CITY OF PONTIAC

Project Name
Purchasing Card (P-Card) Program and Payment Solutions RFP

Solicitation Number
2026-RFP-0175

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1. Introduction

1.1. Project Request and Background

The City of Pontiac is issuing this Request for Proposal (RFP) to experienced and qualified financial institutions and/or payment solution providers to provide the City with its Purchasing Card (P-Card) program and related commercial payment solutions.

The City is interested in commercially available solutions that include, but are not limited to, purchasing cards, virtual payment capabilities, accounts payable payment solutions, financial system integration, reporting and analytics, fraud prevention, mobile functionality, customer support, and rebate programs.

The City intends to issue one (1) award to the Respondent whose proposed solution best meets the City's desired P-Card program goals and who the City deems the best overall value in accordance with the evaluation criteria specified within this solicitation.

The City of Pontiac is a full-service municipal government serving approximately 62,000 residents within a 20-square-mile area in Oakland County, Michigan. Operating under a Home Rule Charter, as amended, the City provides a broad range of municipal services through departments including Finance, Public Works, Police, Fire, Parks and Recreation, Community Development, and General Administration.

The City manages governmental, special revenue, capital, internal service, and custodial funds. The City's fiscal year runs from **July 1 through June 30**, and financial transactions are maintained in **BS&A Software**, the City's enterprise resource planning (ERP) and financial management system. The Finance Department, which oversees Accounting, Treasury, Income Tax, Purchasing, and Payroll, supports the City's financial operations through sound fiscal management, effective internal controls, and efficient procurement and payment processes.

Current Purchasing Card (P-Card) Program

The City currently utilizes a Purchasing Card (P-Card) program to facilitate authorized business-related purchases, reduce administrative effort, and improve operational efficiency across multiple departments. The program is administered through the City's current banking provider and is governed by the City's Purchasing Card Policy and established internal controls.

As the City's operational needs and payment technologies continue to evolve, the City is evaluating opportunities to modernize and enhance its commercial payment program. The City is particularly interested in solutions that:

- Enhance program technology, reporting capabilities, and user experience.
- Strengthen fraud prevention, security controls, and compliance features.
- Improve administrative efficiency through workflow automation and financial system integration.
- Maximize rebate opportunities and overall program value.
- Reduce costs associated with payment processing and program administration.
- Expand payment capabilities to support virtual cards, Accounts Payable (AP), and supplier payments, where appropriate.
- Provide responsive implementation, training, customer support, and ongoing account management.

- Deliver a scalable and flexible solution capable of supporting the City's evolving operational and financial needs.

RFP Timeline	
Milestone	**Due Date**
RFP Issued	October 9, 2026
Deadline for Respondent Questions	October 21, 2026 4PM EST
Deadline for City Responses	October 27, 2026 4PM EST
Deadline for Proposal Submission	November 10, 2026 2PM EST
Interviews / Demonstrations (*if necessary*)	Week of November 30th
Contract Award (*anticipated*)	December, 2026

1.2. About the City

The City is a local municipality and is a 20-square-mile city located in Oakland County, Michigan. The City operates under a city charter amended and effective May 3, 1982. The City's headquarters is located at 47450 Woodward Ave., Pontiac, MI 48342. The City is governed by the Mayor, who is assisted by the Deputy Mayor (referred to herein as the "administration"), and a part-time seven-member Council that serves by meeting once a week, in the general session, to conduct business. The City Council is responsible for all legislative matters, including the adoption of the annual budget. The administration and Council must approve major purchases of $10,000 or more.

1.3. Program Objectives

The City is seeking a modern Purchasing Card (P-Card) program that supports efficient financial operations, strengthens internal controls, and provides long-term value to the City and its taxpayers. Respondents should consider the following objectives when proposing their solution and capabilities.

- Reduce administrative burden and paper-based processes associated with small-dollar purchasing, travel, and accounts payable transactions.
- Strengthen internal controls through configurable, real-time spending controls, approval workflows, and fraud monitoring.
- Modernize the City's payment technology through mobile capabilities, virtual cards, digital payment solutions, and seamless integration with the City's BS&A financial management system.
- Improve financial transparency and auditability through robust reporting, analytics, and exportable transaction data.
- Maximize financial value through competitive rebate opportunities, low total cost of ownership, and favorable contractual terms.
- Ensure data security, fraud protection, and compliance with applicable industry standards, including PCI-DSS.
- Expand payment capabilities through virtual card and Accounts Payable (AP) payment solutions that improve efficiency and increase rebate opportunities where appropriate.

2. Specifications

2.1. Scope of Services

The City is interested in a full-service purchasing card (P-Card) and commercial card program, which may include the following components. Respondents should clearly identify the components/services the Respondent will provide directly and those that will be provided through a third-party provider or partner.

A. Core Card Program

1. Traditional plastic purchasing cards (single and multi-use) issued to designated employees.
2. Departmental/procurement cards with pooled or individual credit limits.
3. Travel and fleet/fuel card options, if available as part of an integrated program.
4. Virtual card numbers (single-use or limited-use) for online purchases and accounts payable/vendor payments.

B. Program Administration

1. Web-based administrative portal for card issuance, limit changes, suspension, cancellation and ERP- compatible expense reporting.
2. Configurable approval hierarchies aligned to the City's organizational structure (department, fund, cost center).
3. Self-service tools for cardholders and approvers (e.g., mobile app, online statement review, receipt imaging).

C. Customer Support and Implementation

1. Dedicated implementation/onboarding support and named relationship/account management.
2. 24/7/365 customer service and fraud support for cardholders and administrators.
3. Training resources for administrators, approvers, and cardholders.

