REQUEST FOR PROPOSAL

Corporate Credit Card Services

Issued on:
July15, 2026

Requested by:

The Municipality of North Grenville
285 County Road 44
P.O. Box 130
Kemptville, Ontario
K0G 1J0

Attention:
Director of Finance / Treasurer

Closing Date and Time:
2PM local time on
August 4, 2026

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Introduction

The Municipality of North Grenville (the Municipality) is a small town/rural municipality located adjacent to the southern border of the City of Ottawa. As one of the fastest growing municipalities in Eastern Ontario, North Grenville is committed to providing a broad range of amenities and services to its residents and visitors alike.

The urban serviced area (formerly the Town of Kemptville) currently serves a population of approximately 4,051 (2021 Census). It is strategically located 30 minutes from downtown Ottawa, the Nation's Capital, along Highway 416, with easy access to Highways 417 and 401. The Municipality of North Grenville has experienced steady population growth in recent years, with the overall municipal population increasing to 17,964 in 2021, a 9.2% increase since 2016. The Municipality continues to plan for future residential and employment growth within the urban serviced area.

The Municipality is responsible for the provision of a wide range of services including fire protection, by-law enforcement, emergency management, parks, recreation, cemeteries, local roads and bridges, snow removal, drainage, land-use planning, economic development, libraries, sewer and water services to the urban serviced area, and general municipal governance and administration. The operating and capital budgets for the Municipality for 2026 are $34,611,857 and $107,170,694 respectively.

The purpose of this Request for Proposal (RFP) is to solicit proposals from qualified financial institutions and financial service providers for the provision of Corporate Purchasing Card (P-Card) services and associated banking services. The Municipality seeks a solution that maximizes operational efficiency, strengthens financial controls, enhances reporting capabilities, supports electronic payment processing, and delivers value through competitive pricing, rebates, technology, and customer service.

A full description of the project and scope of work is set out herein.

1.0 Instructions To Proponents

1.1 Invitation

The Municipality of North Grenville is seeking proposals from qualified financial institutions to provide professional services to supply and administer a Corporate Purchasing Card Program and related financial transaction services.

The Municipality requires that the Project be completed prior to January 1, 2027.

Financial institutions wishing to submit an **RFP for Corporate Credit Card Services** are to provide **three (3)** of their proposal in a sealed package clearly identified as to the contents and addressed to:

The Municipality of North Grenville
285 County Road 44
Box 130
Kemptville, Ontario
K0G 1J0

Attention: Director of Finance / Treasurer

Or via email to ap@northgrenville.on.ca clearly identified as to the contents.

Proposals must be received at this location **NO LATER THAN** 2PM LOCAL TIME on **August 4, 2026**.

Proposals received after the above due date and time will not be considered.

1.2 Charge for Documents

All documents, including background information, will be provided at no cost. Refer to section 3.8 for a list of background documents to be available to the successful financial institution.

1.3 Costs Incurred by Proponents

All expenses incurred in the preparation and submission of proposals shall be borne by the financial institution. No payment will be made for any proposals received, or for any other effort required of or made by the financial institution prior to the commencement of work defined by the proposal approved by the Municipality.

1.4 Acceptance of Terms

All those who submit a proposal represent that they have read, completely understand, and accept the terms and conditions of this Request for Proposal (RFP) in full.

1.5 Insurance

Commercial General Liability

The Proponent shall, at their expense obtain and keep in force during the term of the Agreement, Commercial General Liability Insurance satisfactory to the Municipality of North Grenville and underwritten by an insurer licensed to conduct business in the Province of Ontario. The policy shall provide coverage for Bodily Injury, Property Damage and Personal Injury and shall include but not be limited to:

a) Commercial General Liability Insurance with a minimum limit of $2,000,000 per occurrence and shall provide proof of insurance satisfactory to the Municipality prior to contract execution.
b) Add Municipality of North Grenville as an Additional Insured with respect to the operations of the Named Insured
c) The policy shall contain a provision for cross liability and severability of interest in respect of the Named Insured
d) Products and completed operations coverage
e) Contractual Liability
f) The policy shall provide 30 days prior notice of cancellation

Primary Coverage
The proponent’s insurance shall be primary coverage and not additional to and shall not seek contribution from any other insurance policies available to the municipality.

