

TRUST CENTER

User Acceptable Use Policy

The rules that govern use of SendTax by filers, tax-pro firms, and operators.

Effective: May 21, 2026 Owner: Howell & Gibbs LLC Status: v1 – initial publication

Review cadence: Semi-annual, or after any material change to data categories, regulatory obligations, or disposal mechanisms

1. Purpose and relationship to other documents

This User Acceptable Use Policy ("User AUP") describes the rules that govern use of SendTax by its users. It supplements — and does not replace — SendTax's [Terms & Conditions](#) and [Privacy Policy](#). Where this User AUP and the Terms address the same subject, the Terms take precedence as the controlling contractual instrument; this User AUP provides the operational detail.

This policy is companion to SendTax's **Information Security, Access Control, Encryption, Incident Response, Vendor Management, and Data Retention & Deletion** policies, and to the published Sub-Processor List.

This policy applies to users of SendTax, not to SendTax personnel. SendTax employees, contractors, and co-founders are governed separately by SendTax's internal **Employee Acceptable Use Policy**.

2. Who this policy applies to

This policy applies to every person and entity that accesses or uses SendTax, regardless of how they pay or whether they pay at all:

- **Filers** — individual taxpayers using SendTax to organize, store, and share their tax documents

- **Tax professionals** — PTIN-holding preparers and the firms they belong to, using SendTax to receive and manage tax documents on behalf of clients
- **Authorized representatives** — staff of a firm, family members assisting a filer, or any other person operating an account on another person's authorized behalf
- **Visitors** — anyone accessing the SendTax website without an account

By accessing SendTax, you agree to this User AUP. If you do not agree, do not access the service.

3. Account integrity

You agree that:

- **One human per account.** Each SendTax account corresponds to one identified individual. Shared accounts and pooled credentials are not permitted.
- **Accurate information.** You will provide accurate, current, and complete information at registration and keep it up to date.
- **Credential security.** You are responsible for the confidentiality of your credentials and for all activity that occurs under your account.
- **MFA when offered.** You will enable multi-factor authentication when SendTax offers it for your account, and you will protect your second factor with the same care as a password.
- **Prompt reporting.** You will tell SendTax at security@send.tax as soon as you suspect any unauthorized access to your account.

4. Permitted use

SendTax is built for two purposes:

1. **Tax document organization, storage, and exchange** between filers and the tax professionals who serve them
2. **Tax preparation workflow** for PTIN-holding preparers managing clients

Anything reasonably ancillary to those two purposes — viewing, editing, downloading, and sharing your own tax documents; receiving notifications from SendTax; integrating with permitted third-party services where SendTax offers such integrations — is also permitted.

Anything else is outside the intended use of the service and may be restricted under §5.

5. Prohibited use

The following uses of SendTax are prohibited. This list is illustrative, not exhaustive; the Terms & Conditions also list prohibited activities.

5.1 Fraud and illegal activity

You may not use SendTax to:

- File or assist in the filing of any tax return you know or reasonably should know to be false, incomplete, or fraudulent
- Commit, attempt to commit, or facilitate identity theft, refund fraud, return-preparer fraud, EITC abuse, or any other tax-related fraud
- Launder money, evade sanctions, or otherwise violate U.S. or any applicable foreign law
- Store, transmit, or share documents that you do not have the legal right to possess

5.2 Impersonation and unauthorized access

You may not:

- Impersonate any individual or entity, or misrepresent your affiliation with any person or organization
- Access, attempt to access, or share access to data belonging to another SendTax customer without that customer's authorization
- Acquire or use another user's credentials, login link, signed URL, or session token
- Bypass, attempt to bypass, or assist others in bypassing SendTax's authentication or authorization controls

5.3 Misuse of preparer/filer relationships

You may not:

- Act as a tax preparer on a filer's behalf inside SendTax without having received and retained the authorization required by IRS rules (e.g., Form 8821 or 2848 where applicable, or the equivalent state-level authorization)
- Continue to access a filer's data through SendTax after the underlying engagement has ended
- Use SendTax to solicit a client of another firm whose data you saw only because you had a working SendTax relationship with that client for a different purpose

5.4 Content abuse

You may not upload, store, or transmit through SendTax:

- Material you do not have permission to share (third-party copyrighted material outside fair-use limits, leaked or stolen documents, etc.)
- Malware, ransomware, viruses, worms, Trojans, or any code or content designed to disrupt or compromise systems
- Sexually explicit material involving minors, content depicting serious violence intended to incite harm, or other content prohibited by law
- Harassing, threatening, defamatory, or unlawfully discriminatory communications to other SendTax users or to SendTax personnel

5.5 Service misuse and reverse engineering

You may not:

- Use SendTax as a general-purpose file-storage, file-sharing, backup, or communication service unrelated to tax preparation
- Resell, sublicense, rent, lease, or commercialize access to SendTax except under a written agreement with SendTax
- Reverse engineer, decompile, disassemble, or otherwise attempt to derive the source code of SendTax, except to the extent permitted by applicable law
- Use SendTax to build or train a product or model that competes with SendTax, including using customer data, anonymized artifacts, or exported reports for such purposes

5.6 Automation, scraping, and load abuse

You may not:

- Use bots, crawlers, scrapers, or other automated means to access SendTax except through SendTax's officially documented integrations or with written permission
- Generate load that exceeds the rate limits SendTax has configured on specific endpoints. Current limits are enforced server-side and exist to keep the service usable for everyone
- Circumvent or attempt to circumvent rate limits, CAPTCHA, anti-abuse measures, or other technical controls
- Conduct vulnerability testing, penetration testing, or load testing against SendTax without prior written authorization. Coordinated security research is welcomed via §8

