County of Riverside Treasurer Tax Collector

Request for Proposal

for Banking Services

and

Request for Information

for Electronic Bill Pay and Presentment

Proposals Due: October 5th, 2026

4080 Lemon Street, 4th floor

Riverside, California 92501

County of Riverside
Request for Proposals ("RFP") for Banking Services

Table of Contents

I. Introduction

The County of Riverside is one of California's largest and fastest-growing counties by area and population. Covering approximately 7,207 square miles, Riverside County ranks as the fourth-largest county by area in California and among the largest in the contiguous United States. With a population exceeding 2.5 million residents, the County has experienced consistent growth of approximately 6% to 7% annually.

The County provides services directly to residents and also acts as the Treasurer-Tax Collector for a number of public agencies within its jurisdiction, including school districts, special districts, and other governmental entities that designate the County as their treasurer. These entities include the Riverside County Office of Education (RCOE), Moreno Valley Unified School District, and Corona-Norco Unified School District, among others.

The intent of this RFP is to broadly consider the County's use of banking services and to identify future banking partners while also receiving information regarding financial institution's electronic bill pay and presentment offering.

The County intends to select one or more firms to provide the required services. To facilitate the evaluation of proposals, the services have been divided into three Service Groups and one Request for Information as listed below. Firms may propose to provide ***one or more*** of these services. It is possible that awards to multiple suppliers will be made, but it is the intention of the County to select only one (1) supplier for each Service Group.

Service Group 1: General Banking

Service Group 2: Property Tax and Healthcare Lockboxes

Service Group 3: Integrated Payables

Request for Information: Electronic Bill Pay and Presentment

The County invites proposals until 2:00 p.m. ET, October 5th, 2026, from qualified firms.

Each proposing firm should clearly state in the "Notice of Intent to Respond" form the Service Group(s) it is proposing to provide.

A. Schedule

Request for Proposals Issued	September 4, 2026
Notice of Intent to Respond Form Due	September 14, 2026, by 12:00 p.m. PT
Questions Due	September 14, 2026, by 12:00 p.m. PT
Responses to Questions Distributed	September 25, 2026
Proposals Due	October 5, 2026, by 12:00 p.m. PT
Interviews of Selected Firms	November, 2026

Supplier Selection/Contract Award	December, 2026

*The County of Riverside reserves the right to cancel and/or modify the RFP dates at any time.

Proposers are expected to fully inform themselves as to the conditions, requirements, and specifications before submitting proposals. Failure to do so will be at proposer's own risk, and they cannot secure relief on the plea of error.

B. Consultant

To assist with RFP evaluation efforts, the County has selected a third-party Consultant, PFM Group Consulting LLC ("Consultant"). The Consultant will advise the County on industry best practices with regard to the proposed service delivery model and shared supplier approach, supplier selection, and other activities as needed with supplier, product, or service transition. The Consultant will be a primary contact for proposer during the evaluation phase, which includes the period between proposal submission and Notice of Award. Proposers may not initiate contact with or pose questions directly to the County.

C. Intent to Propose

Prospective proposers who are interested in receiving addenda to this RFP, including responses to submitted questions from all participating firms, should complete **Attachment A: Notice of Intent to Respond** and submit it to treasuryproposalsubmission@pfm.com no later than Monday, September 14th at 12:00 p.m. PT. This will allow the County of Riverside to provide timely information to interested parties. Submitting the Notice of Intent to Respond form does not obligate the prospective proposer in any way. The required format for the submission of the Notice of Intent to Respond is Adobe PDF.

The effect of all addenda to the RFP documents shall be considered in the proposal, and said addenda shall be made part of the RFP documents. Before submitting a proposal, each proposer shall ascertain whether or not any addenda have been issued. Failure to include information provided on any such addenda in the proposer's proposal may render the proposal invalid and result in its rejection.

D. Submission of Written Questions

All questions about the RFP shall be submitted via e-mail to treasuryproposalsubmission@pfm.com by 12:00 p.m. PT on or before Monday, September 14th, 2026. Prospective bidders must submit questions using the template provided in **Attachment B: Q&A Template**.

All questions must be submitted on **Attachment B: Q&A Template** to include: The bidder's name, the RFP page number referenced, the Service Group number referenced, and the subject of the question. Questions should be directly tied to the RFP and asked in consecutive order, following the organization of the RFP. The required format for the submission of the Q&A Template is Microsoft Excel.

The County will provide written responses to questions from prospective institutions no later than Friday, September 25, 2026. If oral explanations or instructions are given to a prospective bidder, such instructions will not be binding on the County.

E. General Proposal Requirements

Careful attention must be paid to all requested items contained in this Request for Proposal. Please read the entire package before bidding.

Each proposal shall be prepared simply and economically avoiding the use of elaborate promotional materials beyond what is sufficient to provide a complete, accurate, and reliable presentation. For ease of review, the proposals must follow the outline in *Section F: Submission Instructions* of this solicitation.

Proposals must remain in effect for a period of not less than 180 days from the proposal date, unless noted in the transmittal letter.

All pricing proposals must remain in effect for at least 180 days beginning the next business day after the proposals are opened. The County of Riverside is not responsible for any costs incurred in the preparations and presentation of your proposal.

The selected proposer will be expected to enter into a contract or engagement letter with the County of Riverside in a form acceptable to the County.

F. Submission Instructions

In order to be considered for selection, bidders must submit an electronic response via email to Sarah Mayanja, Senior Managing Consultant, PFM Group Consulting at treasuryproposalsubmission@pfm.com. The responses must also provide the names, titles, phone numbers and email addresses of those individuals with the authority to clarify the information provided.

Proposals should be clearly marked "The County of Riverside - RFP for Banking Services." Responses to this solicitation must be received no later than 12:00 p.m. PT on October 5th, 2026, to be considered. Late proposals will not be accepted.

A complete Proposal shall include one (1) searchable electronic copy of each of the three attachments listed below in the required format. Please do not submit a scanned version of the physical response:

- Attachment C: Cover Letter & Supplemental Response (required format: PDF or MS Word)
- Attachment D: Technical Questions (required format: MS Excel)
  - Overview
  - SG1 – General Banking Questions
  - SG2 – Property Tax and Healthcare Lockboxes Technical Questions
  - SG3 – Integrated Payables Technical Questions
  - Request for Information – Electronic Bill Pay and Presentment (All bidders for the EBPP RFI should complete Tab 1: Overview and Tab 5: RFI - EBPP)
- Attachment E: Pricing Pro Forma (required format: MS Excel)
  - Pricing Questions
  - SG1 – General Banking Pricing Pro Forma
  - SG2 – Property Tax and Healthcare Lockboxes Pricing Pro Forma
  - SG3 – Integrated Payable Pricing Pro Forma

- Attachment F: SSAE Reports – Applicable SOC 1 and SOC 2 Reports
- Attachment G: Sample Contract
- Attachment H: Branch Analysis
- Attachment I: Returned Check Details
- Attachment J: Sample Analysis Statement
- Attachment K: Association for Financial Professionals (AFP) Service Code Report
- Attachment L: Glossary of Services

Submissions made in formats other than the required format listed for the attachment shall be deemed non-compliant and will not be evaluated.

No unsolicited corrected or resubmitted proposals will be accepted after the proposal submission deadline.

Compliance with the proposal submission deadline will be determined by proposal receipt time on the email submission.

It is the responsibility of the respondent to identify all proprietary information included in their bid proposal response.

