

## **Tipalti Account Registration Guide**

**DISCLAIMER:** This document is for informational purposes only, and should not be considered tax, financial, or legal advice. Consult a tax advisor to discuss your specific situation and tax obligations.

To create your Tipalti account (Parker Dewey’s payment platform), read your “Invitation to Parker Dewey’s Payment Portal” email from Parker Dewey. This email includes a unique registration link and a [registration tutorial video](#). Creating an account is only possible using the unique registration link in this email.

Tipalti is a secure system, and signing up only needs to be done once. **Ensure you complete all steps. Failure to complete all steps will result in no payment being disbursed.** Remember your email address and password for future reference. [Once you’ve created a Tipalti account, you can log in here.](#)

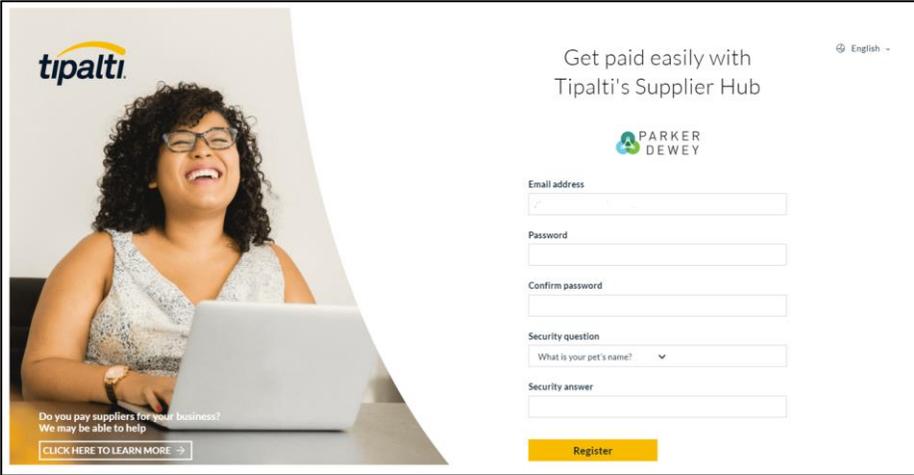
**IMPORTANT:** It takes 5 minutes to create a Tipalti account. When creating a Tipalti account, note:

1. Signing up only needs to be done once. If you already have an account, no action is required.
2. Input your legal first name and last name when creating the account and filling out Form W-9.
3. You can choose between 2 payment options that are at no-cost to you: a Direct Deposit/ACH payment to your preferred bank account (for U.S. bank accounts only) or by a mailed check. For a small fee, you can choose to receive your payment via a PayPal deposit. If you input incorrect bank account information, the payment attempt will fail and you will be charged \$20 for a 2nd attempt.
4. **FORM W-9:** You must complete a tax form within Tipalti – **select Form W-9**. On this form:
  - a. Fill out the required fields: your legal first and last name; type of organization; mailing address; TIN (SSN, ITIN, or EIN); signature; and email.
  - b. **If using a SSN or ITIN:** Put your name in the “Name” field. Check the **Individual/Sole Proprietor** option from the “Type of Organization” list. In the “Social Security Number” field, input your SSN or ITIN. Inputting an ITIN in a SSN field is allowable per [the form’s instructions \(page 4\)](#).
  - c. **If using an EIN:** Put your name in the “Name” field and your business name in the “Business Name” field. Select the proper “Type of Organization” option that corresponds to your business structure. If your business is a single owner LLC, check the **Individual/Sole Proprietor** option as it is considered a disregarded entity – read more about [disregarded entities](#) on the form’s instructions (page 3). Then, input your EIN in the EIN field.
  - d. For [tax purposes only](#), you are considered a U.S. resident alien if you meet the [IRS’ Substantial Presence Test](#). A U.S. resident alien is considered a U.S. person or individual (but not a citizen) for tax purposes only.
5. If you have questions, please email [support@parkerdewey.com](mailto:support@parkerdewey.com).

**Tax Disclaimer:** All compensation from Parker Dewey is taxable income and should be reported as self-employment income on your tax return. **TheDream.US recommends that Scholars save 30-35% of this compensation to pay taxes come tax season.** If you earned more than \$600 from Parker Dewey during the year, Parker Dewey will send you a completed Form 1099 between February-March of next year for you to report on your tax return. Please consult a tax advisor to discuss your specific situation and tax obligations. Review TheDream.US’ Tax Matters FAQs handout on our [ITIN webpage](#) for more information. The IRS has additional guidance on [managing taxes for your gig work](#).

**IMPORTANT:** Review the following pages for step-by-step account set-up instructions and screenshots. Specifically review Step 7 (pages 5 & 6) to fill out the electronic tax form correctly!

