

# Electronic Filing Practice Test (Sample)

## Study Guide



**Everything you need from our exam experts!**

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# Introduction

Preparing for a certification exam can feel overwhelming, but with the right tools, it becomes an opportunity to build confidence, sharpen your skills, and move one step closer to your goals. At Examzify, we believe that effective exam preparation isn't just about memorization, it's about understanding the material, identifying knowledge gaps, and building the test-taking strategies that lead to success.

This guide was designed to help you do exactly that.

Whether you're preparing for a licensing exam, professional certification, or entry-level qualification, this book offers structured practice to reinforce key concepts. You'll find a wide range of multiple-choice questions, each followed by clear explanations to help you understand not just the right answer, but why it's correct.

The content in this guide is based on real-world exam objectives and aligned with the types of questions and topics commonly found on official tests. It's ideal for learners who want to:

- Practice answering questions under realistic conditions,
- Improve accuracy and speed,
- Review explanations to strengthen weak areas, and
- Approach the exam with greater confidence.

We recommend using this book not as a stand-alone study tool, but alongside other resources like flashcards, textbooks, or hands-on training. For best results, we recommend working through each question, reflecting on the explanation provided, and revisiting the topics that challenge you most.

**Remember:** successful test preparation isn't about getting every question right the first time, it's about learning from your mistakes and improving over time. Stay focused, trust the process, and know that every page you turn brings you closer to success.

Let's begin.

# How to Use This Guide

**This guide is designed to help you study more effectively and approach your exam with confidence. Whether you're reviewing for the first time or doing a final refresh, here's how to get the most out of your Examzify study guide:**

## **1. Start with a Diagnostic Review**

**Skim through the questions to get a sense of what you know and what you need to focus on. Your goal is to identify knowledge gaps early.**

## **2. Study in Short, Focused Sessions**

**Break your study time into manageable blocks (e.g. 30 - 45 minutes). Review a handful of questions, reflect on the explanations.**

## **3. Learn from the Explanations**

**After answering a question, always read the explanation, even if you got it right. It reinforces key points, corrects misunderstandings, and teaches subtle distinctions between similar answers.**

## **4. Track Your Progress**

**Use bookmarks or notes (if reading digitally) to mark difficult questions. Revisit these regularly and track improvements over time.**

## **5. Simulate the Real Exam**

**Once you're comfortable, try taking a full set of questions without pausing. Set a timer and simulate test-day conditions to build confidence and time management skills.**

## **6. Repeat and Review**

**Don't just study once, repetition builds retention. Re-attempt questions after a few days and revisit explanations to reinforce learning. Pair this guide with other Examzify tools like flashcards, and digital practice tests to strengthen your preparation across formats.**

**There's no single right way to study, but consistent, thoughtful effort always wins. Use this guide flexibly, adapt the tips above to fit your pace and learning style. You've got this!**

## Questions

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- 1. What type of fee can an Electronic Return Originator (ERO) charge for clients selecting RALs versus direct deposits?**
  - A. An ERO may charge one fee for clients who select RALs, and a different fee for those who select direct deposits into their own accounts.**
  - B. An ERO may charge a separate fee for Direct Deposit.**
  - C. An ERO may charge a fee that is a percentage of the refund.**
  - D. An ERO may charge a fee that is a percentage of the tax liability.**
  
- 2. What information is typically required for e-filing a tax return?**
  - A. Only the taxpayer's name and address**
  - B. Personal identification, income statements, and deduction information**
  - C. Bank account details and business licenses**
  - D. Only the amount owed in taxes**
  
- 3. What types of documents must be retained by an ERO along with Form 8453?**
  - A. Only Form W-2 forms.**
  - B. Supporting documents not included in the electronic records.**
  - C. Only copies of electronically filed tax returns.**
  - D. None of the above.**
  
- 4. What must an Electronic Return Originator (ERO) do if the IRS rejects an e-filed return?**
  - A. Inform the taxpayer if the reason for rejection increases tax due by \$10 or more**
  - B. Assist the taxpayer to file a paper return**
  - C. Inform the taxpayer of the reason for rejection only if it can be corrected**
  - D. Inform the taxpayer if the ERO cannot correct the reason for rejection**

