connecting tax filing to where customers already manage payments, we can deliver better outcomes for both PayPal and its customers," said Ben Borodach, CEO and Co-Founder of April. "Together with PayPal, we're helping millions of customers simplify an essential and often complicated part of managing their finances."

In addition to taking advantage of free DIY tax filing, PayPal Debit Card customers can also get a jumpstart on their 2026 financial goals with:

- Flexible payment options:
  - PayPal gives customers choice and flexibility to pay their taxes in the way that best suits them, including with PayPal Credit<sup>7</sup>, which offers 6 months special financing on PayPal purchases of \$149 or more, PayPal Cashback Mastercard<sup>®8</sup>, and PayPal Debit Card.
- Early access to refunds:
  - Customers can receive their federal tax refund up to five days early with PayPal Direct Deposit, allowing them to use it immediately across millions of retailers.
  - Customers can also enroll in PayPal Direct Deposit and route part or all of each paycheck, including through participating payroll providers, into their PayPal Balance account, with funds available up to two days early.<sup>9</sup>
- Earn rewards:
  - With the PayPal Cashback Mastercard, customers can earn 3% cash back<sup>10</sup> when they checkout with PayPal, even during tax season.
  - For customers spending with their PayPal Debit Card, they can earn 5% back<sup>11</sup> on up to \$1,000 spend in the monthly category of their choice, such as fuel, groceries, and more.
- Earn interest:
  - Tax refunds can be transferred to PayPal Savings, a high yield savings account with a competitive APY, turning their refund into an opportunity to earn on their money.

PayPal Debit Card customers can begin to access the new April tax filing option starting today with the service rolling out to all U.S. PayPal Debit Card customers in the coming weeks.<sup>12</sup> For more information on how to file taxes through PayPal's partnership with April, customers can visit <https://www.paypal.com/us/digital-wallet/manage-money/tax-filing>. To sign up for a PayPal Debit Card, customers can select PayPal Debit Card in the PayPal app or online [here](#).

## About PayPal

PayPal has been revolutionizing commerce globally for more than 25 years. Creating innovative experiences that make moving money, selling, and shopping simple, personalized, and secure, PayPal empowers consumers and

businesses in approximately 200 markets to join and thrive in the global economy. For more information, visit <https://www.paypal.com>, <https://about.pypl.com>, and <https://investor.pypl.com>.

## About april

april is the only embedded, year-round tax platform built to power smarter financial decisions. From filing to planning to onboarding, april's white-labeled tools bring real-time tax intelligence into the platforms people already use, helping users understand the impact of every paycheck, equity transaction, or income shift, and stay on top of tax payments throughout the year. Built to handle even the most complex tax situations, april's AI-powered tax engine ingests data directly from partner apps to deliver accurate outcomes in record time—making tax planning and filing more connected, contextual, and accessible than ever. With API-first infrastructure and seamless data integrations, april helps partners deliver more value, deepen loyalty, and turn taxes into a strategic edge—for their clients and their business.

To learn more, visit [www.getapril.com](https://www.getapril.com).

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## DISCLOSURES:

The PayPal Debit Mastercard® is issued by The Bancorp Bank, N.A. (The Bancorp), pursuant to a license by Mastercard International Incorporated and may be used everywhere Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. The Bancorp is issuer of the Card only and not responsible for the associated accounts or other products, services, or offers from PayPal. PayPal is a financial technology company, not a bank.

The april service supports filing one state tax return per individual taxpayer.

The IRS estimates \$160 was the 2024 average tax filing cost burden for non-business taxpayers in its 2024 Instructions for Form 1040. This IRS estimate includes out-of-pocket costs to prepare or submit tax returns. Relative to this reported average cost burden, free federal and state tax filing could result in cost savings of \$160 or more. Maximum refund guarantee provided by april. If you find an error in the tax filing preparation that entitles you to a

larger refund (or smaller liability), April will refund any fees you paid April to use its service to prepare that return and you may use its service to amend your return at no additional charge. To qualify, the larger refund or smaller tax liability must not be due to differences or inaccuracies in data supplied by you, your choice not to claim a deduction or credit, positions taken on your return that are contrary to law, or changes in federal or state tax laws. Federal tax returns must be filed directly with the IRS. Early access to tax refund, as compared to receiving via standard banking direct deposit method, is subject to IRS timing, payment instructions, and customer having a PayPal Balance account in good standing.

PayPal Savings is provided by Synchrony Bank, Member FDIC. Money in PayPal Savings is held at Synchrony Bank. A PayPal Balance account is required to use PayPal Savings. PayPal is a financial technology company, not a bank, and is not FDIC-insured.

For offer terms and rates, see **terms**.

The PayPal Credit Card and the PayPal Cashback Mastercard® are issued by Synchrony Bank pursuant to a license by Mastercard International Incorporated. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated.

Early access allows access to your funds up to 2 days before the scheduled payment date. Early access depends on payer availability and when PayPal receives payment instructions.

Purchases are subject to credit approval, and the PayPal Cashback Mastercard must be used for payment. See

**Rewards Program Terms** for details and eligibility criteria.

Cash back awarded as points that can be redeemed for available options. **Terms apply.**

Tax filing services are provided solely by April Tax Solutions Inc. ("april"), and not by PayPal. PayPal does not provide tax, legal, or accounting advice, and users should consult a qualified professional for personalized guidance.

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