Certificate of Insurance
The proponent shall provide a Certificate of Insurance evidencing coverage in force at least 10 days prior to contract commencement.

Professional Liability Insurance
The (Professional) shall take out and keep in force Professional Liability insurance satisfactory to the Municipality

Data Liability Insurance
Data Liability/Network Security coverage, underwritten by an insurer licensed to conduct business in the Province of Ontario and in an amount satisfactory to North Grenville. Coverage is to respond to but not be limited to the following occurrences:

1. Privacy violations as a result of but not limited to unauthorized access to or dissemination of private information; failure to properly handle, manage, store, destroy or control personal information and include the failure to comply with privacy laws and their respective regulations regarding the collection, access, transmission, use and accuracy. Coverage shall extend to include the costs associated with notification of affected parties, regardless if required by statute as well as any fines or penalties or costs imposed as a result of the breach including defense of any regulatory action involving a breach of privacy.

2. Network Security to protect against incidents arising from system security failures such as, but not limited to, unauthorized access, theft or destruction of

data, electronic security breaches, denial-of-service attacks, spread of virus within the Contractor's computer network or other third-party computer information systems, and will further include expenses related to third-party computer forensics.

3. Data Breach Expenses including crisis management and credit monitoring expenses related to electronic and non-electronic breaches.

Fidelity Bond Including the Third-Party Extension
Coverage shall be written in an amount satisfactory to North Grenville to include Third-Party Extension.

1.6 Clarification

All inquiries regarding this RFP are to be directed to the individual identified below. Inquiries must be received in writing or email no later than July 22, 2026. All inquiries received and the responses provided will be posted by the municipality to the Municipality of North Grenville website, no later than July 24, 2026, without naming the source of the inquiry.

The Municipality of North Grenville
285 County Road 44
Box 130
Kemptville, Ontario
K0G 1J0

Attention: Accounts Payable Clerk
ap@northgrenville.on.ca

2.0 Terms Of Reference

2.1 Background

The Municipality currently utilizes electronic payment systems, banking services, and purchasing card programs to facilitate the procurement of goods and services, employee expenditures, vendor payments, payroll processing, tax collections, and treasury management activities. The Municipality seeks a modern, secure, and cost-effective financial services solution that supports operational efficiency, strong internal controls, electronic reporting, and integration with existing municipal financial systems.

2.2 Plan Objectives

Areas to be addressed in this Plan will include policies, procedures, technology, and service delivery related to, but not limited to, the following:

1. Implementation and administration of a Corporate Purchasing Card (P-Card) Program.

2. Electronic payment processing, reporting, and financial system integration.
3. Enhanced financial controls, fraud prevention, audit capabilities, and customer service support.

2.3 Scope of Work

The successful proponent shall provide a comprehensive Corporate Purchasing Card Program and associated financial services that include, but are not limited to:
• Issuance, administration, replacement, suspension, and cancellation of purchasing cards.
• Establishment of cardholder transaction limits, monthly limits, and merchant category code (MCC) restrictions.
• Web-based reporting and transaction management capabilities.
• Integration with the Municipality's financial management systems.
• Electronic transaction downloads and reporting.
• Fraud prevention, monitoring, and dispute resolution services.
• Corporate liability structure with centralized billing and payment processing.
• Training for administrators, supervisors, and cardholders.
• Dedicated account management and customer support services.
• Program implementation and transition support.
• Details of any rewards, cashback, rebate, or incentive programs available to the Municipality.
• Disclosure of all applicable interest rates, fees, and charges, including annual fees, foreign transaction fees, and any other program costs.
• Description of any value-added benefits, discounts, fee waivers, or other financial incentives available to the Municipality.

2.4 Assumptions

1. Financial risk to the Municipality be minimized;
2. The Municipality shall become more effective and efficient in the provision of services to the community;
3. The Municipality will continue to be one of the fastest growing communities in Eastern Ontario.

2.5 Project Reporting

The Financial institution shall report to the Director of Finance/Treasurer or designate. Council shall be the approval authority for the project.