- 5. What can be tracked when using e-filing?**
- A. Details about physical mailings**
  - B. The submission process of documents**
  - C. Printing records for submissions**
  - D. Communication with postal services**
- 6. Is it lawful for an ERO to charge fees based on a percentage of the refund?**
- A. Yes, it is a common practice**
  - B. No, it is prohibited**
  - C. Yes, but only for specific circumstances**
  - D. No, it is allowed under certain conditions**
- 7. What is a common misconception about e-filing?**
- A. It is always free**
  - B. It guarantees a faster tax refund**
  - C. It cannot be done for state taxes**
  - D. It is only available during tax season**
- 8. What is one challenge that users may face with e-filing systems?**
- A. Limited availability of forms**
  - B. Technical difficulties or system outages**
  - C. Mandatory use of physical mail**
  - D. Restricted access to case law**
- 9. Can a taxpayer amend an e-filed return to change their direct deposit selection?**
- A. No, it is not permitted.**
  - B. Yes, but only by telephone or in person at the IRS.**
  - C. Yes, as long as the amended return is timely filed.**
  - D. No, because the e-filed return cannot be amended.**

**10. Can Stephen Jones e-file his 2018 return on March 31, 2021?**

- A. Yes, because e-file closes on April 15, 2021.**
- B. Yes, if he is expecting a refund.**
- C. No, if he has a balance due.**
- D. No, because his return is late.**

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## **Answers**

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1. A
2. B
3. B
4. D
5. B
6. B
7. B
8. B
9. A
10. A

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## **Explanations**

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**1. What type of fee can an Electronic Return Originator (ERO) charge for clients selecting RALs versus direct deposits?**

**A. An ERO may charge one fee for clients who select RALs, and a different fee for those who select direct deposits into their own accounts.**

**B. An ERO may charge a separate fee for Direct Deposit.**

**C. An ERO may charge a fee that is a percentage of the refund.**

**D. An ERO may charge a fee that is a percentage of the tax liability.**

An Electronic Return Originator (ERO) may charge different fees depending on the services chosen by the client. When clients select Refund Anticipation Loans (RALs), they often pay a fee that may differ from the fee associated with direct deposits into their bank accounts, as the risks and costs involved in providing these services can vary significantly. RALs involve loans based on anticipated tax refunds, which generally entails additional risks for the ERO, as they must front the loan to the client while waiting for the IRS to process the tax return. This added risk can justify a higher fee structure compared to direct deposits, where the client simply receives their refund directly from the IRS into their accounts without the intermediary loan process. The flexibility to charge different fees allows the EROs to appropriately adjust the costs based on the services rendered and the associated financial risks. Understanding this fee structure helps clients make informed choices regarding how they prefer to receive their tax refunds.

**2. What information is typically required for e-filing a tax return?**

**A. Only the taxpayer's name and address**

**B. Personal identification, income statements, and deduction information**

**C. Bank account details and business licenses**

**D. Only the amount owed in taxes**

The correct choice highlights the essential components typically required for e-filing a tax return. Personal identification, income statements, and deduction information are critical for accurately preparing and submitting a tax return. Personal identification usually includes details such as social security numbers for the taxpayer and their dependents, which helps the tax authority accurately track the return. Income statements, like W-2s or 1099s, provide the necessary information about earnings, which is essential for calculating taxable income. Additionally, deduction information allows for determining any eligible expenses that can lower the overall tax liability, which is key to ensuring an accurate and beneficial tax outcome for the filer. The other options lack the comprehensive details necessary for accurate tax filing; they either include incomplete or irrelevant data points instead of the essential information required by tax authorities for processing returns. This comprehensive understanding helps ensure that taxpayers can accurately report their financial situations in compliance with tax regulations.

### 3. What types of documents must be retained by an ERO along with Form 8453?

- A. Only Form W-2 forms.
- B. Supporting documents not included in the electronic records.**
- C. Only copies of electronically filed tax returns.
- D. None of the above.