G. Criteria for Evaluation and Selection

A preliminary evaluation will be conducted to identify the firms deemed fully qualified and best suited among those submitting proposals on the basis of the evaluation factors listed below (not in priority order):

Criteria	Max Points
Overall Experience and Institution Qualification ▪ Ability to fulfill requirements of the Scope of Services ▪ The experience, resources, and qualifications of the institution and individuals assigned to this account ▪ Relevant experience managing similar account relationships with other governmental institutions ▪ References ▪ Submission of all RFP documents in the format prescribed	**20**
Operational Requirements ▪ Demonstrates capability to meet the current needs and future operational / process requirements of the County ▪ Firm and branch locations ▪ Scope of services offered including degree of automation ▪ Technological capabilities and technology roadmap	**25**
Security and Regulatory Compliance ▪ Adequacy of financial controls, security and protection against loss ▪ Compliance with all applicable state and federal regulations for the services proposed	**10**
Transition ▪ Quality and scope of conversion / implementation plan ▪ Strength and experience of the transition team, and quality of IT resources committed ▪ Financial contribution toward transition ▪ The value of any new product or service suggestions or other new ideas and enhancements	**15**
Community Engagement and Social Responsibility ▪ Demonstrates a commitment to the local community through proposed educational programs, partnerships, programs or resources to support employees, local residents and businesses. ▪ Value of benefits offered to the County's employees	**5**
Cost Proposal ▪ Proposed fees, compensation and earnings rates (Although fees and compensation will be an important factor in the evaluation of proposals, the County is not required to choose the lowest cost firm.)	**25**

Price analysis is conducted through the comparison of price replies submitted. The maximum points will be awarded to the lowest acceptable price submitted. Proposers with higher prices will receive a fraction of the maximum points proportional to the ratio of the lowest price proposal to the higher price proposal. Price evaluation shall be based upon the following formula:

Example:

$$\text{Max. Allotted Points} - \left(\left(\frac{\text{Proposer's Price} - \text{Lowest Price Proposed}}{\text{Highest Price Proposed}} \right) \times \text{Max. Allotted Points} \right)$$

From this preliminary evaluation, the County will establish a short-list of firms that will be invited to make a finalist presentation. Scores will be reassessed given information presented or information clarified during the finalist presentation.

H. Finalist Presentations

The County intends to invite selected firms to meet with the evaluation team in November 2026. The top three vendors will be required to conduct in-person demonstrations in the County's main downtown building (4080 Lemon Street, 4th Floor, Riverside, CA 92501).

I. Effective Period of Proposals

Proposals must state the period for which the proposal shall remain in effect (i.e. how much time does the County have to accept or reject the proposal under the terms proposed). Such period shall not be less than 180 days from the proposal date.

J. Bid Reservations

Notwithstanding any other provisions of this RFP, the County reserves the right to award this contract to the firm(s) that best meet the requirements of the RFP, and not necessarily to the lowest cost firm. Further, the County reserves the right to reject any or all bids, to award in whole or part, and to waive minor immaterial defects in bids. The County may consider, at its sole discretion, any alternative bid.

Upon receipt of proposals, the County will review each firm's response to this Request for Proposal. Failure to properly address all of the items set forth below may disqualify the prospective firm's proposal. We may interview one or more proposers to further assist in the review process and will award the contract at the sole discretion of the County of Riverside.

K. Contract Negotiations

Negotiations may include all aspects of services and fees. After review of the proposals, and in-person presentations, the County intends to enter into contract negotiations with the selected firm(s). If a contract with the selected firm(s) is not finalized within 90 days, the County reserves the right to open negotiations with the next ranked firm(s).

L. Award of Contract

The County reserves the right to award by Service Group, part of a Service Group or as a whole, whichever is deemed most advantageous to the County.

The selected firm(s) will be required to enter into a written contract or contracts with the County in a form approved by legal counsel. This RFP and the proposal will be incorporated into and made a part of the final contract(s). The County reserves the right to negotiate the terms and conditions of the contract(s) with the selected firm(s).

M. Contract Term

It is the County's intent to award the contract(s) for an initial 10-year period with the option to renew it for one 5-year period for a total possible contract term of 15 years. The decision to renew the contract(s) will be at the sole discretion of the County.

Firms must agree to fix contract fees for at least the first 10 years. If the firm intends to revise its fee schedule after the initial period, it must give written notice to the County at least 180 days in advance of any fee change. Fees may be changed only on the contract anniversary date. These fees are subject to negotiation and approval by the County and may not exceed the annual consumer price index-urban (CPI-U) for the most recently available 12-month trailing period.

N. Disposition of Proposals

All materials submitted in response to this RFP will become the property of the County.

O. Cost Incurred in Responding

This solicitation does not commit the County to pay any costs incurred in the preparation and submission of proposals or in making necessary studies for the preparation thereof, nor to procure or contract for services.

P. Assignment

The successful firm(s) shall not assign, transfer, convey, or otherwise dispose of the contract, or right, title of interest, or power to execute such a contract to any person, firm, or corporation without the previous consent in writing by the County.

Q. Causes For Termination

Causes for termination of the agreement may include any of the following: Failure to promptly and faithfully provide the services required at the prices indicated in the proposal; violation of any law governing services provided to the County; failure to cooperate upon receiving any reasonable request for information or service; or improper actions of the officers or employees, which in the opinion of the County, would adversely affect its interest, or endanger the structure of the firm such as a spin off or merger which materially affects the terms of this agreement. The County may terminate the agreement without penalty on 90 days’ notice.

II. Scope of Services

A. Service Group 1: General Banking

1. General Requirements

The County of Riverside currently maintains two separate banking relationships to manage 78 accounts that support daily operations across the County's treasury, healthcare, education, and social services functions. The Proposer awarded the contract for Service Group 1 will be the County's primary cash management partner, encompassing County departments, Tax payments, and the Riverside County Office of Education (RCOE). The County has experienced a 6% to 7% growth in deposits each year.

The County seeks a strategic partner capable of delivering excellent customer service to staff and constituents, offering reliable and technologically advanced solutions, and strong conversion support given the complexity of the County's multi-ERP environment. The successful Proposer must demonstrate experience working with institutions that use **Galaxy** (ERP system used by RCOE and multiple school districts) and **PeopleSoft v9.2** (Financials and Human Capital Management, used by the County and DPSS), and provide ongoing insight into emerging trends in banking and treasury services.

Additional systems in scope for file interface and integration purposes of this solicitation are:

- FIS Quantum Treasury System
- California Statewide Automated Welfare System (CalSAWS): Used by DPSS for benefit payments and ACH files
- QSS/Tyler Munis: Used by Corona-Norco Unified School District
- Aumentum: The County's property tax system
- PeopleSoft HCM: Used by the Auditor-Controller's Office (ACO) for County employee payroll

In addition, the County expects to remain informed of the awarded Proposer's processes and procedures to conduct the County's daily needs, while also being updated about cybersecurity developments. The County is specifically interested in fraud prevention tools that will strengthen its cybersecurity posture and compliance with NACHA guidelines (e.g., ACH/Check Positive Pay with Payee Name Verification, Account Validation Services (AVS), and Universal Payment Identification Code (UPIC)).

Banking Relationship 1:

In Banking Relationship 1, the County utilizes a Zero-Balance Account (ZBA) structure with one master account and 76 subsidiary accounts. <u>In the future, the County would like to explore opportunities to use a virtual account management structure to reduce the cost of maintaining the current ZBA structure</u>. A chart of the County's account structure with Banking Relationship 1 can be found in *Appendix A: Account Structure.* All accounts roll up into a parent group for account analysis billing purposes.

Banking Relationship 2:

In Banking Relationship 2, the County maintains one account to receive payments from a separate lockbox provider. The County maintains one account at a second bank to receive payments collected by a courier (Check Processor, Inc. or “CPI”) that picks up state-issued paper checks from State offices and deposits them into the County’s bank account for same-day credit. Proposers should be prepared to support same-day warrant collection through CPI as the third-party courier.