2.1.1. Technology and Functional Requirements

A. Card Issuance, Controls, and Security

1. EMV chip-enabled cards with contactless (tap-to-pay) functionality.
2. Digital wallet provisioning (Apple Pay, Google Pay, Samsung Pay) for cardholder mobile devices.
3. Single-use and multi-use virtual card numbers generated on demand through the portal or API.
4. Real-time, rules-based transaction controls, including Merchant Category Code (MCC) blocking/allow-listing, single-transaction limits, daily/monthly/cycle limits, and velocity (transaction count) controls.
5. Ability for administrators to instantly activate, suspend, reissue, or cancel a card and to adjust limits without contacting a call center.
6. Tokenization of card data and compliance with PCI-DSS and applicable data security standards.
7. Real-time fraud monitoring with configurable alerts (SMS, email, push notification) to cardholders and administrators, and the ability to dispute transactions electronically.

B. Mobile and Self-Service Capability

1. Native mobile application (a dedicated app installed from the Apple App Store or Google Play, as opposed to only a mobile-friendly website) for cardholders to view transactions, receive alerts, capture/attach receipt images, and code/allocate expenses in real time.
2. Mobile push notifications for every transaction, decline, or suspicious-activity alert.
3. Digital receipt capture (photo upload/OCR) to reduce paper recordkeeping and support audit trails

C. Reporting, Analytics, and Data Access

1. Configurable, self-service reporting dashboard with drill-down by department, cardholder, merchant, MCC, and general ledger code.
2. Level II and Level III transaction data capture (line-item detail, tax, and merchant data) wherever supported by the merchant.
3. Scheduled and ad hoc report exports in common formats (CSV, Excel, PDF) and support for custom report templates.
4. Spend analytics tools to identify savings opportunities, policy exceptions, duplicate payments, and potential fraud or misuse patterns.
5. Sustainability/diversity spend reporting capability (e.g., identifying purchases from local or diverse-owned businesses), if available.

D. Integration with City Financial Systems

1. Ability to deliver transaction-level data via secure file transfer (e.g., SFTP) or API in a format compatible with the City's financial/ERP system, BS&A Software.
2. Support for standard file formats (e.g., flat file, CSV, XML) and a documented file layout/data dictionary the City's IT/Finance staff can map for import.
3. Support for General Ledger coding/allocation directly within the card platform prior to export, including split coding across multiple accounts.
4. Single sign-on (SSO) support (e.g., SAML 2.0) for administrator and cardholder portal access, if available.
5. API availability for custom integrations, automated reconciliation, or connection to third-party expense management tools.
6. Data ownership, retention, historical access, export, and transition support upon expiration or termination of the program.

E. Accounts Payable / Virtual Card Payments (if offered)

1. Straight-through or automated virtual card payment issuance to vendors integrated with the City's AP/disbursement process.
2. Supplier enablement support (identifying and onboarding City vendors willing to accept card payments).
3. Remittance detail delivered to vendors alongside virtual card payments.

F. Program Financials

1. Description of rebate structure (e.g., tiered rebate based on annual spend, large-ticket/AP transaction incentives) and any minimum spend thresholds.
2. Describe how and when rebates are paid (e.g., check, ACH).
3. Disclosure of any program fees (e.g., annual fees, card issuance fees, statement fees, late fees) and how they offset or reduce rebate.
4. Description of payment terms (e.g., billing cycle, grace period, ACH settlement) and any settlement discount or early-payment incentive.

G. Implementation, Training, and Support

1. Typical implementation timeline from contract execution to card issuance and go-live.
2. Dedicated implementation project manager and ongoing relationship/account management structure.
3. Training format and materials (in-person, virtual, on-demand) for administrators, approvers, and cardholders.
4. Description of customer support model, including hours of operation, escalation path, and average response times for fraud and service issues.

3. Vendor Questionnaire

3.1. Respondent Questionnaire

1. Confirm that you have read and understand all of the project requirements (Scope of Work/Service).*

☐ Please confirm

*Response required

2. Respondent / Company Information Requested

*2.1. Firm Information & Authorized Representatives**

Provide your firm's information. Include the firm’s name, address, primary telephone, and email address. Identify authorized signer(s) for the organization.

*Response required

*2.2. Business Certifications and Licenses (if applicable)**

Identify any business licenses, registrations, or authorizations required for your organization to legally conduct business and provide the proposed services. Please include applicable state or local business licenses, registrations, assumed-name filings, or similar business credentials, as applicable. If none, please state "none."

*Response required

*2.3. Ownership Structure & Issuing Bank Relationship**

Please provide the ownership structure and, if applicable, parent company or issuing bank relationship (e.g., if a program manager rather than direct issuer).

*Response required

*2.4. Public-Sector Experience**

Please identify current public-sector clients, with emphasis on Michigan municipalities or comparable local governments (population 50,000–100,000 is a useful reference point). If none, please state "none."

*Response required

*2.5. Card Network**

Identify the card network(s) supported (e.g., Visa, Mastercard, American Express) and indicate whether the City may select its preferred network.

*Response required

*2.6. Public-Sector References**

Please provide your references from current, or past (within the last five (5) years) municipal or public-sector clients of similar size and complexity, including contact name, title, organization, and phone/email. If none, please state "none."

*Response required

*2.7. Financial Stability**

Provide your financial stability information sufficient to demonstrate the ability to support a multi-year public-sector contract (e.g., credit rating, most recent annual report, or equivalent).

*Response required

*2.8. Security & Service History**

Please provide a summary of any recent (past 24 months) data breaches, security incidents, or material service outages affecting the card platform, and remediation taken.

Maximum response length: 5000 characters

*Response required

*2.9. Business Continuity & Disaster Recovery**

Describe your business continuity and disaster-recovery capabilities, including standard Recovery Time Objectives and Recovery Point Objectives for the card platform, transaction data, reporting tools, mobile application, and customer-support operations.

