



Representative Payee Agencies

At River City Bank, our service revolves around you. From the commitment of our associates, to the comprehensive suite of products at your fingertips, you will discover the holistic approach to serving your banking needs that separates the River City Bank experience from any other.

As one of the few providers of banking services to Representative Payee Agencies, we understand the challenges of supporting the needs of social security recipients in guardianship or conservatorship. We can provide you with a Social Security ACH advice/receiver file, so you can pay your clients faster. We provide the support, trust, and banking services to meet the unique needs of Representative Payee Agencies.

With River City Bank's comprehensive suite of banking services, you get everything you need to maintain smooth and secure cash flow, and provide exceptional service to your clients. You will have the peace of mind that comes from working with a bank that stands poised to deliver.

CASH MANAGEMENT TOOLS INCLUDE:



ACH Receiver Files. Incoming Social Security ACH files are compiled and securely transmitted according to your unique business requirements.



eStatements. Cut the clutter and get statements quickly and securely by reducing the risk of your financial information being removed from your mailbox.



Check & ACH Positive Pay. Checks and ACH debits are validated as they post to your account allowing you to easily identify and resolve fraudulent activity.



Enhanced File Exchange. Exchange data files directly with the bank via a secure transmission protocol, automating your transaction processing and reconciliation processes.



Account Reconciliation Services. Streamline your reconciliation process and reduce exposure to errors and check fraud. Select from our flexible reporting and delivery options for maximum efficiency and oversight.



Account Analysis. Accrue earnings credit on balances that is used to offset some account fees and charges. Detailed monthly statements help you monitor account activity.



Automated Clearing House (ACH). Transfer funds electronically without the use of paper checks. Transactions involving the deposit of funds or the collections of payments are easily processed with a few clicks of a button.



Enhanced Online Security. Premium reporting and customizable security options provide insight into all aspects of your Cash Management services, giving you peace of mind.



Remote Deposit Capture (RDC) and Mobile Remote Deposit Capture (MRDC). Electronically scan or snap a photo of your checks and securely transmit deposit data from the convenience of your office. There is no need to visit a branch.

River City Bank

Cash Management Department | (916) 567-2660