Bank Balances

Over the last 12 months, the County has kept a collected balance of $30 to $90 million across both of its cash management banking partners. The amount held at the bank will depend on the rate paid by the bank compared to other liquid alternatives and the security of deposit/investment options. The County uses Overdraft Protection with its current banking provider since the County has a sizeable negative collected balance throughout the year due to large check float; the County is open to solutions to accommodate a negative collected balance. The County does not guarantee that it will hold any minimal account balances at the selected firm. The County will consider using an overnight sweep and/or interest-bearing accounts of excess liquidity after all account analysis fees are offset by Earnings Credit.

Proposer must meet the following minimum general requirements:

1. Pledge Treasurer-approved securities at no less than 110% of deposited funds per California Government Code Section 16521 to be eligible to receive and retain state deposits,

2. Be “Well Capitalized” as defined by the Federal Deposit Insurance Corporation (FDIC),

3. Establish demand deposit accounts to meet the banking requirements of the County and maintain accurate records of activity in those accounts,

4. Provide the County with strategic insights throughout the life of the awarded contract that focuses on best practices in treasury, cyber security and fraud prevention for organizations in the government space,

5. Provide a service model and dedicated relationship team capable of supporting the County and over 100 of its autonomous agencies and departments. The County shall be provided with a dedicated, knowledgeable relationship manager and sufficient back-up coverage that are available and responsive from at least 8:00 a.m. to 6:00 p.m. PT through direct communication by phone and email. The relationship manager and back-up shall:

    a. Acknowledge requests from the County within 4 business hours, escalating inquiries and issues to appropriate personnel as needed,

    b. Track all open requests, providing proactive status updates, and ensure all requests are resolved in a timely and satisfactory manner,

    c. Notify the County of any changes to processing and protocol impacting accounts and/or services before the change is implemented, and

    d. Identify and communicate opportunities to improve the County's treasury functions and technology,

6. Offer ZBA services,

7. Provide a competitive earnings credit rate for uninvested balances,

8. Offer an account liquidity management solution that allows the County to earn an ECR that covers all of the County's account analysis fees, as well as earn interest on excess liquidity,

9. Provide retention of all transaction data and images for up to 7 years with the ability to set retention thresholds by account,

10. Provide an online banking platform capable of maintaining user entitlements for at least 402 users, including a tiered administrator structure with super-admins, admins, and sub-admins, and two-factor authentication for users authorized to initiate transactions,

11. Allow integration of all transaction data into the County's ERP systems, Galaxy, Quantum and PeopleSoft, including at minimum: transaction date, transaction ID, transaction type, and transaction amount, and

12. Provide technical support as needed for testing and implementation of routine future Galaxy, Quantum and PeopleSoft IMS releases.

2. Receivables

The County receives revenue through ACH, Check, Domestic Wire, International Wire and Credit Card. Credit Card processing is out of scope for this RFP. Annual transactions and volume of these payments are outlined below:

Annual Receivables		
Method	**Annual Transactions**	**Annual Volume ($)**
ACH	35,469	12,145,089,400
Check	19,759	4,597,353,291
Domestic Wire	1,959	54,336,460,192
International Wire	865	442,772,108
Coin and Currency (Deposits)	7,734	35,824,061

Cash and Branch Deposits

The County accepts cash at its central office in downtown Riverside. The County maintains a full vault operation with cash-counting equipment at this location. The County's armored carrier (Sectran) provides daily pickup service from this central location and is contracted separately outside of the bank analysis statement. The County seeks to continue this armored carrier relationship with its future banking provider.

<u>The County is also exploring Smart Safes and cash recyclers to provide cost-effective, secure cash deposit options for remote and satellite locations, particularly for the Sheriff's Department, which</u>

operates offices in areas with limited banking infrastructure. Smart Safes at these locations would allow deputies to deposit seized cash and other funds securely without requiring a branch visit. A comprehensive list of office locations within the County can be found in *Appendix B: County of Riverside Office Locations*.

The Sheriff's Department also occasionally receives foreign currency as part of asset seizure operations. The County seeks a banking partner with branch capabilities that can accept foreign currency deposits at going exchange rates.

ACH and Electronic Receivables

The County receives ACH payments from a wide range of payers including federal agencies, state agencies, school districts, and private entities for grants, benefit reimbursements, and general payments. A significant challenge in the current environment is the identification of incoming ACH payments; insufficient addenda information frequently results in funds remaining unposted for 15 to 30 days while the County investigates the rightful department owner. The County is seeking enhanced EFT addenda reporting tools (e.g., EDI reporting) and/or virtual account or virtual reference number solutions to automate incoming payment attribution by department.

Remote Deposit Capture

The County currently has approximately 105 Remote Deposit Capture (RDC) machines deployed across its departments and agencies, of which approximately 40 are in heavy use. The scanner fleet consists primarily of Panini Vision X units for higher-volume locations and Panini iDeal units for departments receiving fewer than 10 checks per day. The County owns its equipment outright. Each machine is assigned a deposit ID corresponding to a deposit slip, ensuring that all scanned items are tagged with the appropriate identification marker at the point of capture. This enables the County's treasury system to route transactions for posting purposes and credit the appropriate department as quickly as possible. When transactions flow to the general depository account, the deposit ID allows the system to automatically generate an Automated Transaction Credit Receipt (ATCR) for the receiving department. Where funds flow directly to a department's concentration bank account, the department performs its own reconciliation against the full daily balance. Departmental reconciliation is decentralized by design, with each department responsible for balancing its own activity and the Treasury team providing a receipt upon confirmation of funds received at the bank.

The County's RDC footprint spans a wide geographic area consistent with Riverside County's size, from urban centers like downtown Riverside to satellite offices, health clinics, libraries, museums, and remote desert locations. All 14 County health clinics have been equipped with RDC machines, enabling Check 21 compliant deposits without requiring physical branch visits. The County takes pride in the efficiencies this program has delivered, reducing check processing at the front counter and minimizing unnecessary branch runs across its distributed operations.

The County seeks a banking partner who can not only support this existing infrastructure, but actively expand and modernize it, offering equipment options, flexible deployment, and seamless integration with the County's existing reconciliation and treasury management workflows.

Image Cash Letter

The County utilizes Image Cash Letter (ICL) processing as a check deposit method for high-volume operations. Opex machines located at the Tax Collector's office and the Hospital automatically open incoming mail, separate checks from correspondence, and scan the items, converting them into an ICL file that is transmitted electronically to the bank for deposit. For property tax payments, exception items that cannot be processed by the bank are physically returned to the County via courier. In a future state, the County would like all exceptions to be handled online. Today, staff cure the deficiency through special processing before an internal system generates and transmits the ICL file to the bank. ICL transmissions are routed directly to a dedicated Tax Collector account, separate from the County's general depository account, to accommodate the significant volumes processed during the property tax season (approximately 150,000 checks totaling $420 million between October and April). The County currently utilizes ICL across approximately two to three departments and seeks a banking partner that can continue to support this capability.

Wire Transfers

The County receives both domestic and international wire transfers from federal and state agencies, school districts, and other governmental entities in support of a wide range of mission-critical services spanning education, healthcare, social services, and beyond. These funds arrive across both dedicated departmental accounts and shared depository accounts, where the County relies on addendum and remittance data embedded within incoming wires to identify and route payments to the appropriate department. When that identifying detail is absent or insufficient, Treasury staff must conduct time-intensive investigative work that can delay posting by 15 to 30 days and leave significant funds temporarily unallocated. The County therefore requires a banking partner that can deliver robust, current day wire reporting with full addendum detail including EDI level data where available to reduce investigative burden, accelerate departmental posting, and ensure time-sensitive program funds are credited accurately and without delay.