An Electronic Return Originator (ERO) is required to retain specific documents to ensure compliance with IRS guidelines and to support the electronic filing process. Among these, supporting documents that are not included in the electronic records must be retained alongside Form 8453. Form 8453, which is used to authenticate the electronic filing of a tax return, serves as a summary of taxpayer information and indicates that the taxpayer has given consent for the e-filing process. However, certain documentation, such as itemized deductions or other forms of income that support the information submitted electronically, may not be embedded within the electronic returns. Therefore, keeping these supporting documents is crucial for substantiating the claims made in an electronic return and for providing documentation if an audit occurs. Options suggesting either limited retention like only Form W-2 forms or just copies of the electronically filed returns do not capture the full scope of the records EROs need to maintain. Thus, retaining a complete set of supporting documents is necessary for verification and compliance with IRS regulations.

### 4. What must an Electronic Return Originator (ERO) do if the IRS rejects an e-filed return?

- A. Inform the taxpayer if the reason for rejection increases tax due by \$10 or more
- B. Assist the taxpayer to file a paper return
- C. Inform the taxpayer of the reason for rejection only if it can be corrected
- D. Inform the taxpayer if the ERO cannot correct the reason for rejection**

An Electronic Return Originator (ERO) has several responsibilities when an IRS rejection occurs, and informing the taxpayer is critical for proper communication and compliance. In this context, if the ERO cannot correct the reason for the rejection, it is vital to inform the taxpayer of this limitation. This allows the taxpayer to understand that they need to take further action, which may involve correcting the issue themselves or deciding on an alternative filing method. Being transparent about the inability to rectify the issue helps maintain trust and ensures the taxpayer is not left without guidance on what steps to take next. The ERO's role includes providing support during this process, and failing to communicate this information would leave the taxpayer uninformed about the status of their return. Recognizing the importance of informing the taxpayer properly aligns with the fundamental principles of providing efficient service and ensuring compliance with IRS procedures. Other responses may suggest that the ERO only informs the taxpayer regarding certain scenarios or requires assistance in filing a paper return, but they do not encapsulate the critical aspect of communication in the event that the ERO is unable to resolve the rejection on their own.

## 5. What can be tracked when using e-filing?

- A. Details about physical mailings
- B. The submission process of documents**
- C. Printing records for submissions
- D. Communication with postal services

When using e-filing systems, the submission process of documents can be thoroughly tracked, which is a significant advantage over traditional paper filing methods. E-filing typically provides users with real-time updates and confirmations indicating the status of submitted documents, including whether they have been received, processed, or if there are any issues that need attention. This tracking capability enhances transparency and allows individuals to confirm the timely submission of their documents. In contrast, details about physical mailings, printing records for submissions, and communication with postal services do not apply to e-filing, as these aspects are more relevant to traditional mailing methods. E-filing eliminates the uncertainties associated with postal services and physical documentation, providing a streamlined and efficient mechanism for managing the filing process.

## 6. Is it lawful for an ERO to charge fees based on a percentage of the refund?

- A. Yes, it is a common practice
- B. No, it is prohibited**
- C. Yes, but only for specific circumstances
- D. No, it is allowed under certain conditions

It is prohibited for an Electronic Return Originator (ERO) to charge fees based on a percentage of the refund. The IRS has established regulations that ensure tax preparation fees are transparent and fair to the taxpayer. Charging a fee that is contingent on the size of the refund can lead to conflicts of interest and can encourage unethical practices, where the preparer may make decisions based on their financial gain rather than the best interest of the taxpayer. This prohibition is part of the effort to maintain the integrity of the tax preparation process and to protect taxpayers from potentially manipulative or exploitative practices. By ensuring that fees are fixed or based on the complexity of services provided, the IRS aims to promote a fair and straightforward transaction between taxpayers and tax preparers.