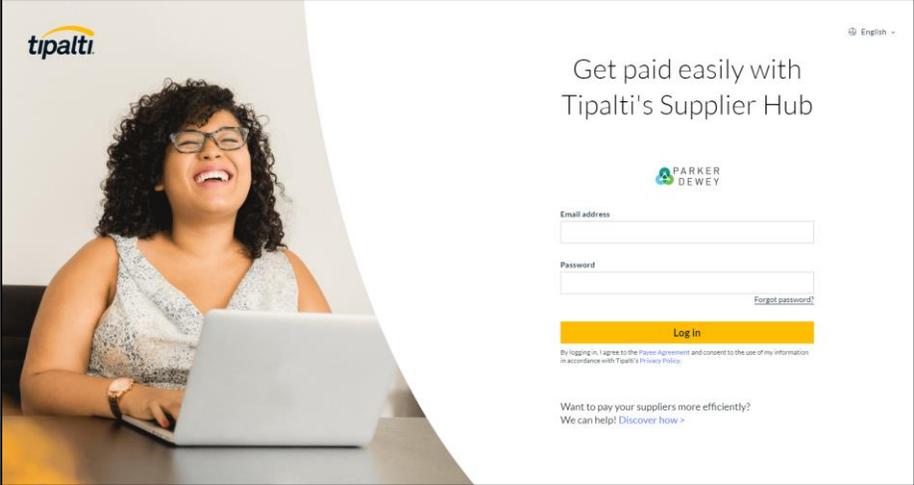
**STEP 1:** Click on the unique registration link from your invitation email from Parker Dewey. Fill out the fields to create an account. Remember your email address and password so you can access your account in the future!



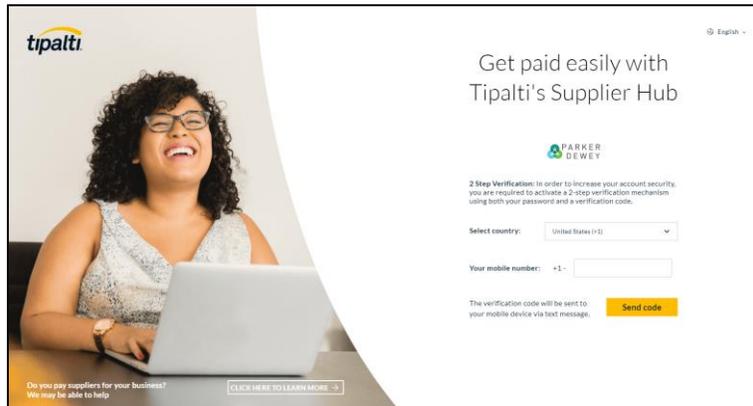
**STEP 2:** After registering for an account, click "Click Here" to log in.



**STEP 3:** Enter your email address and password to log into your Tipalti account.



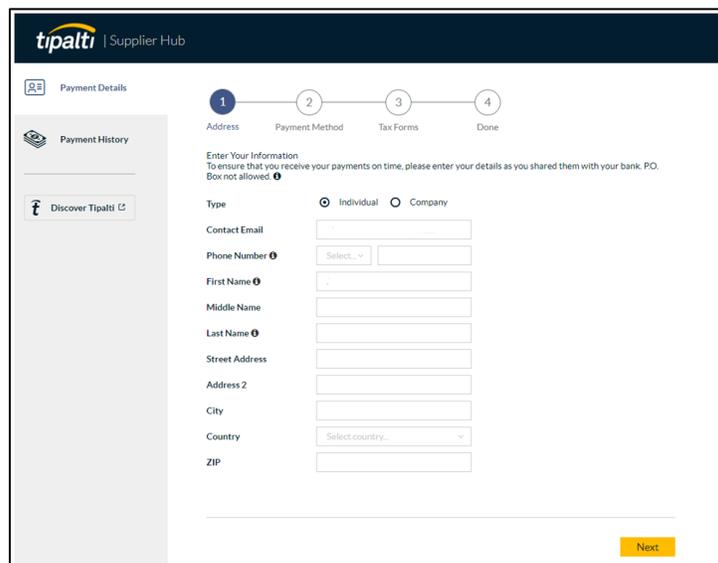
**STEP 4:** To increase your account security, complete the 2-step verification fields. Select the United States and enter your cell phone number. After you complete the fields, you will get a text message from Parker Dewey with a code. Enter that code online to complete the verification process.



**STEP 5: Address Section**

**If using a SSN or ITIN:** Select “Individual” as Type. Enter your personal information, including phone number, legal first and last name, and mailing address (a P.O. Box is not allowed). Ensure all information is correct and your name is the same as it appears on your bank statements. (Mis-matched names can lead to rejection of payment.)