*Response required

*2.10. Cooperative & Government Contracts**

Identify any current federal, state, local-government, or cooperative purchasing contracts through which the City may obtain the proposed services. Provide the contract number, lead public agency, expiration date, available renewal options, applicable pricing and rebate structure, and confirmation that the contract is available to Michigan local units of government. If none, please state "none."

*Response required

*2.11. Regulatory Compliance & Certifications**

Describe any licenses, certifications, audit reports, or regulatory approvals held by your organization that are relevant to the proposed solution. Please attach copies, if available, or indicate whether documentation can be provided upon request.

*Response required

3. Technology Platform

*3.1. Administrative Portal**

Describe your online administrative portal, including card issuance, limit/control changes, and reporting functions available to City administrators.

*Response required

*3.2. Mobile Application**

Describe your mobile application's functionality for both cardholders and administrators, including the ability to upload and manage receipts and perform other common P-Card activities. Identify any functions available through the desktop/web application that are not available through the mobile application, as well as any limitations, restrictions, or differences in functionality between the two platforms.

*Response required

*3.3. Screenshot(s) of Mobile App Interface or Link to Mobile App Demo**

Please provide screenshot(s) or a demo link to your mobile app's interface, if available.

*Response required

*3.4. System Functionality and Workflow**

Describe the proposed system's capabilities for managing expense coding, user groups, and coding responsibilities. The City currently organizes P-Card users into separate departments, with the ability to assign multiple employees to review and code expenses associated with an individual cardholder's account. Cardholders and/or designated coding personnel select eligible General Ledger (GL) account numbers from a predefined list specific to their department.

The City seeks to streamline this process and reduce the administrative effort required to maintain department-specific coding options. Please describe how the proposed system supports the following:

- **User and department segmentation:** The ability to organize cardholders and other users into departments, divisions, groups, or other organizational structures, with appropriate access and permissions.
- **Multiple coding users:** The ability to assign multiple employees to review, code, and/or approve transactions associated with a single cardholder's account.
- **Department-specific GL coding:** The ability to establish and maintain department-specific lists of eligible GL account numbers and restrict users to the accounts applicable to their assigned department or group.
- **Automated or streamlined account maintenance:** Any functionality that reduces or eliminates the need to manually add and assign individual GL account numbers to each department, including bulk upload, templates, rules-based configuration, hierarchical coding, or other automated capabilities.
- **Coding workflow and controls:** Available features that streamline the coding, review, approval, and correction of transactions while maintaining appropriate user access controls and audit trails.

Describe how your proposed solution would improve upon the City's current process, including any configuration, automation, bulk maintenance, rules-based coding, or other features that would reduce the time and administrative effort required to establish and maintain department-specific coding options. Where applicable, identify any limitations, additional costs, implementation requirements, or third-party integrations associated with these capabilities.

Describe how multiple authorized users may collaborate on the same transaction, including receipt management, notes, split allocations, coding, review, approval, and reconciliation, and identify whether these functions are available through both the web portal and mobile application.

*Response required

*3.5. Virtual Card Capabilities**

Can single-use or limited-use virtual card numbers be generated on demand by City staff, and if so, through what interface (portal, API, or both)?

*Response required

*3.6. Card Controls and Permanent Spending Limits**

Describe the real-time card controls that may be established and modified by City administrators, including MCC restrictions, dollar limits, transaction-count limits, merchant-specific restrictions, geographic restrictions, and other available controls. Identify whether changes are effective immediately and any applicable limitations or delays.

*Response required

*3.7. Merchant & Transaction Data**

Describe the merchant and transaction data provided for each purchase, including merchant name, MCC, transaction date, posting date, location, transaction identifier, Level II/III information, and other available data elements. Describe how merchant-name normalization or inconsistent merchant descriptors are handled.

*Response required

*3.8. Fraud Detection, Monitoring & Alerts**

Describe your proposed program's notification, alert, fraud monitoring, and detection capabilities, including the following:

a. **Program Notifications and Alerts**: Describe the notifications and alerts that a delegate, cardholder, or P-Card Administrator can establish to monitor purchases, declined transactions, requests for additional credit, and other account or transaction activity. Identify the types of alerts available, the recipients and delivery methods that can be configured, whether alerts can be customized or automated, and any applicable limitations or fees.

b. **Fraud Monitoring and Detection**: Describe your fraud monitoring and detection capabilities, including how your system identifies and responds to abnormal transaction activity, out-of-state or out-of-region transactions, and other potentially suspicious activity. Describe the controls, monitoring tools, and other measures used to protect City funds, and explain how and when the City and cardholders are alerted to suspicious or potentially fraudulent activity.

*Response required

*3.9. Level II & Level III Data**

What Level II/Level III data can your platform capture, and what percentage of typical municipal merchant spend includes this enhanced data in your experience?

*Response required

*3.10. BS&A Integration**

Describe your integration capabilities with BS&A Software, including existing implementations, supported import/export formats, transaction data available for export (including receipts, GL coding, split allocations, notes, approvals, and department/fund coding), implementation approach, testing requirements, sample file layouts or data dictionaries, estimated implementation effort, and any one-time or recurring costs.

*Response required

*3.11. API & Third-Party Integration**

Do you offer an API for custom integration, automated reconciliation, or connection to third-party expense management or e-procurement tools? If so, please describe.

*Response required

*3.12. Authentication & Access Management**

Describe available single sign-on and multifactor-authentication capabilities for cardholders, approvers, administrators, auditors, and other users. Identify whether authentication requirements can be configured and enforced by the City.