State Warrant Collection (CPI Service)

The County maintains a separate banking relationship for the purpose of receiving same-day credit on state warrants. A third-party courier, CPI, picks up warrants daily from various State of California offices and deposits them into a dedicated account. <u>The County requires that its future banking partner support this same-day courier-deposit arrangement.</u>

eLockbox

The County utilizes an eLockbox solution to receive tax payments initiated by residents, processing approximately 38,200 transactions annually. The County currently receives a transaction file from its banking provider, which is uploaded and processed in batch. The County requires that all information entered in the memo line of a transaction be fully transmitted to the County. In a future state, the County seeks a user platform that allows for bulk approval and rejection of transactions, as well as rejection reporting.

Proposer must meet the following minimum Accounts Receivable requirements:

1. Provide a Remote Deposit Capture (RDC) solution compatible with the County's existing scanners or capable of replacing them at no additional cost to the County,

    a. The proposed solution must support the deposit of domestic checks,

    b. The proposed solution must comply with the County's 7-year check retention policy, including secure image storage and retrieval,

2. Provide a solution that supports the conversion of foreign checks for deposit into the County's accounts where the deposit is made in US dollars as required by state law,

3. Offer a cost-effective low-volume remote check deposit solution (e.g., mobile deposit) to support low-volume check deposit needs at satellite locations,

4. Demonstrate the ability to process and reconcile payments received via Check, Cash, Wire Transfer, and ACH,

5. Provide ACH reporting that includes company name and equivalent identifiers to support department-level payment identification and reconciliation,

6. Provide enhanced ACH addenda capabilities or a reporting tool that improves incoming payment identification across departments,

7. Support receiving incoming domestic wire transfers,

8. Support receiving incoming international wire transfers,

9. Support the processing of payments made through an eLockbox solution,

10. Allow for the deposit of post-dated checks when presented for settlement for no additional fee,

11. Support same-day warrant collection via third-party courier arrangements (e.g., CPI),

12. Offer Smart Safe or cash recycler solutions that can serve remote or satellite County locations,

13. Provide branch locations within Riverside County capable of accepting cash deposits, including foreign currency, from County personnel, and

14. Provide night drop services through the firm's branch locations.

3. Payables

The County disburses funds to vendors and employees through ACH, check, domestic wire, and international wire. This disbursement environment spans multiple enterprise resource planning systems and organizational entities, including RCOE (Galaxy), the County (PeopleSoft Financials), DPSS (CalSAWS and PeopleSoft), and school districts (Escape/QSS), reflecting the County's complex, multi-entity structure. File transmission is conducted primarily via sFTP, though certain processes require manual authorization prior to transmission. For example, the County's Office of Education (RCOE) processes approximately 40,000 accounts payable transactions per month, totaling approximately $400 million, with approximately 90% of AP payments currently issued by paper check. The County requires that the awarded bidder is equipped to offer Account Validation Services to support the County's payables processes.

ACH payments to county residents are generated and managed entirely through CalSAWS, the California Statewide Automated Welfare System. CalSAWS produces the ACH direct deposit file for benefit payments, which DPSS IT receives and transmits to the County's banking provider via sFTP through an automated batch process. DPSS IT serves solely as an intermediary, relaying the file without interacting with its contents. Return NACHA files are received from the bank and forwarded back to CalSAWS for reconciliation.

The County also manages certain large inbound ACH transactions, specifically pull payments initiated by CalSTRS and CalPERS. Because the County maintains a general ACH block on its accounts, these transactions are accommodated through ACH Positive Pay, with allowable merchant IDs established for each agency so that their pulls are recognized and permitted to process automatically. All other unrecognized ACH debits are blocked by default, a critical control given that payees who have received county warrants in the past have been known to attempt unauthorized use of the County's banking credentials to pay their own obligations. Average disbursement volumes are outlined in the table below.

Accounts Payable		
Method	**Average Annual Volume**	**Average Annual Payees**
ACH	$480,000,000	48,000
Check	$4,320,000,000	432,000
Domestic Wire	$52,800,000	550
International Wire	$1,000,000	15

Payroll

The County and RCOE collectively process payroll for approximately 77,000 individuals monthly across up to 12 payroll cycles per month. The County operates two distinct payroll cycles, one for permanent and student employees, while RCOE runs up to five main monthly cycles plus weekly off-schedule payrolls, with July representing the most complex period. Each payroll payment file is transmitted to the banking provider via sFTP as a NACHA-formatted file. Specifically, RCOE stores employee banking information internally through Galaxy, enabling NACHA files to be generated directly without reliance on a third party. While the process is systematic, files are pushed manually by staff rather than on a fully automated schedule, an intentional control point that provides a final review before funds are disbursed.

Currently, the County uses a third-party system to warehouse payroll ACH files and perform secondary approval and individual payline rejection prior to submission for processing. As this solution is being sunset, the County requires that the replacement banking platform natively support dual authorization of payroll ACH files and the ability to reject individual paylines without disrupting processing of the remaining file.

Permanent employees are paid on a bi-weekly schedule, with payment files processed on Tuesdays by 3:00 p.m. PT and funds settled by Thursday of the same week. Salaried employees are paid monthly, with funds settling on the final business day of the month. If that day falls on a weekend, settlement occurs on the preceding business day. Approximately 95% of employees receive payment via direct deposit.

The County issues a minimal number of payroll checks. For each check run, a Positive Pay file is transmitted to the banking provider via sFTP, and payee name verification is required for all payroll checks. Employees are currently able to cash payroll checks at the banking provider at no charge, a feature the County wishes to maintain. The County also supports a payroll card program, currently utilized by a small number of employees, with plans to expand its use, particularly for registrar/voter volunteers, and considers this a required capability for its next banking provider.

Child support disbursements are transmitted as a single EFT transaction on a monthly basis, comprising approximately 350 records totaling roughly $175,000 per month. Each transaction includes addenda information detailing the case number and dollar amount for every garnishment case. Average payroll disbursement volumes are outlined in the table below.

Payroll		
Method	**Total Annual Amount Disbursed**	**Number of Annual Payments**
ACH	$6 billion	786,000
Check	$300 million	42,000

When all payroll and A/P cycles fall on the same date, the County makes approximately $900 million in ACH payments to its employees and vendors.

Proposer must meet the following minimum Accounts Payable and Payroll requirements:

1. Establish an ACH exposure limit to support the County's ACH activity,
2. Provide an intraday overdraft facility that applies across all payment types (including ACH, wire transfers, and check) and is accepted by all bank staff and systems without requiring County intervention,
3. Immediately process the County's ACH activity without interruption in the event that an ACH file exceeds the exposure limit,
4. Offer Positive Pay with Payee Name Verification,
5. Offer ACH Positive Pay with allowable IDs,
6. Offer Account Validation Services,
7. Allow for the processing of ACH payments through NACHA file transmission,
8. Allow for in-house check print by the County,
9. Support dual authorization controls for payroll ACH file release, as well as the ability to reject individual paylines within a submitted file without affecting remaining transactions,
10. Provide check print outsourcing as a resiliency measure for the County, and
11. Allow for stop payments to be automatically cancelled and replaced.

4. Reporting

The County requires access to daily reports of balance and transaction information across all accounts. The County currently receives prior-day and current day BAI2 files via sFTP for all bank accounts, and current-day reporting is accessed through the online banking portal. Current-day files are transmitted up to every two to three hours for cash management and recognition of large deposits. The County has 402 users currently accessing information reporting, with 15 administrators (8 super-admins, 7 admins) managing the system.

Key reporting users and their needs include:

- **Treasurer-Tax Collector**: Prior-day and current-day BAI2 transmission, user services and entitlements by account and user, portal access, intraday files, and treasury cash receipts for PeopleSoft.
- **RCOE**: Daily priority reports and PAIDS reports (warrant number, amount, payee, totals) downloaded from the online portal each morning; daily Positive Pay exception reports and warrant images for decisioning.
- **DPSS**: Daily prior-day Positive Pay exception reports, image Positive Pay items, direct deposit issuance confirmation, and reconciliation/cancel/reissue reports. DPSS requires daily verification of direct deposit file transmission prior to release.
- **Auditor-Controller (ACO)**: Positive Pay file transmission for check run reconciliation.
- **RUHS Healthcare**: Daily lockbox transaction report downloaded by 7:30 a.m. PT (transition to automated sFTP delivery is a future-state goal).