2.6 Deliverables

The successful financial institution shall provide:
1. A complete implementation and transition plan.
2. Corporate Purchasing Cards and administrative controls.
3. Online reporting and transaction management tools.
4. A detailed schedule of all applicable fees, interest rates, and charges associated with the Corporate Purchasing Card Program.

5. Details of any available rewards, cashback, rebate, or incentive programs, including eligibility and redemption options.
6. Information on any value-added benefits, including fee waivers, discounts, insurance, or other benefits available to the Municipality.
7. Training materials and training sessions for Municipal staff.
8. User manuals and system documentation.
9. Ongoing customer support and account management services.
10. Data retention and reporting capabilities for a minimum of seven (7) years.

2.7 Documents and Information Available Upon Contract Award

Upon execution of the contract, the Municipality will provide the successful proponent with the information and documentation reasonably required to implement the Corporate Purchasing Card Program, including but not limited to:

- Cardholder information required for card issuance.
- 2024 financial statements
- Municipal purchasing card policies and procedures.
- Financial management system and file format specifications.
- Implementation contacts and project governance information.
- Any additional documentation reasonably required to facilitate implementation and transition.

2.8 Summary of Key Dates for Proposal

Distribution of RFP	July 15, 2026
Financial institution Clarification Question Submission	July 22, 2026
NG Clarification Answer Distribution	July 24, 2026
Submission of proposal	August 4, 2026
Anticipated award of assignment (at the latest)	November 30, 2026

3.0 Evaluation Criteria

The successful firm will possess the requisite technical skills to deal with the complex matters to be addressed in the scope of work and will be required to work directly with Municipal staff, the project manager, the public, agencies and stakeholders in a professional manner.

To achieve this, the Municipality is interested in a firm, which in addition to sound technical qualifications, exhibits such skills as timeliness, diplomacy, tact, strong communication ability (both written and verbal) and an understanding of the municipal culture.

The Financial institution Project Team member(s) must demonstrate:

• Experience delivering municipal banking and purchasing card programs.
• Knowledge of electronic payment processing, financial controls, and reporting

systems.
• Strong project management, implementation, and customer support capabilities.

3.1 Basis of Selection

The Municipality intends to recommend the appointment of the financial institution on the basis of best overall value, based upon a review of the technical and fee proposal, and the financial institution interview if required. The Financial institution appointment is subject to approval by the Municipality in accordance with the provisions of the Procurement By-Law.

3.2 Selection Criteria

A total of 100 points will be allocated to each proposal, as follows:

Category Available Points	Available Points
Technical Evaluation	
Corporate Purchasing Card Solution and Functional Capabilities	20
Security, Controls and Fraud Prevention	15
Reporting, Analytics and System Integration	15
Implementation and Transition Plan	10
Customer Service and Account Management	10
Corporate Experience and References	10
Technical Sub-total	**80**
Financial Evaluation	
Fees, Rebates, and Overall Cost of Services	20
Total	**100**

Financial points will only be awarded to submissions that have achieved a minimum score of 60 out of 80 points on the technical evaluation criteria. Proposals that do not meet this minimum score will be deemed non-compliant and will be given no further consideration.

3.3 Corporate Purchasing Card Solution and Functional Capabilities

Financial Institutions shall describe the proposed Corporate Purchasing Card Program and demonstrate how it meets the Municipality's requirements. Responses should include information on card features, spending controls, merchant category code (MCC) restrictions, online administration, card management, payment options, dispute resolution, and any value-added functionality.

3.4 Security, Controls and Fraud Prevention

Describe the security features and controls incorporated into the proposed solution, including fraud monitoring, transaction alerts, user authentication, card controls, data security, liability protection, audit capabilities, and compliance with applicable privacy and security standards.

3.5 Reporting, Analytics and System Integration

Describe the reporting and analytical tools available to support program administration, including standard and customizable reports, spend analytics, dashboard functionality, data export capabilities, system integration, audit reporting, rebate reporting, and data retention.

3.6 Implementation and Transition Plan

Describe the proposed implementation approach, including project management, implementation schedule, key milestones, training, testing, communication, go-live support, and post-implementation assistance. A project schedule, including a Gantt chart or equivalent, should be provided.

3.7 Customer Service and Account Management

Describe the ongoing customer service and account management model, including dedicated account support, cardholder assistance, service availability, issue escalation procedures, service level commitments, program reviews, and training resources.