*Response required

*3.13. User Permissions & Audit Controls**

Describe role-based permissions, segregation-of-duties controls, user provisioning and deactivation, and administrative audit logs for changes to cards, users, limits, transaction controls, coding, and approvals.

*Response required

*3.14. Reporting & Analytics**

Describe your reporting and analytics capabilities, including standard and automated reports, report creation and customization options, available export formats, and the ability to export or transmit data to external systems. Identify any tools or features that enable the City to automate report generation, customize reports, schedule or distribute reports, and access or export data for analysis or integration with other systems. For each capability, identify whether it is included as a standard feature, requires configuration, requires custom development, or is subject to additional fees.

*Response required

*3.15. Data Ownership & Retention**

Describe data ownership, retention periods, receipt-image and audit-log retention, historical-data availability, export formats, extraction fees, and transition support available upon contract expiration or termination.

*Response required

*3.16. Real-Time Account Visibility**

Describe whether the online portal and mobile application provide real-time or near-real-time visibility into pending and posted transactions, cycle-to-date spend, available credit or remaining balance, outstanding balance, payment history, last payment amount/date, payment due date, and program/cardholder-level spend. Identify which information is available to cardholders, approvers, department administrators, and Finance administrators.

*Response required

*3.17. PO and High-Value Transaction Controls**

Describe the features and controls available within your proposed program to support the tracking, management, oversight, and compliance of POs and/or high-value transactions, including how the system can identify or flag transactions that exceed a City-established threshold (the City requires a PO for purchases exceeding $1,000), require or validate a PO number, purchase authorization, approval, or other reference before or during such transactions, associate transactions with POs, monitor PO utilization or remaining balances, and provide reporting or alerts to support compliance with the City’s purchasing requirements.

*Response required

*3.18. Split Transaction and Policy Exception Monitoring**

Describe the system's ability to identify potential split purchases or related transactions that may have been structured to avoid established purchasing thresholds or card limits. Include available reports, alerts, configurable rules, and administrator review capabilities.

*Response required

*3.19. Temporary Credit and Single Use Transaction Limit Increases**

Describe how your program supports temporary increases to cardholder credit limits and single-transaction spending limits. Include the request and approval process, available controls and configurable parameters, timing for implementation, duration and expiration of temporary increases, and any associated fees or City administrative requirements.

*Response required

*3.20. Cardholder Transaction Coding Compliance**

Describe your system capabilities available to help the City monitor and enforce transaction coding requirements. Include how your system can automatically notify cardholders and/or supervisors of overdue transactions, generate compliance reports and alerts, escalate unresolved items, and initiate or support administrative actions in accordance with the City's policies.

Can your system automatically suspend or restrict a cardholder's purchasing privileges based on configurable conditions such as overdue reconciliation, missing receipts, unresolved coding, policy violations, or other compliance exceptions?

*Response required

*3.21. Program Automation and Operational Efficiency**

Describe any additional automation capabilities not otherwise addressed in this RFP that could reduce the City's manual administrative effort throughout the P-Card lifecycle. List examples of municipal or public-sector processes currently automated using your solution.

*Response required

*3.22. Tax-Exempt Purchasing**

Describe capabilities available to support the City's tax-exempt status, including card identification, merchant notification, identification of sales tax charged in error, reporting of transactions containing sales tax, and any tools available to assist with recovery or correction.

*Response required

4. Program Structure & Financials

*4.1. Rebate Structure & Estimated Program Value**

Describe your standard rebate structure and provide an illustrative rebate calculation based on the City's estimated annual expenditure of approximately $1.2M. Identify all applicable assumptions, minimum spend thresholds, payment-timing requirements, eligible and excluded transactions, large-ticket or electronic-payment incentives, and whether the City's spending would be aggregated with that of other participating entities.

Additionally, indicate whether multi-year rebate guarantees are available. If so, describe the terms and conditions applicable to such guarantees.

*Response required

*4.2. Program Fees & Cost Structure**

Identify all fees and costs that may apply to the proposed program. At a minimum, identify any applicable fees for implementation, training, annual program administration, annual card fees, replacement cards, expedited card delivery, statements, foreign transactions, API access/integration, reporting, custom file mapping, virtual cards, electronic payments, supplier enablement, data extraction, and program termination.

Provide a detailed fee schedule that clearly distinguishes between:

- **Flat/fixed fees**: to include the frequency at which each fee is assessed (e.g. one-time, monthly, annual, or per card)
- **Activity, or transaction-based fees**: to include the applicable unit of measure and per-unit fee

For each fee, indicate whether it is included in the proposed program at no additional cost, optional, or mandatory, and identify any conditions or volume thresholds that may affect the fee.

Also, provide a projected average monthly cost for the proposed program over a twelve (12) month period, based on a program with fifteen (15) purchasing cards. Please incorporate all applicable recurring, fixed, and reasonably anticipated activity-based fees and clearly identify the assumptions used to calculate the estimated monthly costs.

*Response required

*4.3. Billing Cycle & Payment Terms**

What is your standard billing cycle and payment/grace period? Is ACH auto-pay available and, if so, are there incentives for enrolling?

*Response required

*4.4. Accounts Payable Payment Solutions**

Do you offer a virtual card / straight-through accounts payable payment solution? If so, describe how vendor enablement and remittance detail delivery work.

*Response required

5. Implementation & Support

*5.1. Implementation, Card Issuance, and Go-Live Process**

Describe your proposed implementation, card issuance, and go-live process for a municipal client of the City's approximate size, including the following:

a. **Implementation Timeline and Milestones**: describe your typical implementation timeline from contract execution through go-live and first card issuance. Identify key implementation milestones and any dependencies or actions required by the City.

b. **Card Issuance and Delivery**: describe the process and typical timeframe from initial card issuance, routine card issuance, replacement cards, emergency cards, and expedited delivery. Identify available ordering, delivery, and activation methods and any associated charges.

c. **Testing, Training, Data Validation, and Go-Live Support**: describe testing responsibilities, training requirements, data validation activities, and any implementation or ongoing support provided through go-live. Identify any responsibilities or resources required from the City.