Proposer must meet the following minimum Reporting requirements:

1. Provide online balance reporting services,
2. Provide a full suite of account reconcilement reporting services, including but not limited to:
    a. Daily paid report,
    b. Daily outstanding item report, and
    c. Reconciliation outstanding item report,
3. Allow for stop payments to be automatically removed from Outstanding Checks report,
4. Retain all banking history and transaction data for at least 7 years, with the ability to configure retention settings by individual account,
5. Allow an unlimited number of employees with varying levels of authorization and reporting preferences to access the online reporting system, including tiered administrator structures,
6. Provide the following reporting and user entitlements:

a. Daily account detail reports for each account, available for download from the online banking portal by the start of the business day,

b. Daily paid item (PAIDS) reports listing warrant number, amount, payee, and totals for each account,

c. Warrant and check images associated with positive pay exception items to support daily decisioning,

d. Direct deposit issuance confirmation reports, including submission file status, account-level issuance, cancellations, and paid item status to support daily reconciliation,

e. Daily lockbox transaction reports available for download from the online banking portal by 7:30 a.m. PT, with the capability to support future automated sFTP delivery, and

f. User entitlement and account authorization reports, providing administrators with the ability to view and manage access levels by user and by account.

7. Provide both current-day and prior-day reporting through the online banking portal,

8. Provide intraday balance and transaction reporting updated at regular intervals (at minimum every 2 to 3 hours),

9. Provide a detailed monthly account analysis statement for each individual account and a consolidated statement with BAI codes showing charges for all account services,

10. Provide ACH returns reporting through online banking,

11. Provide wire detail reporting through online banking,

12. Support direct transmission using sFTP protocols (BAI2 format) of banking and transaction data into Galaxy and PeopleSoft, including at minimum: transaction date, transaction ID, transaction type, and transaction amount,

13. Provide user authentication, authorization controls, and audit trails for all online banking activity, and

14. Provide EDI (Electronic Data Interchange) reporting or equivalent addenda-level detail for incoming ACH payments to support department-level reconciliation.

B. Service Group 2: Property Tax & Healthcare Lockboxes

1. Property Tax (Wholetail) Lockbox

The County uses one wholetail lockbox to manage its property tax collections. The County does not process credit card payments through this lockbox.

A summary of the lockbox included in Service Group 1 is provided below:

Lockbox #1 – Tax Collector	
Purpose	Collect property taxes from residents year-long, with the most activity in October to December and February to April
Lockbox Type	☐ Wholesale ☐ Retail ☒ Wholetail
Annual Collections (Dollars Processed)	$420,000,000
Annual Volume Received (Transactions Received)	140,000 transactions
Standard Remittance Documents	☒ Yes ☐ No
Items Scanned	☒ Envelope ☒ Check ☐ Correspondence ☒ Remittance Document
Images Available Online	☒ Yes ☐ No
Length of Time Images are Accessible	5 years
Payment Data Transmitted?	☒ Yes ☐ No
Physical Copies Returned	☐ Yes ☒ No

The County utilizes a Wholetail Lockbox to process property tax payments, which represent the highest volume of receivables for the County. Peak processing periods occur October through December and February through April. The County provides payers with tear-off payment coupons and return envelopes without prepaid postage.

The County currently receives a full image file from its lockbox provider and stores those images in an on-premise database. The County's property tax system, Aumentum, requires daily transmission of lockbox item images and transaction data via sFTP. The County currently receives a TXT file containing transaction data for all deposited items and a TIFF file containing images of all scanned lockbox items, both delivered daily at 10:00 a.m. PT. Additionally, when an address change is identified on an item received at the lockbox, the County requires a separate file to be generated and delivered, which will be forwarded to the County Assessor's office to update records accordingly (a sample of the check stub including an address change form is included in *Appendix C: Address Change Stub*).

The County receives a small but consistent volume of foreign checks through the Tax Collector Lockbox, the majority of which are drawn on Canadian financial institutions. Currently, foreign checks are returned to the County for processing. In the future state, the County would like to be provided a lockbox solution that supports the direct deposit of foreign checks without requiring exception handling or County intervention.

The County has transitioned from scanline technology to QR (Quick Response) codes on its check stubs. This transition is driven by ongoing challenges with scanline readability due to inconsistent printing quality across its check printing locations. This has caused the County’s inability to accurately assess penalties and differentiate between the various taxing districts the County processes payments for. Each check stub will contain two QR codes per payment installation: One linking residents to an online payment portal, and a second used by the County’s Finance department for payment reconciliation. The reconciliation QR code will encode the following data: installment number, PIN, tax year, bill number, and date. To increase efficiency, the selected banking provider must be able to read and process QR code data from lockbox correspondence. The selected banking provider must have demonstrated capability to read and process QR codes on lockbox remittance documents. A sample check stub with QR code is included in *Appendix D: Tax Collector Lockbox Correspondence.*

The County does not currently own its P.O. Box and relies on a courier to transport mail from the P.O. Box to the lockbox processing facility. In the future state, the County requires that all lockbox receivables be directed to a P.O. Box address located within Riverside County.

Property Tax Exceptions

In the last year, the County's property tax lockbox processed approximately 10,000 exceptions. Exceptions are defined as any mail received that does not include both a check and a payment stub, such as correspondence-only items or property tax checks received without a stub/remittance document. Additionally, postdated checks are considered exception items by the existing lockbox provider. When an item cannot be processed, the County receives a slip from their lockbox provider outlining the reason it is un-processable (a sample can be found in *Appendix E: Tax Collector Exception Slip*); all exception items are then mailed to the County's local office for manual processing.

Desired New Wholetail Lockbox Services

The County seeks solutions that:

- Provide electronic imaging and delivery of most exception correspondence, as well as a web-based decisioning tool that enables County staff to electronically review and decision exception items,
- Automatically identifies postdated checks and routes these items through an electronic exception process, including imaging and electronic notification to County staff,
- Deposit all exception checks at the lockbox regardless of exception status, eliminating the need to route physical checks back to the County. **In some cases, physical items will need to be returned, such as return-receipt envelopes and payments designated for other agencies, and**
- Restrict processing to an approved list of payee names, with items not matching the approved list flagged as exceptions for County review.

Proposer must meet the following minimum Wholetail Lockbox requirements:

1. Provide a lockbox solution for the County's payment and document collection needs,
2. Maintain a P.O. box located in Riverside County, California,
3. Have the ability to read a QR code, in addition to a scanline and barcode,
4. Process all payments and documents sent to a P.O. Box, including payments and documents that may require data entry,

5. Provide a transmission to Aumentum and the County's internal system (RTL),

6. Provide a solution that allows for post-dated checks to be automatically deposited into the County's lockbox,

7. Provide online access to images of processed items, remittance documents, and other firms/documents for at least 7 years,

8. Capture details from the remittance documents and other firms/documents,

9. Provide online exception item review and correction, including a web-based decisioning tool that enables County staff to electronically review, decision, and receive imaging and electronic notification of exception items,

10. Deposit all exception checks at the lockbox regardless of exception status, with the ability to automatically identify postdated checks and route them through the electronic exception process, and

11. Restrict lockbox processing to an approved list of payee names, with non-matching items flagged as exceptions for County review.

2. Healthcare (Retail and Wholesale) Lockboxes

The County operates two lockboxes (one retail and one wholesale) to support Riverside University Health System's (RUHS) healthcare revenue cycle operations, receiving insurance and patient self-pay payments. In a future state, both lockboxes are prioritizing replacing manual workflows with system-integrated transmission of payment data and images.