## 7. What is a common misconception about e-filing?

- A. It is always free
- B. It guarantees a faster tax refund**
- C. It cannot be done for state taxes
- D. It is only available during tax season

A common misconception regarding e-filing is that it guarantees a faster tax refund. While e-filing can expedite the processing of a tax return compared to paper filing, the timeframe for receiving a refund is influenced by several factors beyond just how the return is submitted. For example, the accuracy of the information provided, whether the return requires additional review, and the specific financial institution processing the refund can all affect the speed of processing. Furthermore, during peak times, even e-filed returns might be subject to delays due to high volumes. Thus, it is essential to recognize that while e-filing may improve efficiency, it doesn't inherently ensure a quicker refund.

**8. What is one challenge that users may face with e-filing systems?**

- A. Limited availability of forms**
- B. Technical difficulties or system outages**
- C. Mandatory use of physical mail**
- D. Restricted access to case law**

One significant challenge that users may face with e-filing systems is the occurrence of technical difficulties or system outages. E-filing platforms rely on robust technology to facilitate the submission and processing of documents electronically. When these systems experience issues—such as server downtime, software bugs, or connectivity problems—it can inhibit users' ability to file documents on time or access important case information. These technical challenges can create stress and hinder the efficiency that e-filing aims to provide. Therefore, while e-filing is designed to streamline the process, the technology on which it depends can also pose challenges that users need to be prepared for. This aspect is crucial for users to understand as it underscores the importance of having contingency plans for filing documents, especially close to deadlines, in order to avoid potential negative outcomes associated with these electronic systems.

**9. Can a taxpayer amend an e-filed return to change their direct deposit selection?**

- A. No, it is not permitted.**
- B. Yes, but only by telephone or in person at the IRS.**
- C. Yes, as long as the amended return is timely filed.**
- D. No, because the e-filed return cannot be amended.**

The ability of a taxpayer to amend an e-filed return regarding their direct deposit selection hinges on the IRS regulations regarding amendments. The correct answer states that it is not permitted to change the direct deposit information once the e-filed return has been submitted. This restriction is in place to protect the integrity of payments and to prevent fraudulent changes that could impact the taxpayer's financial information. Taxpayers are encouraged to verify their bank details before submitting their return, as once the return is filed electronically, the direct deposit information cannot be altered through an amendment. Other choices, which suggest different avenues for changing this selection, do not align with IRS policies. The IRS mandates that the original return remains as filed, and any changes to the direct deposit would need to be addressed through a different process entirely, often by filing a new return or utilizing the appropriate administrative methods provided by the IRS.

**10. Can Stephen Jones e-file his 2018 return on March 31, 2021?**

**A. Yes, because e-file closes on April 15, 2021.**

**B. Yes, if he is expecting a refund.**

**C. No, if he has a balance due.**

**D. No, because his return is late.**

E-filing, or electronic filing, is generally permitted for a certain period surrounding a tax year's due date. For the 2018 tax year, the standard filing deadline was April 15, 2019, and while the IRS may allow some flexibility, the ability to e-file typically ends shortly after the close of the tax season for that year. In this case, the assertion that e-filing closes on April 15, 2021, applies to the return for the 2019 tax year, not the 2018 return, which means that e-filing for that year would not be available by that date. Thus, this choice does not recognize that by March 31, 2021, e-filing for the 2018 tax return is no longer an option. For the accurate evaluation, a person seeking to file a return late will commonly need to use paper filing or seek particular permissions for extenuating circumstances. This is especially true if they owe the IRS payment or if the return is significantly late, as specific penalties and interest apply. The most relevant fact here is that e-filing for the 2018 return is no longer possible and any assertion stating that e-filing remains open is incorrect based

## Next Steps

**Congratulations on reaching the final section of this guide. You've taken a meaningful step toward passing your certification exam and advancing your career.**

**As you continue preparing, remember that consistent practice, review, and self-reflection are key to success. Make time to revisit difficult topics, simulate exam conditions, and track your progress along the way.**

**If you need help, have suggestions, or want to share feedback, we'd love to hear from you. Reach out to our team at [hello@examzify.com](mailto:hello@examzify.com).**

**Or visit your dedicated course page for more study tools and resources:**

**<https://electronicfiling.examzify.com>**

**We wish you the very best on your exam journey. You've got this!**

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