*Response required

*5.2. City Implementation Resources**

Describe the implementation resources expected from the City, including estimated staff time, participation by Finance, Information Technology (IT), department administrators, and other stakeholders.

*Response required

*5.3. Customer Support Services**

Describe your customer support model and applicable contractual service-level commitments or service-level agreements (SLAs), including hours of operation and whether 24/7/365 support is available; escalation procedures; typical response and resolution times for lost/stolen cards, disputes, fraud events, declined transactions, technical issues, critical incidents, and other priority support requests; system availability requirements; and any remedies, service credits, or other recourse available for failure to meet established service levels.

*Response required

*5.4. Transaction Disputes & Chargebacks**

Describe the process for disputing transactions and processing chargebacks, including applicable time limits, documentation requirements, provisional credits, resolution timelines, cardholder and administrator responsibilities, status visibility, and reporting capabilities.

*Response required

*5.5. Relationship & Account Management**

Will the City be assigned a dedicated relationship/account manager? Describe that role and expected level of ongoing engagement.

*Response required

*5.6. Declined Transactions and Real-Time Resolution**

Describe your proposed program's capabilities and procedures for quickly addressing point-of-sale declined card transactions due to insufficient available credit or funds when immediate authorization is needed.

*Response required

*5.7. Historical Transaction Conversion**

If the City transitions from an existing P-Card provider, can historical transaction, cardholder, coding, receipt, and reconciliation data be imported into the proposed platform? Describe available conversion options, limitations, formats, costs, and recommended retention approach.

*Response required

6. Security & Compliance

*6.1. Security Certifications & Compliance**

Describe your organization's PCI-DSS compliance status and any relevant security certifications (e.g., SOC 2).

*Response required

*6.2. Data Protection & Encryption**

Describe encryption, tokenization, and other data protection measures used to protect cardholder and transaction data.

*Response required

*6.3. Security Incident Response**

Describe your incident response process in the event of a data breach or fraud event affecting the City's program.

*Response required

*6.4. Fraud Liability & Loss Protection**

Describe the protections available for fraudulent, unauthorized, lost, stolen, compromised, or employee-misuse transactions. Identify applicable coverage limits, reporting requirements, exclusions, and the respective responsibilities of the City and the provider.

*Response required

*6.5. Personal Liability Requirements**

Confirm whether the proposed program requires any personal guarantee, individual credit check, or personal liability by City employees, officials, administrators, or cardholders. If yes, describe the circumstances, responsible parties, and liability limitations.

*Response required

7. Submission Requirements and Format

Respondents are requested to organize their submission using the section numbers and headings in this RFP (Sections 2 through 7) to facilitate review and comparison. Please observe the following submission guidelines:

- Submit proposals electronically in PDF format in the OpenGov portal *(proposals submitted via email will not be* considered*).*
- Limit narrative responses to a reasonably concise length; supporting materials (brochures, sample reports, sample file layouts, screenshots) may be included as appendices.
- Clearly label your submission: “2026-RFP-0175 – [Your Company Name].”
- Direct all questions regarding this RFP in the OpenGov portal *(questions received by email will not receive direct answers; rather, you will be directed to submit in* OpenGov).

The City may, at its discretion, invite one or more Respondents to participate in a follow-up demonstration, interview, discovery call, or written Q&A session following review of proposals.

*7.1. Submit PDF Response**

*Response required

4. Evaluation Criteria and Award

4.1. Evaluation Criteria

4.1.1. Criteria and Weighting

The City will evaluate proposals based on the following criteria. The weighting assigned to each criterion reflects its relative importance to the organization in selecting a P-Card program provider.

Evaluation Criteria		
1	Financial Value (Rebates & Fees)	25
3	Account and Card Management	15
5	Automation and Operational Efficiency	10

7	Customer Support and Account Management	5
	TOTAL	**100**

4.2. Basis of Award

The City intends to award one (1) contract from this solicitation to the responsive and responsible Respondent whose proposal provides the **best overall value** and is determined to be in the best interests of the City, based on the evaluation criteria and weighting specified in Section 4.1 - Evaluation Criteria.

Proposals will be evaluated using the specified criteria and weighting to assess both the financial and operational value of each proposed P-Card program/system. The evaluation will consider the Respondent's ability to provide a competitive financial offering, a comprehensive and user-friendly solution, effective controls and workflows, strong account and card management capabilities, reliable customer support, and a successful implementation and transition.

The City reserves the right to consider information obtained through the proposal process, demonstrations, presentations, interviews, reference checks, clarification requests, and any other due diligence activities when evaluating proposals. The City may request additional information or clarification from any Respondent as necessary to assist in the evaluation process.

Furthermore, the City reserves the right to reject any or all proposals, waive minor irregularities or informalities, request clarification or additional information, negotiate with one or more Respondents, and/or select the proposal that, in the City's judgment, provides the best overall value and most effectively meets the City's requirements and objectives.

Final Contract Award is subject to City Council approval.