Lockbox #2 – Healthcare Insurance / Payer Payments	
Purpose	Receive insurance payments and associated correspondence for RUHS Medical Center.
Lockbox Type	☒ Wholesale ☐ Retail ☐ Wholetail
Standard Remittance Documents	☒ Yes ☐ No
Items Scanned	☐ Envelope ☒ Check ☒ Correspondence ☐ Remittance Document
Images Available Online	☒ Yes ☐ No
Length of Time Images are Accessible	7 years
Payment Data Transmitted?	☐ Yes ☒ No
Physical Copies Returned	☒ Yes ☐ No

Lockbox #2 is a wholesale healthcare lockbox designated for processing insurance payments and associated correspondence, including Explanations of Benefits (EOBs). Both insurance payments and EOBs are scanned within this lockbox and made available for online viewing. RUHS requires that all images scanned within this lockbox remain accessible for a rolling seven-year period.

Currently, RUHS lacks a direct integration between this lockbox and its Epic electronic health record environment. As a result, staff manually download a PDF of the lockbox's daily transaction report each morning at 7:30 a.m. PT and use those images to post payments. Going forward, the County seeks automated transmission of payment details and images directly into Epic. Additionally, the County requires receipt of an 835 electronic remittance advice (ERA) file compatible with its healthcare clearinghouse, Experian Health. RUHS currently submits 837 files for claim submissions, and the selected bank must be capable of coordinating with Experian Health to enable 835 file delivery. For larger payments that also require posting in the County's financial system, PeopleSoft, all Protected Health Information (PHI) must be redacted or excluded from any images uploaded into that system.

Checks received with an incorrect payee name, such as those addressed to RUHS Behavioral Health, RUHS Community Health, or Correctional Health, are returned to the payer via FedEx. These related entities share the County's Tax ID but maintain separate National Provider Identifiers (NPIs) and individual bank accounts. **The County is interested in exploring virtual account, virtual reference number, or lockbox routing solutions that would enable payment routing by NPI, thereby reducing misdirected payments.**

Some insurance payers issue virtual credit cards in lieu of ACH transfers or checks. These payments are currently processed through Trust Commerce, the County's credit card vendor, via U.S. Bank, and are subject to merchant fees.

Lockbox #3 – Healthcare Patient Payments	
Purpose	Receive patient self-pay check payments for RUHS Medical Center and community health centers.
Lockbox Type	☐ Wholesale ☒ Retail ☐ Wholetail
Standard Remittance Documents	☒ Yes ☐ No
Items Scanned	☐ Envelope ☒ Check ☒ Correspondence ☐Remittance Document
Images Available Online	☒ Yes ☐ No
Length of Time Images are Accessible	7 years
Payment Data Transmitted?	☐ Yes ☒ No
Physical Copies Returned	☐ Yes ☐ No

Lockbox #3 is a Retail Lockbox designated to receive patient payments on behalf of RUHS.

Return envelopes provided to patients by the County do not include prepaid postage. For each transaction, the lockbox captures a scanned image of both the check and the associated statement coupon.

On average, Lockbox #3 receives approximately 50 correspondence items per day, including financial assistance applications, letters, bankruptcy notices, and death certificates, which are physically returned by mail to RUHS for manual handling and processing. The long-term objective is to transition all correspondence to electronic delivery, with the exception of documents requiring a wet signature from the County's Health System.

Currently, RUHS lacks a direct transmission of lockbox images and transaction data into its Epic environment. As a result, a staff member manually downloads a PDF of the daily lockbox transaction report each morning at 7:30 a.m. PT. The County's goal is to replace this manual process with automated SFTP transmission of payment details and images.

The total dollar volume between both healthcare lockboxes in FY 2025-26 was $30.1 million.

Proposer must meet the following minimum Healthcare Lockbox requirements:

1. Provide a lockbox solution for the County’s payment and document collection needs,

2. Maintain a P.O. box located in Riverside County, California,

3. Process all payments and documents sent to a P.O. Box, including payments and documents that may require data entry,

4. Provide a solution to convert paper EOBs into 835 files to be transmitted to the County’s account recording software daily,

5. Provide transmissions to Epic and online access to images of processed items, remittance documents and other forms/documents,

6. Provide online access to images of processed items, remittance documents, and other firms/documents for at least 7 years,

7. Capture details from the remittance documents and other firms/documents,

8. Provide online reporting and download of transaction detail and summary including account numbers and payment amounts, and

9. Provide online exception item review and correction.

C. Service Group 3: Integrated Payables

The County's accounts payable process is built around its home-grown ERP system, Galaxy (used by RCOE), and PeopleSoft (used by the County of Riverside), neither of which stores vendor banking information. Because the ERP systems lack the ability to track vendor payment methods and bank account details, the county relies on a third-party integrated payables processor to serve as the intermediary that holds vendor banking data and determines how each payment should be made.

The combined payments file is transmitted automatically via sFTP to the third-party at approximately 7:50 p.m. each night. The integrated payables solution then performs a critical routing function: It cross-references the payment list against its vendor database to determine which vendors have ACH banking information on file. The third-party then splits the file into two categories: 1) Those to be paid via ACH, which it processes electronically and sends directly to the bank, and 2) those with no ACH information on file, which are returned to the County as a list of checks to be printed. The third-party simultaneously generates a payee positive pay file covering the paper check items and transmits that to the bank as well. A return file comes back to the County around 12:30 a.m., confirming which items were settled via ACH and which remain for physical check printing. The County wishes to maintain its check printing operation as its main process for issuing checks while also having the ability to outsource check print to a financial institution for resiliency planning.

The County's current integrated payables solution is being sunset within the next year. The County is evaluating replacement solutions to manage vendor tables and provide enhanced controls such as second-level payment approval and the ability to reject individual ACH line items without affecting the remainder of a payment file. Proposers should describe how their platform can accommodate or support this transition.

Proposer must meet the following minimum Integrated Payables requirements:

1. Provide a solution that allows for large payment files to be processed without requiring subfiles to be submitted,

2. Support sFTP transmission integration for all payment files, including Accounts Payable, payroll, positive pay and wire files,

3. Provide a solution that shifts vendor management responsibilities from the County to the proposing firm,

4. Allow for the integrated payables solution to be paid for through compensating balances (e.g., ECR)

5. Provide fraud coverage for all payments made through integrated payables,

6. Provide payee name verification positive pay services with online transmission of check details,

7. Provide outsource check printing in the event that the County needs to invoke resiliency measures,

8. Provide a 6-month manual or automated stop payment process,

9. Provide online access to check images for at least the most recent 6 months with the ability to receive check images past 6 months,

10. Support the County’s in-house check printing process,

11. Support the County’s dual authorization EFT release protocol,

12. Support outgoing domestic wire transfers,

13. Have the capability to create and manage repetitive wire transfer templates,

14. Support outgoing international wire transfers primarily to Australia, Europe, India, Canada and the UK denoted in US dollars,

15. Provide a daily ACH credit facility of at least $950 million to support peak activity without the need for pre-funding, and

16. Provide an intraday overdraft facility that applies across all payment types (including ACH, wire transfers, and check) and is accepted by all bank staff and systems without requiring County intervention.

III. Request for Information: Electronic Bill Pay and Presentment

REQUEST FOR INFORMATION

FOR ELECTRONIC BILL PAYMENT AND PRESENTMENT

RIVERSIDE COUNTY
RFI Issued: September 4th, 2026
Information Due: October 5th, 2026 by 12:00 p.m. PT

Included in this solicitation is a Request for Information (RFI) for EBBP. However, EBBP business will not be awarded, nor will there be a contract based on the information provided.

Information received for merchant card processing will inform the County on capabilities in preparation for a future solicitation for EBBP services. The County is seeking information that would inform how the following could be achieved:

- Provide electronic invoicing capabilities to multiple departments, agencies, hospitals and schools who autonomously invoice constituents for a wide variety of use cases such as, but not limited to, environmental health inspections, animal shelter fees and a variety of small entities that do not have robust invoicing and collection capabilities.

