



Request for Quote

PREPARED BY:

Regional Income Tax Agency
10107 Brecksville Road, Brecksville, OH 44141

PROJECT TITLE:

Bank Account Validation Solution

ISSUED DATE:

October 19, 2026

RESPONSES DUE DATE:

November 2, 2026 @ 10AM EST



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Tax Collection & Administration,
Serving Taxpayers & Local
Governments **Since 1971***

October 19, 2026

The Regional Income Tax Agency (RITA) is requesting quotes for a Bank Account Validation solution (NACHA Compliance with web debit rule). This Request for Quote (RFQ) is being issued to obtain competitive pricing through a public bidding process in accordance with applicable procurement requirements.

Quotes are to be submitted electronically to rfp@ritaohio.com no later than **10:00 AM EST on November 2, 2026**.

Questions or requests for clarification may be submitted to **Paige Williamson** via rfp@ritaohio.com until **10:00 AM EST on October 26, 2026**. A compiled list of all questions and answers may be shared with all participating vendors as deemed appropriate by the Agency.

Please be aware that the Agency reserves the right to reject all proposals, or any part of any proposal, or to waive informalities or defects in proposals, as the Board of Trustees of the Agency deems to be in the best interests of the Agency.

Cordially,

Amy L. Arrighi
Executive Director

RFQ Overview

The Regional Income Tax Agency (RITA) provides efficient collection of municipal income taxes for member municipalities (cities/villages/JEDDs/JEDDZs/ENTPZs) through a Regional Council of Governments (RCOG) structure for over 450 taxing jurisdictions in Ohio spanning across 83 of Ohio's 88 counties. Annual tax collections are approximately \$2B. One of RITA's major initiatives is World Class Technology and Infrastructure with the aim of providing high-quality accessible services to all taxpayers. Taxpayers with bank account information are able to make electronic payments through the RITA website and IVR system.

RITA is seeking a business partner to offer Bank Account Validation services in accordance with NACHA Compliance. RITA is looking for real-time bank account validation for customer (taxpayer) data entered via the RITA website or IVR phone system, that automates the process of validating accounts while ensuring compliance with the NACHA web debit rule. Additionally, account ownership verification and payment risk mitigation is a consideration.

For initial information regarding count of unique banking information entered annually by taxpayers please see below chart:

Year	Count of Distinct Routing/Bank Account Numbers
2024	209,758
2025	223,427
2026 YTD (through 9/25/2026)	207,506

The preferred method of verification requested is an independent API Call. RITA is looking for access to the most robust data sources with the aim of a high percentage of successful calls on the taxpayer banking information entered.

Vendor Overview and Strategic Fit

The proposed solution will need to incorporate both individual and business bank account validation cases, as the Agency serves Withholder (Payroll), Net Profit, and Individual taxpayers. Please speak to this nuance in your quote. The response is requested to include the typical industries and 'use cases' where your solution is commonly deployed.

Account Validation Capabilities

Solutions that can validate whether a bank account is open, valid, and eligible for ACH transactions in real time will be preferred. As stated above, solutions that do NOT require the end user to provide online banking credentials would be ideal.

- Please list what data elements are required for input to perform account validation and account ownership verification
- Please provide what validation responses will be returned to RITA, and how those responses should be interpreted
- Please confirm if your solution provides account number pattern matching when direct validation data is unavailable

Account Ownership Authentication

Please provide detail on the solution's response/ability to handle the following scenarios:

- Confirming whether the account owner name matches the bank account provided WITHOUT forcing a credentialed open banking flow
- Supporting both consumer name match and business name match

- Partial matches, no matches, or no information found responses

Data Sources and Coverage

Please provide information on the following:

- The data source powering account validation and ownership verification
- Coverage of smaller banks, credit unions, and regional institutions
- Accounts when the initial data source returns no results
- Any coverage advantages inherent in your solution

Fraud and Payment Risk Intelligence

Please provide information on the following:

- Ability of the solution to identify fraud risk signals beyond basic account status
- Capability of the solution to identify risky payment behaviors, patterns, or repeated suspicious activity
- Report and/or alert mechanisms related to fraud or payment risks/incidents

Integration and Implementation

Please provide a proposed scope and timeline of implementation including phases of proposed coordination with RITA and what level of IT involvement is required to go live. Additionally, please state whether a 'sandbox'/test environment is available.

User Experience/Portal

Please describe the ability of your solution to allow customers to search, view, and manage transactions through the portal or interface.

Compliance, Security, and Risk Management

- Please provide SOC 2 compliance information as well any other audit logs/performance logs available and a high-level data flow diagram as part of security review.
- Please provide a summary of API security standards implemented for the recommended solution
- For data elements required to perform account validation (Account Validation Capabilities section) please provide a summary of safeguard controls used to protect this data.

Support, Service, and Partnership

Please provide information about the customer support model after implementation and respond to the below items:

- The process for how service issues are identified, escalated, and remediated
- Account review to ensure satisfaction and value for the customer with your solution
- Support/notification and frequency of upgrades, releases, and product changes
- Metrics available to help customers assess impact/value of the solution as it relates to fewer failed payments, verification rates, and the customer (taxpayer) experience
- Service Level Agreement (SLA) expectations (Uptime, Response times, and Resolution time)

Submission Requirements

All quotes must include the following:

1. Vendor contact information
2. Itemized pricing
 - Per Call/API Cost
 - Implementation and Maintenance/Support Cost

- Optional items and pricing
- 3. Estimated implementation timeframe
- 4. Any assumptions or conditions
- 5. Quote validity period (minimum preferred: 90 days)

Quotes shall be submitted electronically to:

rfp@ritaohio.com

by **November 2, 2026 10:00 AM EST**.

Questions and Clarifications

All vendor questions must be submitted in writing to:

Paige Williamson via rfp@ritaohio.com

by **October 26, 2026 at 10:00 AM EST**.

The Agency may issue written responses to all vendors at its discretion. No phone inquiries will be accepted.

Evaluation Criteria

Quotes will be evaluated based on:

- Compliance with requested information
- Total cost
- Implementation timeline
- Vendor reliability and past performance

The Agency may award the purchase to the lowest responsive and responsible vendor or determine that multiple awards are in the best interest of the Agency.

Agency Rights

The Regional Income Tax Agency reserves the right to:

- Reject any or all quotes
- Waive informalities or defects
- Accept the quote deemed most advantageous
- Negotiate with vendors to obtain the best pricing and terms

The Agency is not responsible for any costs incurred in the preparation or submission of quotes.

Equal Opportunity Compliance

By submitting a quote, each respondent is ensuring that they are an Equal Opportunity Employer and that their employees and applicants for employment are not discriminated against because of their race, creed, color, sex, sexual orientation, gender identity, gender expression, genetic information or national origin. By signing a contract with RITA, the successful vendor guarantees that they comply, or will comply with the above provision and all other applicable state and federal laws regarding public contract work, and agrees to indemnify and hold the Regional Income Tax Agency harmless from any claims or damages incurred against or by the Regional Income Tax Agency resulting from any non-compliance by the successful vendor.