4.3. Reservations

The City reserves the right to select and subsequently recommend for award the proposed solution/services that best meet its required needs, quality levels, budget constraints, and other factors, as applicable. The City reserves the right to negotiate with the selected respondent any terms of the City's Contractor Services Contract as determined in the best interest of the City and may modify the scope of services at any time during the Contractor Services Contract, if in its best interest to do so. The City reserves the right to reject all proposals received in response to this solicitation, to waive any informality on the proposal received, to waive any irregularity or noncompliance in any proposal, including proposals submitted after the prescribed deadline, and to accept any proposal (or part thereof) which it deems to be most favorable to the interest of the City and reserves the right to make changes to and/or withdraw this solicitation at any time. If a successful agreement cannot be successfully negotiated and executed with the initial recommended awardee, the City reserves the right to proceed with contract negotiations with the next highest evaluated, responsive and responsible respondent, and so forth.

The City reserves the right to interview any number of qualified firms as part of the evaluation and selection process and further reserves the right to award a contract without an interview/demonstration, etc., as determined in the best interest of the City.

During the evaluation process, the City reserves the right, where it may serve the City's best interest, to request additional information or clarifications, or to allow correction of errors or omissions. The City is not bound to accept the lowest cost proposal. The City reserves the right to request any additional information at any stage of the solicitation process.

The City reserves the right to retain all proposals submitted and to use any ideas contained in any proposal received, regardless of whether that specific Respondent is selected for award. Submission of a proposal indicates acceptance by the respondent of the conditions contained in this request for proposal, unless specifically noted in the proposal submitted and confirmed in the written contract between the City and the selected Respondent.

5. Terms and Conditions

5.1. Terms and Conditions

5.1.1. TERM OF CONTRACT

A. The contract term will be for three (3) years with two (2) one-year options to renew.

B. The City's acceptance of a bid and approval of the award of a contract shall not constitute a formed contract, and the acceptance of a bid and award of a contract shall be contingent and conditioned upon the parties' entry into and execution of a written agreement acceptable to the City and approved by the City of Pontiac's City Council.

5.1.2. Questions & Addenda

The deadline for submitting questions is **Monday, October 19th, at 4:00 P.M. ET** prior to the response submission deadline indicated in the Solicitation timeline. If the City of Pontiac's Purchasing Division determines that additional information or clarification is necessary, such information or clarification will be supplied in the form of an addendum, which the City Purchasing Division's personnel will upload to OpenGov. All such addenda will have the same binding effect as though contained in the main body of the solicitation. Oral instructions or oral information concerning the specifications from City managers, employees, or agents to prospective Respondents shall not bind the City of Pontiac.

5.1.3. Laws and Municipal Ordinances

The bidder shall be fully informed of all laws and municipal ordinances and regulations affecting those engaged or employed in the work, or equipment used in the City. The bidder shall, at all times, observe and comply with all such existing laws, codes, ordinances, regulations, orders, and decrees. All work shall comply with the laws of the State of Michigan, City ordinances, and all other bodies having jurisdictional authority.

5.1.4. Subcontracting

Not Applicable

5.1.5. Non-Discrimination

The bidder agrees to comply with the Federal Civil Rights Act of 1964 as amended; the Federal Civil Rights Act of 1991 as amended; the Americans with Disabilities Act of 1990 as amended; the Elliott-Larsen Civil Rights Act, Article 2, Act no. 453, Public Act of 1976 as amended; the Michigan Handicapper's Civil Rights Act, Article 2, Act no. 220, Public Act of 1976, as amended and all other applicable federal, state and local laws and regulations. Specifically, Bidders and subcontractors are required not to discriminate against any employee or applicant for employment with respect to such person's hire, tenure, terms, conditions, or privileges of employment, or any matter directly or indirectly related to employment because of such person's height, weight, race, color, religion, national origin, ancestry, age, marital status, sex, or disability, as defined by law. A breach of this covenant may be regarded as a material breach of the contract.

5.1.6. Indemnification

The Service providers shall indemnify, save, and hold harmless, protect, and exonerate the City, its commissioners, board members, officers, employees, agents, representatives, and the State of Michigan to the extent no greater than their relative degree of fault.

5.1.7. Jurisdictional Authority

The contract(s) awarded to the successful bidder(s) shall be governed by and construed according to the laws of the State of Michigan and the successful bidder consents to the jurisdiction and venue of the courts in Oakland County, Michigan and of the United States District Court for the Eastern District, Southern Division.

5.1.8. Severability

The successful bidder(s) will agree that the Contract is the completed and exclusive statement of the Contract between the parties. A judicial or administrative declaration on the invalidity of any one or more of the provisions of the Contract shall not invalidate the remaining provisions of this agreement.

5.1.9. Income and Sales Taxes

The successful bidder agrees to contact the City of Pontiac Income Tax Division, Audit and Compliance Section, 47450 Woodward Avenue, Pontiac, Michigan, 48342, telephone (248) 758-3236, to establish reporting and withholding obligations under the City of Pontiac income tax ordinance. The successful bidder will require the same of all subcontractors employing labor under this contract. The successful bidder is required to withhold City of Pontiac income tax from wages paid to:

Pontiac resident employees regardless of where they work for the employer; and
Nonresident employees for work performed in the City.

The successful bidder is also required to file Pontiac income tax returns and to report and pay income tax on the net profits earned by the service provider in the City of Pontiac. Bidders are not eligible for the award if they have not filed or paid corporate and employee income tax to the City of Pontiac.

Web page URL: http://www.pontiac.mi.us/departments/income_tax/index.php

Tax forms URL: http://www.pontiac.mi.us/departments/income_tax/tax_forms.php

By statute, the City is exempt from the State Sales and Use Tax and the Federal Excise Tax; therefore, all fees do not include tax.

5.1.10. Payments

All statements submitted against the contract must identify the charges incurred during the billing cycle. Statements not properly invoiced will not be paid. The supplier is responsible for ensuring statement(s) delivery to the City. Statements must meet the following conditions for payment:

A. All statements must be original.

B. All items charged within the billing cycle must be posted to that billing cycle.

C. Statements must be submitted on a monthly basis. Statements may be submitted as early as the next business day.

The original statement must be emailed to the Accounts Payable. The Accounts Payable email will be provided once a contract is awarded. The City's standard payment terms are Net 30.