- Automate invoicing options and expand payment collection channels to add efficiency, convenience and flexibility for the County's and its payors.

Background Information

The County is not using an EBBP solution currently but is interested in its capabilities.

The County currently provides paper invoices and the frequency of invoicing varies by department and use case.

There are several ERPs, systems, applications and platforms in use throughout the County to which the EBBP solution will need to integrate. Each agency and/or department will have unique requirements that may require a separate EBBP instance for each. The following is just a short list of the most used ERPs, systems, applications and platforms:

- Galaxy (home grown ERP system used by RCOE and multiple school districts)

- PeopleSoft v9.2 (Financials and Human Capital Management, used by the County and DPSS)

- California Statewide Automated Welfare System (CalSAWS): Used by DPSS for benefit payments and ACH files

- QSS/Tyler Munis: Used by Corona-Norco Unified School District

- Aumentum: The County's property tax system

- PeopleSoft HCM: Used by the Auditor-Controller's Office (ACO) for County employee payroll

- FIS Quantum Treasury System: Receives bank files for reconciliation and posting purposes

Service Fees and Convenience Fees

Some departments or agencies may want to implement a payor-funded convenience fee model to offset their card processing costs.

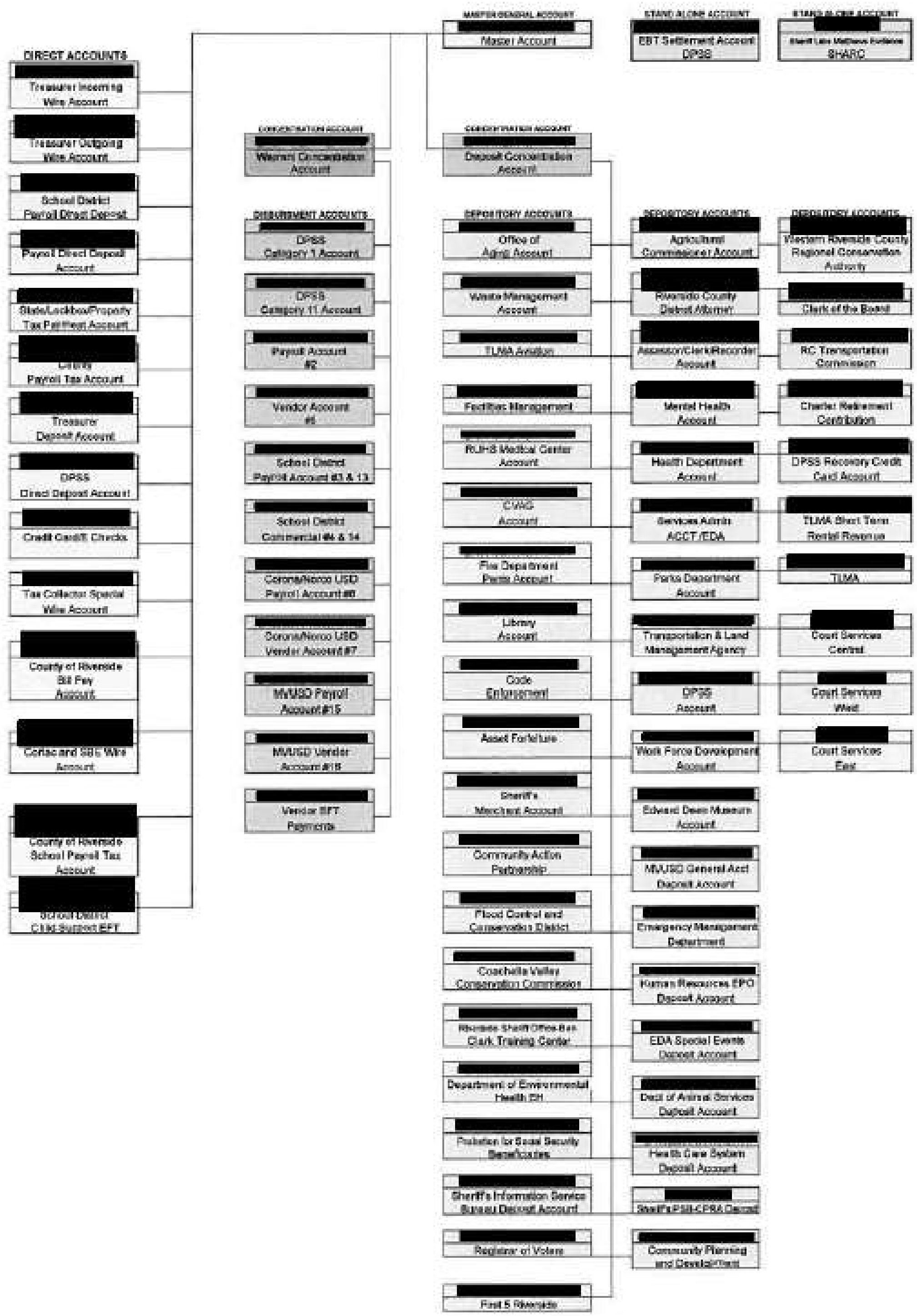
The County is interested in providing the option for more agencies to implement a payor-funded service fee model and, through this RFI, would like to gain information that can support the County departments with meeting and remaining compliant with all federal, state and card-brand regulations in addition to the bidder's fee structures for such a service.

The County's departments have the option of individually determining whether they will implement a Service Fee model or a Biller Funded model to absorb fees associated with card acceptance. The County is interested in gaining information on whether proposers can support either option at the agency and/or department level.

IV. Appendices

A. Appendix A: Account Structure

Treasurer-Tax Collector
County of Riverside
Bank Account Structure
Chart of Accounts



B. Appendix B: County of Riverside Office Locations

County of Riverside ArcGIS Facility Management Location Website

In addition to the website linked above, please see the attached lists of owned and leased County office locations:

Appendix B1 - Owned Buildings.csv

Appendix B2 - Leased Buildings.csv

C. Appendix C: Address Change Stub

PIN	Bill Number
[redacted]	[redacted]

DUE IMMEDIATELY
PAY BY 07/31/2026 $1,650.93

IF PAID AFTER 07/31/2026 $165.07
ADD 10% PENALTY

If paying in person at one of our offices, bring the entire tax bill.
For additional charges see item #5 on the reverse.

SEND THIS STUB WITH YOUR 1ST INSTALLMENT PAYMENT

RIVERSIDE COUNTY
SECURED SUPPLEMENTAL PROPERTY TAX BILL
PARTIAL PAYMENTS ARE NOT ACCEPTED

1st installment paid online on 7/25/26
See reverse for address change
Payment confirm [redacted]

☒ Check here for change of mailing address
Please provide corrections on reverse side

Pay taxes online by eCheck or by Credit/Debit card
ELECTRONIC CHECK ____ No Convenience Fee applies when paying by eCheck
or
VISA DISCOVER
Convenience Fee Applies for Credit/Debit
www.countytreasurer.org

SCAN QR CODE TO PAY ONLINE

1st
Installment

[redacted]

[redacted]

Pay taxes online by eCheck or by Credit/Debit card
ELECTRONIC CHECK ____ No Convenience Fee applies when paying by eCheck
or
VISA DISCOVER
Convenience Fee Applies for Credit/Debit
www.countytreasurer.org

Make checks payable to:
Matthew Jennings or
Riverside County Treasurer-Tax Collector
P.O. Box 12005
Riverside, CA 92502-2205

We will forward your address change to the Assessor's office. Please follow up with them if you have any questions regarding your mailing address at (951) 955-6200.
PRINT CHANGE OF ADDRESS HERE

[redacted]
Owner's Name

[redacted]
Permanent Mailing Address

[redacted]
City State Zip

[redacted]
Phone Number

[redacted]
Signature

OFFICE LOCATIONS

RIVERSIDE	PALM DESERT	TEMECULA
4080 Lemon St 4th floor Riverside, CA 92501	38-686 El Cerrito Rd Palm Desert, CA 92211 CASH NOT ACCEPTED	40810 County Center Dr Suite 110 Temecula, CA 92591 CASH NOT ACCEPTED

Call us or visit our website for current office hours and payment option information

D. Appendix D: Tax Collector Lockbox Correspondence

penalty after 12-10-2025	1	PAID $3,501.39	penalty plus cost after 04-10-2026	2	PAID $3,501.39
DUE		$0.00	DUE		$0.00

PLEASE KEEP TOP PORTION FOR YOUR RECORDS

NO RECEIPTS WILL BE ISSUED FOR CHECK PAYMENTS - YOUR CANCELLED CHECK IS YOUR RECEIPT

PIN	Bill Number
[redacted]	[redacted]
PAID	

If paying in person at one of our offices, bring the entire tax bill.
For additional charges see item #5 on the reverse.