6. Obligations specific to tax professionals

If you use SendTax as a tax preparer, you additionally agree that:

- **Valid PTIN.** You hold a current, valid IRS-issued Preparer Tax Identification Number (PTIN). SendTax stores your PTIN as a required identifier on your preparer profile and enforces uniqueness at the database level.
- **IRS Publication 1345 compliance.** You will comply with the applicable requirements of IRS Publication 1345 ("Handbook for Authorized IRS e-file Providers of Individual Income Tax Returns"), including its security and record-retention obligations.
- **Circular 230 compliance.** You will comply with Treasury Circular 230 ("Regulations Governing Practice before the Internal Revenue Service"), including its standards of competence and conduct.
- **Authorization for each client.** You will obtain and retain the IRS-required authorization for each filer whose data you access inside SendTax (e.g., Form 8821, Form 2848, or equivalent state-level authorization as applicable). You will not access, copy, export, or share a filer's data without that authorization.
- **Client-data hygiene.** You will not export filer documents from SendTax for purposes outside the engagement, store them in unrelated systems, or share them with anyone who does not have a legitimate need to know.
- **Promptly terminating relationships.** When an engagement ends, you will mark the corresponding tenant-filer link as ended in SendTax (which revokes your firm's access on the next authenticated request, as described in the **Access Control Policy §4.3**).

- **Reporting incidents.** You will tell SendTax at security@send.tax as soon as you become aware of any compromise of client data routed through SendTax or of any suspected misuse of SendTax by another user.

7. Content uploaded by users

7.1 Ownership

You retain ownership of all documents and information you upload to SendTax. SendTax does not claim ownership of your tax documents, returns, or supporting records.

7.2 License to operate the service

To operate the service, you grant SendTax a limited, non-exclusive license to store, transmit, encrypt, render, classify, and otherwise process your uploaded content **solely for the purpose of providing the service to you and (where applicable) to your authorized tax professional.**

This license ends when your account is deleted, subject to the legal retention obligations described in the **Data Retention & Deletion Policy**.

7.3 Training data

SendTax does **not** use your documents to train models without your explicit opt-in. Anonymized contributions to model training are a separate, consent-gated feature; see the consent text in the product and the **Data Retention & Deletion Policy** §3.4 for retention details on contributed artifacts.

7.4 Responsibility for content

You are responsible for the accuracy and lawfulness of what you upload. SendTax does not pre-screen uploaded content but reserves the right to review, restrict, or remove content that violates this policy, the Terms, or applicable law.

8. Security research and responsible disclosure

SendTax welcomes good-faith security research.

You may, without prior permission, identify and report vulnerabilities by:

- Testing only against your own SendTax accounts, or accounts you have explicit written authorization to test
- Avoiding any access to, modification of, or exfiltration of other users' data
- Avoiding service disruption, including denial-of-service attempts and load-testing of production endpoints
- Stopping as soon as you confirm a vulnerability and reporting it privately

Report findings to **security@send.tax**. SendTax commits to:

- Acknowledging your report within **2 business days**
- Working in good faith with you under standard responsible-disclosure norms
- Not pursuing legal action against researchers who act in good faith under recognized safe-harbor norms (Computer Fraud and Abuse Act carve-outs for authorized testing and equivalent international frameworks)

SendTax does not currently operate a paid bug-bounty program; recognition is at SendTax's discretion.

9. Reporting policy violations by others

If you believe another SendTax user is violating this policy — for example, by accessing data they should not access, soliciting tax fraud, or harassing you — please tell SendTax at **security@send.tax** (for security or safety-related concerns) or **privacy@send.tax** (for privacy-related concerns). Reports are reviewed by SendTax personnel and may be investigated under the **Incident Response Policy**.

10. Consequences of violation

SendTax takes a graduated approach to enforcement. The actions available — singly or in combination — include:

- **Notice.** SendTax may contact the responsible account holder and ask them to stop.
- **Rate limiting or temporary restriction.** SendTax may apply additional technical limits to an account suspected of automated abuse or other load-related misuse.
- **Suspension.** SendTax may suspend access to the account while investigating.

- **Termination.** SendTax may terminate the account in accordance with the Terms & Conditions, including with respect to records SendTax is required to retain by law (see the **Data Retention & Deletion Policy**).
- **Reporting to authorities.** Where SendTax observes activity that may constitute a crime — particularly tax fraud, identity theft, or child safety violations — SendTax may report to and cooperate with the relevant law enforcement or regulatory authorities.
- **Cooperation in civil matters.** SendTax may comply with valid legal processes (subpoena, court order) requesting information about account activity.

Severity, intent, harm to others, and the user's history are all considered in choosing the response. Egregious violations (e.g., deliberate fraud, child safety violations, malware distribution) may result in immediate termination without prior notice.

11. Changes to this policy

SendTax may update this policy from time to time. Material changes will be communicated to account holders in advance through two channels:

- **In-app notification** when affected users next sign in to SendTax
- **Email notification** to the address associated with the account

Material changes take effect no fewer than **30 days** after notification, providing users an opportunity to review changes and raise concerns through privacy@send.tax. Non-material changes (e.g., clarifications, formatting) may take effect on publication.

Continued use of SendTax after a change takes effect constitutes acceptance of the updated policy.

This policy is reviewed at least semi-annually and additionally whenever:

- A regulatory obligation SendTax is subject to changes materially
- A new SendTax feature creates use cases not addressed here
- A real incident reveals a gap

12. Document control

Version	Date	Author	Notes
1.0	May 21, 2026	Holly Gibbs	Initial publication

13. Contact

Security disclosures and policy violations	security@send.tax
Privacy inquiries	privacy@send.tax
Operating entity	Howell & Gibbs LLC (operator of SendTax)