5.1.11. Clarifications and Protests

Any Bidder requiring clarification of the provisions of this solicitation must submit specific questions to the City. **Bidders must upload <u>all</u> questions and protests of specifications to OpenGov** by the deadline indicated on the cover page of the solicitation. All protests must identify the requirement, provision or feature of this solicitation that is unclear or that requires explanation. The protest must also address attachments including, but not limited to, the contract that the potential Bidder believes is ambiguous, unclear, unfair, contrary to law

or likely to limit competition. The purpose of this deadline is to allow the City time to correct any term or condition in this solicitation and/or contract that may be unlawful, improvident, unduly restrictive of competition, or otherwise inappropriate. By allowing corrections before opening Proposals, the City intends to avoid or minimize much of the waste inherent in protests and in the possible rejection of all Proposals. Failure of a Bidder to protest in accordance with this section will be deemed in acceptance of the terms of this solicitation and contract and serve as a waiver of Bidder's rights to later contend that either the solicitation or contract is ambiguous, unclear, unfair, contrary to law or likely to limit competition.

The deadline for submitting questions or protests is 4:00 P.M. ET prior to the bid submission deadline indicated in the solicitation's timeline. If the City of Pontiac's Purchasing Division determines that additional information or clarification is necessary, such information or clarification will be supplied in the form of an addendum, which the City Purchasing Division's personnel will upload to OpenGov. All such addenda will have the same binding effect as though contained in the main body of the solicitation. Oral instructions or oral information concerning the specifications from City managers, employees, or agents to prospective Bidders shall not bind the City of Pontiac.

5.1.12. Submittal Instructions

A. Deadline for Submission

1. Proposals or qualifications must be received no later than the deadline specified in the solicitation. Late submissions will not be considered.

B. Submission Format

1. Respondents must follow the submission instructions provided in the solicitation. Incomplete or nonconforming submissions may be deemed non-responsive.

C. Withdrawal of Proposals

1. Responses may be withdrawn prior to the submission deadline by written notice to the City. No withdrawals are permitted after the deadline.

D. FOIA Notice

1. Submissions may be subject to disclosure under the Michigan Freedom of Information Act (FOIA), MCL 15.231 et seq. Respondents must clearly identify proprietary or confidential information, although the City reserves the right to make the final determination of disclosure obligations.

5.1.13. Disclaimer Regarding Bid Submission and Award

A. Submission of a bid, proposal, or quotation to the City of Pontiac does not guarantee the award of a contract. All solicitations are subject to review, evaluation, and approval in accordance with applicable City procurement policies and procedures.

B. In accordance with State of Michigan procurement standards and best practices, including guidance from the Michigan Department of Technology, Management and Budget (DTMB) and Public Act 317 of 1968, as amended, the City reserves the right to:

1. Reject any or all bids or proposals, in whole or in part;

2. Waive irregularities or informalities in the solicitation process;

3. Award a contract to the most responsible and responsive bidder whose offer is determined to be in the best interest of the City;
4. Cancel a solicitation without awarding a contract;
5. Require additional documentation or clarification from vendors prior to making an award.

C. No contract shall be formed between the City and any vendor until a formal agreement is executed and approved by the appropriate City authority, including City Council where required.

D. Vendors are solely responsible for all costs incurred in the preparation and submission of a bid.

5.1.14. Evaluation and Award

A. Evaluation Criteria

1. Respondents will be evaluated based on the criteria and weighting as specified in Section 4.1 - Evaluation Criteria.

B. Interviews and Presentations

1. Shortlisted respondents may be required to participate in interviews/demonstrations, or provide additional information as part of the evaluation process.

C. Award Contingency – Council Authorization Required

1. No public notice, or execution of a contract shall occur until the City Council has formally passed a resolution authorizing the award and contract execution. Respondents will not be entitled to rely on any notification or recommendation until official action is taken by the Council.

D. Negotiation of Final Scope and Fees

1. The City reserves the right to negotiate the final scope of services and associated fees with the top-ranked firm before executing an agreement.

5.1.15. Contract Execution

A. Contract Execution

1. No binding agreement shall exist until a contract has been approved by City Council and executed by authorized representatives of both parties.

B. Term and Termination

1. The contract term will be defined in the agreement. The City reserves the right to terminate the contract for convenience or cause, with notice as defined in the contract.

C. Independent Contractor Status

1. The selected professional shall operate as an independent contractor and not as an employee or agent of the City.

D. Compliance with Laws

1. All services provided must comply with applicable federal, state, and local laws, including licensing, civil rights laws, and nondiscrimination provisions.

E. Standard of Care

1. The selected professional shall perform services with the same degree of care, skill, and diligence as is ordinarily possessed and exercised by members of the same profession under similar circumstances.

5.1.16. Ownership and Confidentiality

A. Ownership of Deliverables

1. All reports, data, plans, drawings, or other deliverables produced under the contract shall become the property of the City unless otherwise stated in the agreement.

B. Confidentiality

1. The professional shall treat all information and data provided by the City as confidential, and shall not disclose such information to any third party without prior written consent.

5.1.17. Federal and Grant-Funded Projects

A. Uniform Guidance Compliance

1. For projects involving federal funding, vendors must comply with 2 CFR Part 200 (Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards).

B. Debarment and Suspension

1. Respondents must certify they are not debarred, suspended, or excluded from participation in federal assistance programs and must register with SAM.gov when required.