SEND THIS STUB WITH YOUR 2ND INSTALLMENT PAYMENT

RIVERSIDE COUNTY ANNUAL
2025-2026 SECURED PROPERTY TAX BILL
PARTIAL PAYMENTS ARE NOT ACCEPTED
CANNOT BE PAID UNLESS 1ST INSTALLMENT IS PAID

6/11/2026

☐ Check here for change of mailing address
Please provide corrections on reverse side

Pay taxes online by eCheck or by Credit/Debit card

ELECTRONIC CHECK ____ No Convenience Fee applies when paying by eCheck

or

VISA DISCOVER

Convenience Fee Applies for Credit/Debit
www.countytreasurer.org

SCAN QR CODE TO PAY ONLINE

2nd Installment

0120253705210110000000000020251210000000000002025001892806

PIN	Bill Number
[redacted]	[redacted]
PAID	

If paying in person at one of our offices, bring the entire tax bill.
For additional charges see item #5 on the reverse.

SEND THIS STUB WITH YOUR 1ST INSTALLMENT PAYMENT

RIVERSIDE COUNTY ANNUAL
2025-2026 SECURED PROPERTY TAX BILL
PARTIAL PAYMENTS ARE NOT ACCEPTED

6/11/2026

☐ Check here for change of mailing address
Please provide corrections on reverse side

Pay taxes online by eCheck or by Credit/Debit card

ELECTRONIC CHECK ____ No Convenience Fee applies when paying by eCheck

or

VISA DISCOVER

Convenience Fee Applies for Credit/Debit
www.countytreasurer.org

SCAN QR CODE TO PAY ONLINE

1st Installment

0220253705210110000000000020251210000000000002025001892806

E. Appendix E: Tax Collector Exception Slip

Example of Batch Header that comes with Exceptions
(This is on a 5 ½ by 8 ½ piece of paper)

County of Riverside Exception Batch Header

Date: ____________________ **OP ID:** ________________

_____ Invalid Stubs (Document from prior year of penalty stub)

_____ Unscannable Transactions (Stub does not contain valid scanline)

_____ Check only (Check without a valid document)

_____ Correspondence (No payment, just customer correspondence)

_____ Correspondence Remittance (Valid payment with any customer notation payment s/b returned)

_____ Foreign Checks

_____ Damaged

_____ Address Change

_____ Envelope Count

_____ Out of Balance Transactions

Number of Exceptions: __________

V. Attachments

A. Attachment A: Intent To Propose Form

Bidders should complete and submit the below form to confirm their intent to propose to a service group, as specified in *Section I.C* of this solicitation document, and submit it to treasuryproposalsubmission@pfm.com no later than **September 14th at 12:00 p.m. PT**. This will allow the County to provide timely information to interested parties. Submitting the Notice of Intent to Respond form does not obligate the prospective proposer in any way.

The required format for the submission of the Notice of Intent to Respond is Adobe PDF or Microsoft Word.

Attachment A -
County of Riverside B

B. Attachment B: Question & Answer Template

Attached below is a template for bidders to ask the County questions regarding this solicitation, as specified in *Section I.D* of this document.

All questions about the RFP must be submitted via email to treasuryproposalsubmission@pfm.com **by 12:00 p.m. PT on or before September 14th, 2026**. Only questions submitted using the below template in Excel format will be answered.

All questions should include: The bidder's name, the RFP page number referenced, the Service Group number referenced, and the subject of the question. Questions should be directly tied to the RFP and asked in consecutive order, following the organization of the RFP.

Attachment B -
County of Riverside B

C. Attachment C: Cover Letter & Supplemental Response

The below document must be completed by bidders in addition to the Technical Questions and Pricing Pro Forma for each service group for which they are responding. The completed form must be submitted as part of the Proposal as defined in *Section I.F* of the RFP and emailed to treasuryproposalsubmission@pfm.com no later than 1**2:00 p.m. PT on October 5th, 2026**.

The Cover Letter & Supplemental Document is required to be submitted in PDF format.

The maximum number of pages for the Cover Letter & Supplemental Document is **30** pages. Content beyond 30 pages will not be evaluated.

Attachment C -
County of Riverside -

D. Attachment D: Technical Questions

The embedded file below contains 5 tabs; each tab containing technical questions for the service groups listed below:

Tab 1 – Overview

Tab 2 – Service Group 1 – General Banking

Tab 3 – Service Group 2 – Property Tax and Healthcare Lockboxes

Tab 4 – Service Group 3 – Integrated Payables

Tab 5 – Request for Information – Electronic Bill Pay & Presentment

Bidders must complete Tab 1 – Overview in addition to the tab for each service group for which they are responding.

The below document must be completed by bidders for each service group for which they are responding. The completed worksheet must be submitted as part of the Proposal as defined in Section I.F of the RFP and emailed to treasuryproposalsubmission@pfm.com no later than **12:00 p.m. PT on October 5th, 2026**.

Except for responses specifically requested to be included in an attachment, bidders shall provide responses directly in the Technical Questions. Bidders shall not add or delete tabs, rows, columns, or cells within a tab.

Submissions made in formats other than .XLSX or non-conforming to the above specifications may be deemed non-compliant and may not be evaluated.

Attachment D -
County of Riverside -

E. Attachment E: Pricing Pro Forma

The embedded file below contains 4 tabs; each tab containing a pricing pro forma for the service groups listed below:

Tab 1 – Pricing Questions

Tab 2 – Service Group 1 – General Banking

Tab 3 – Service Group 2 – Property Tax and Healthcare Lockboxes

Tab 4 – Service Group 3 – Integrated Payables

Bidders must complete Tab 1 – Pricing Questions in addition to the tab for each service group for which they are responding.

Include any incentives or price breaks offered based on volume, timeliness of payment, rebates or other measures. Also, include any one time or set-up charges, research fees, minimum fees and all other fees that will be charged. Fees related to all services described in the Excel file must be listed – even if the service is not shown on the schedule and include these fees as “Additional Services Necessary to Meet Core RFP Requirements.”

Complete the applicable tab(s) for the Service Group(s) being proposed. Except for responses specifically requested be included in an attachment, bidders shall provide responses directly in the Pricing Pro Forma. The formatted matrix shall be used to compare costs with other bidders and must be uniform in nature for comparison.

Submissions made in formats other than .XLSX or non-conforming to the above specifications may be deemed non-compliant and may not be evaluated.

The completed worksheet must be submitted as part of the Proposal as defined in *Section I.F* of the RFP and emailed to treasuryproposalsubmission@pfm.com no later than **12:00 p.m. PT on October 5th, 2026**.

Attachment E -
County of Riverside -

F. Attachments F, G, H, I, J, K, and L

These attachments are described within the Technical Questions document. Please provide these within your proposal package.