3.8 Corporate Experience and References

Provide a brief overview of the organization, including experience delivering Corporate Purchasing Card Programs of similar sizes and complexity, particularly for municipal or public sector clients. Financial institutions are also requested to provide three (3) client references, preferably from municipal or other public sector organizations.

3.9 Financial Proposal

The Financial Proposal shall identify all fees and costs associated with the proposed Corporate Purchasing Card Program, including implementation costs, card and transaction fees, third-party costs, foreign exchange fees (if applicable), rebates or incentives, optional services, and any other applicable charges.

3.10 Financial Institution Interviews

Up to three (3) of the highest rated proposals may be required to make a brief presentation (15 minutes) to the Senior Leadership Team on this project to discuss their methodology and approach to this assignment.

4.0 Special Terms and Conditions

Submission of a proposal constitutes acknowledgement the proponent has read and agrees to be bound by all the terms and conditions of the Request for Proposal.

The Municipality will not make any payments for the preparation of the response to the Request for Proposal. All costs incurred by a proponent will be borne by the proponent.

This is not an offer. The Municipality does not bind itself to accept the lowest price proposal or any proposal submitted.

The Municipality has the right to cancel the Request for Proposal at any time and to reissue it for any reason whatsoever, without incurring any liability and no proponent will have any claim against the Municipality as a result of the cancellation or re-issuing of the Request for Proposal.

The Financial institution acknowledges that the Municipality shall have the right to reject any, or all, Proposals for any reason, or to accept any Proposal which the Municipality in its *sole unfettered discretion* deems most advantageous to itself. The lowest, or any, Proposal will not necessarily be accepted and the Municipality shall have the *unfettered* right to:

- (i) Accept a non-compliant Proposal;
- (ii) Accept a Proposal which is not the lowest Proposal; and
- (iii) Reject a Proposal that is the lowest Proposal even if it is the only Proposal received.

The Municipality reserves the right to consider, during the evaluation of Proposals:

- (i) information provided in the Proposal document itself;
- (ii) information provided in response to enquiries of industry references set out in the Proposal;
- (iii) information received in response to enquiries made by the Municipality of third parties apart from those disclosed in the Proposal in relation to the reputation, reliability, experience and capabilities of the financial institution;
- (iv) the manner in which the Financial institution provides services to others;
- (v) the experience and qualification of the Financial institution’s senior management, and project management;
- (vi) the compliance of the Financial institution with the Municipality’s requirements and specifications; and

(vii) innovative approaches proposed by the financial institution in the Proposal.

The Financial institution acknowledges that the Municipality may rely upon the criteria which the Municipality deems relevant, even though such criteria may not have been disclosed to the financial institution. By submitting a Proposal, the financial institution acknowledges the Municipality's rights under this Section and absolutely waives any right, or cause of action against the Municipality, by reason of the Municipality's failure to accept the Proposal submitted by the financial institution, whether such right or cause of action arises in contract, negligence, or otherwise.

If a contract is to be awarded as a result of the Request for Proposal, it will be awarded to the proponent whose proposal, in the Municipality's opinion, provided the best potential value to the Municipality and is capable in all respects to fully perform the contract requirements and the integrity to assure performance of the contract obligations based on the objective assessment outlined above.

If the Municipality decides to award a contract based on a submission received in response to this Request for Proposal, the successful proponent will be notified of the intent to award in writing, and the subsequent execution of a written agreement shall constitute the making of a contract. Proponents will not acquire any legal or equitable rights or privileges whatsoever until the contract is signed by both parties.

In the event of any inconsistency between the RFP and the contract, the contract shall govern.

The Municipality reserves the exclusive right to determine the qualitative aspects of all proposals relative to the evaluation criteria. Unsuccessful proponents will be provided with a verbal debriefing on the evaluation of their submission after the selection process has been completed, if requested.

Proponents may not amend or withdraw their proposals after the closing date and time.

Proposals will be evaluated as soon as practicable after the closing time.

The proposals and accompanying documentation submitted by the proponent are the property of the Municipality and will not be returned.

Proponents are advised that all communications with the Municipality related to this RFP during the bidding process must be directly and only with the individual nominated in section 1.6.