**If using an EIN:** Select “Company” as Type. Enter your personal information, including phone number, legal first and last name, company name, and mailing address (a P.O. Box is not allowed). Ensure all information is correct and that your name and business name is the same as it appears on your business’s bank statements. (Mis-matched names can lead to rejection of payment.)



**STEP 6: Payment Method Section** Next, fill out the Payment Method information. Select the Payment Method (either Direct Deposit/ACH, mailed check, or PayPal). No transaction fees are associated with Direct Deposit or mailed check. For PayPal, there is a transaction fee of 2% of the amount + \$1. Also review [Tipalti’s Terms of Service](#) and [Tipalti’s Privacy Policy](#), and then check the box at the bottom.

**IMPORTANT:** Ensure you input your correct bank account information. If you input incorrect bank account information, the payment attempt will fail and you will be charged \$20 for a 2nd payment attempt.

### Payment Method Option #1 Screenshot - Direct Deposit/ACH (no transaction fee):

The screenshot shows the 'Payment Details' page in the Tipalti Supplier Hub. The progress bar at the top indicates four steps: 1. Address (checked), 2. Payment Method (current step), 3. Tax Forms, and 4. Done. On the left sidebar, there are links for 'Payment History' and 'Discover Tipalti'. The main form area includes a 'Payment Method' dropdown menu set to 'Direct Deposit / ACH'. Below this are fields for 'Name on Account', 'Bank Name', 'Routing Code', and 'Account Number'. There are also radio buttons for 'Account Type' with options for 'Checking' and 'Savings'. A note states 'No transaction fees.' and there is a checkbox to 'Agree to the Terms of Service and Tipalti's Privacy Policy.' At the bottom, there are 'Back' and 'Next' buttons.

### Payment Method Option #2 Screenshot – Mailed Check (no transaction fee):

The screenshot shows the 'Payment Details' page in the Tipalti Supplier Hub. The progress bar at the top indicates four steps: 1. Address (checked), 2. Payment Method (current step), 3. Tax Forms, and 4. Done. On the left sidebar, there are links for 'Payment History' and 'Discover Tipalti'. The main form area includes a 'Payment Method' dropdown menu set to 'Check'. Below this is a note: 'Checks are sent by post to the address below. Please allow 15 business days for the check to arrive. Checks are for deposit only, and cannot be transferred. The checks' currency will be as displayed above.' There are fields for 'Currency' (set to USD), 'Name on Check', and 'Address to Send Check' (with a placeholder address: '123 Somewhere Street, Phoenix, E'). A note states 'No transaction fees.' and there is a link to 'See Tipalti's Terms of Service and Privacy Policy.' At the bottom, there are 'Back' and 'Next' buttons.

### Payment Method Option #3 Screenshot – PayPal (small transaction fee):

The screenshot shows the 'Payment Details' page in the Tipalti Supplier Hub. The progress bar at the top indicates four steps: 1. Address (checked), 2. Payment Method (current step), 3. Tax Forms, and 4. Done. On the left sidebar, there are links for 'Payment History' and 'Discover Tipalti'. The main form area includes a 'Payment Method' dropdown menu set to 'PayPal'. Below this is a note: 'Fees listed at [www.paypal.com](https://www.paypal.com) may apply.' There are fields for 'Payment Currency' (set to USD) and 'Email Address'. Below these are fields for 'First Name' and 'Last Name' with a note: 'Please enter your first and last name as they appear on your PayPal account under the 'Profile' menu:'. A note states 'Transaction fees: 2% of the amount + USD 1.00, maximum USD 1.00. FX fees: View fees.' and there is a checkbox to 'Agree to the Terms of Service and Tipalti's Privacy Policy.' At the bottom, there are 'Back' and 'Next' buttons.

**STEP 7: Tax Forms Section** Complete the electronic Tax Forms section. **Select Form W-9.** Know that for tax purposes only, you are considered a U.S. resident alien if you meet the [IRS' Substantial Presence Test](#). A U.S. resident alien is considered a U.S. person/individual (but not a citizen) for tax purposes only.

**IMPORTANT:** See screenshot of the electronic Form W-9 on the next page. On this form:

1. Fill out the required fields: your legal first and last name; type of organization; mailing address; TIN (SSN, ITIN, or EIN); signature; and email.
  - **If using a SSN or ITIN:** Put your name in the “Name” field. Check the **Individual/Sole Proprietor** option from the “Type of Organization” list. In the “Social Security Number” field, input your SSN or ITIN. Inputting an ITIN in the SSN field is allowable per [the form’s instructions \(page 4\)](#).
  - **If using an EIN:** Put your name in the “Name” field and your business name in the “Business Name” field. Select the appropriate option from the “Type of Organization” list that corresponds to your business structure. If your business is a single owner LLC, check the **Individual/Sole Proprietor** option as it is considered a disregarded entity – read more about [disregarded entities](#) on the form’s instructions (page 3). Then, input your EIN in the EIN field.
  - **IMPORTANT:** Ensure the name you enter matches the name you entered in the Address Section. If the names do not match, you will receive an error.
2. For tax purposes only, you are considered a U.S. resident alien if you meet the [IRS' Substantial Presence Test](#). A U.S. resident alien is considered a U.S. person or individual (but not a citizen) for tax purposes only.