C. Lobbying Certification

1. If federal funds are involved, the contractor must comply with the Byrd Anti-Lobbying Amendment and submit the required certification.

D. Domestic Preferences

1. Compliance with the Build America, Buy America Act and other federal procurement requirements is mandatory where applicable.

5.1.18. Additional Terms

A. Addenda

1. All clarifications, changes, or modifications to the solicitation will be issued as written addenda. Respondents are responsible for ensuring they have reviewed and acknowledged all addenda.

B. Costs Incurred

1. The City is not liable for any costs incurred by respondents in preparing or submitting proposals, attending interviews, or negotiating contracts.

C. Conflict of Interest

1. Respondents shall disclose any actual or potential conflicts of interest. The City reserves the right to reject any submission that presents a conflict.

D. Equal Employment Opportunity

1. Vendors must comply with applicable nondiscrimination and affirmative action laws, including the Elliott-Larsen Civil Rights Act, MCL 37.2101 et seq., and the Michigan Persons with Disabilities Civil Rights Act.

E. Force Majeure

1. Neither party shall be held liable for failure to perform due to events beyond its reasonable control, such as natural disasters, labor strikes, or governmental restrictions.

5.1.19. Proof of Insurance

A. The successful Respondent shall provide to the City of Pontiac, at the time the contracts are returned by him/her for execution, a Certificate of Insurance as well as the required endorsements. In lieu of required endorsements, if applicable, a copy of the policy sections where coverage is provided for additional insured and cancellation notice would be acceptable. Copies or certified copies of all policies mentioned above shall be furnished if so requested.

B. The Respondent shall procure and maintain the following insurance coverage:

1.) **Commercial General Liability Insurance** on an Occurrence Basis with limits of liability not less than $3,000,000 per occurrence and aggregate for bodily injury and property damage.

2.) **Automobile Liability** including Michigan No-Fault Coverages, with limits of liability not less than $1,000,000 per occurrence combined single limit for Bodily Injury and Property Damage. Coverage shall include all owned vehicles, all non-owned vehicles, and all hired vehicles.

3.) Commercial General Liability and Automobile Liability required liability limits may be obtained by using an Excess/Umbrella Liability policy in addition to the primary liability policy(ies). If coverage limits are satisfied by an Excess and/or Umbrella policy, coverage must follow form of the primary policy(ies), including but not limited to additional insured and primary/non-contributory coverage.

4.) **Workers' Compensation Insurance** including Employers' Liability Coverage, in accordance with all applicable statutes of the State of Michigan.

5.) **Cyber Liability Insurance** with limits not-less than $3,000,000 per occurrence and aggregate. Coverage shall include, but not be limited to, claims involving infringement of intellectual property, invasion of privacy, information theft, damage to or destruction of electronic information, release of private information, alteration of electronic information, extortion and network security. If this policy is claims made form, then the Respondent shall be required to keep the policy in force, or purchase "tail" coverage, for a minimum of three (3) years after the termination of this contract.

6.) **Additional Insured**: The City of Pontiac, all elected and appointed officials, all employees and volunteers, agents, all boards, commissions, and/or authorities and boards of the City of Pontiac, including employees and volunteers thereof shall be named as ***Additional Insureds*** on an endorsement form of the Commercial General Liability Insurance policy with respect to liability arising out of work or operations performed by or on behalf of the Respondent.

7.) **Primary Coverage**: Insurance as required herein shall be primary and non-contributory, and any other insurance the City of Pontiac may have in effect shall be considered secondary and/or excess.

8.) **Cancellation Notice**: Policy(ies), as described above, shall be endorsed to state the following: It is understood and agreed that thirty (30) days' advance written notice of cancellation or non-renewal, or ten (10) days' advance written notice for non-payment of premium, shall be sent to the Certificate Holder: City of Pontiac, Attention: Danielle Sadler, 47450 Woodward Avenue, Pontiac, MI 48342.

C. If any of the above coverages expire during the term of this contract, the Bidder shall deliver renewal certificates and/or policies to the City of Pontiac at least ten (10) days prior to the expiration date.

D. The Respondent shall not commence work under this contract until they have obtained the insurance required under this paragraph and shall keep such insurance in force during the entire life of this contract. All coverage shall be with insurance companies licensed and admitted in the State of Michigan and acceptable to the City of Pontiac. The requirements above should not be interpreted to limit the liability of the Respondent. All deductibles and SIRs are the responsibility of the Respondent.

5.1.20. Collusion and Price Fixing Prohibited

A. Bidders are strictly prohibited from engaging in any form of collusion, price fixing, bid rigging, or other anti-competitive practices in connection with this solicitation. Each bidder, by submitting a proposal, certifies that:

1. The prices in the proposal have been independently determined without consultation, communication, or agreement with any other bidder or potential bidder, and are not intended to restrict competition.
2. The bidder has not knowingly disclosed proposal prices, terms, or conditions to any competitor before the official proposal opening;
3. No attempt has been made or will be made by the bidder to induce any other person or firm to submit or refrain from submitting a proposal for the purpose of limiting competition.

B. If the City determines that collusion, price fixing, or any related prohibited conduct has occurred, the bidder(s) involved will be disqualified from further consideration, and any contract awarded may be terminated immediately. The City reserves the right to refer such matters to appropriate legal authorities for investigation and potential prosecution.

5.1.21. NON-ASSIGNMENT OR TRANSFER

The service provided shall not transfer the contract without prior written approval of the Mayor or Mayor's designee, which shall be communicated in writing.

5.1.22. CITY RULES

The successful bidder's employees shall comply with all instructions issued by representatives of the City of Pontiac.

5.1.23. PROGRESS PAYMENTS/RETAINAGE

This contract is not subject to progress payments or retainage.