**STEP 8: Done Section** Once you fill out the electronic Form W9, you are all set! Ensure you complete all steps and see a similar screen as seen below. No confirmation email will be sent. You must complete all 4 steps to receive payment. If you don’t complete these steps, you will not receive payment. Note: If you input an incorrect TIN, you will receive an email that your TIN has failed validation and will need to log back in and edit your tax form before payment can be disbursed.

For reference, you can view your *Payment History* in the *Payment History Tab* on the lefthand menu. In time, the status of your payment will be listed there. Parker Dewey manually adds payment into the system so timing will vary.

Please continue to fill the W-9 form below: To submit a different tax form, [click here](#)

Substitute Form **W9** Request for Taxpayer Identification Number and Certification Rev. March 2024

Name (individual or company name as shown on your income tax return)  Required field

Business Name/Disregarded Entity Name (if different from above)

Check appropriate box:

- Individual/sole proprietor
- C Corporation
- S Corporation
- Partnership
- Trust/estate
- Limited liability company. Enter the tax classification:
- Other (Only list entity type not listed above) [\(see instructions\)](#)

Note: Check the "LLC" box above and enter the appropriate tax classification of the LLC, unless it is a disregarded entity. A disregarded entity should instead check the appropriate box for the tax classification of its owner.

Exemptions (codes apply only to certain entities, not individuals):

Exempt payee code (if any)

Exemption from FATCA reporting code (if any)

(Applies to accounts maintained outside the U.S.)

Please select type of organization

State  Required field

City  Required field

Address  Required field

Address2

Zip  Required field

Requester's name and address (optional)

List account number(s) here (optional)

**Part I Taxpayer Identification Number (TIN)**

Enter your TIN in the appropriate box. The TIN provided must match the name given on the "Name" line to avoid backup withholding. For individuals, this is your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the Part I instructions on page 3 ([fw9.pdf](#)). For other entities, it is your employer identification number (EIN). If you do not have a number, see How to get a TIN on page 3 ([fw9.pdf](#)).

Note: If the account is in more than one name, see the [instructions](#) for line 1. Also see "What Name and Number To Give the Requester" for guidelines on whose number to enter.

Please ensure the TIN entered below matches the name entered in the "Name" field.

Social Security Number (SSN)

Please only enter either your SSN or EIN number.

or

Employer Identification Number (EIN)

Please only enter either your SSN or EIN number.

**Part II Certification**

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and
- I am a U.S. citizen or other U.S. person (defined below), and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. If you have been notified by the IRS that you are currently subject to backup withholding, you must cross out item #2 above. You will need to print a hard copy of this form, cross out item #2 and e-mail a scanned copy of the signed form to [accounting@parkerdewey.com](mailto:accounting@parkerdewey.com). To download the form, [click here](#).

By typing my name and contact email address, I confirm that I agree to the electronic submission of my completed W9 form and that I accept that the information provided constitutes a legally binding digital signature.

Required field

Date Signed

Contact Email  Required field

**Tipalti's Electronic Form W-9:**

A screenshot of Tipalti's electronic Form W-9 is shown here. Below are helpful links:

- [About Form W-9](#)
- [Form W-9 Instructions](#)

**If using a SSN or ITIN:**

- Put your name in the "Name" field
- Check "Individual/Sole Proprietor" box from Type of Organization list
- Input SSN or ITIN in SSN field
- Complete all other required fields

**If using an EIN AND your business is a sole proprietor or LLC:**

- Put your name in the "Name" field
- Put your Business Name in the "Business Name" field
- Check "Individual/Sole Proprietor" box from Type of Organization list
- Input EIN in EIN field
- Complete all other required fields
- What's a [disregarded entity](#)? Read page 3 of form's instructions

<<< Remember – if you do not have a SSN, you can input an ITIN in the SSN field. Inputting an ITIN in a SSN field is allowable per [the form's instructions \(page 4\)](#).

<<< For [tax purposes only](#), you are considered a U.S. resident alien if you meet the [IRS' Substantial Presence Test](#). A U.S. resident alien is considered a U.S. person or individual (but not a citizen) for tax purposes only.