



Issued 10/19/2026

REQUEST FOR PROPOSALS (RFP)

Cullman County Commission

Procurement Card (P-Card) Program Administration

I. INTRODUCTION & BACKGROUND

The Cullman County Commission (“the County”) is soliciting proposals from qualified financial institutions or card program providers to administer a secure, compliant, and audit ready- **Procurement Card (PCard-) Program**.

Cullman County seeks to modernize its purchasing processes by implementing a P-Card system that:

- Enhances operational efficiency
- Strengthens internal controls
- Supports transparency and audit readiness
- Demonstrate compatibility with the County’s financial management systems
- Provides robust oversight tools for cardholders, supervisors, and administrators

The County currently utilizes **Harris Smartfusion** for financial management. Proposed solutions should demonstrate compatibility with Smartfusion-based reconciliation workflows, as well as other ERP solutions.

This RFP establishes the minimum requirements for program administration, security, reporting, and implementation.

II. PROGRAM OBJECTIVES

The County’s P-Card Program must support the following objectives:

1. **Operational Efficiency** Streamline procurement for approved goods, services, travel, and operational needs.
2. **Compliance & Internal Controls** Enforce Merchant Category Code (MCC) restrictions, spending limits, and statutory requirements under:
 - Alabama Code §§ 11-3-60 through 11-3-62 as amended by Act 2026-57
 - Alabama Competitive Bid Law (Title 41, Chapter 16)
 - Alabama Ethics Law (Title 36, Chapter 25)

3. **Audit Readiness** Provide documentation, reporting, and reconciliation tools that support internal and external audits.
4. **Security & Risk Mitigation** Ensure fraud detection, dispute resolution, and emergency protocols.
5. **Training & Support** Provide resources for cardholders, supervisors, and program administrators.

III. SCOPE OF WORK

Proposers must provide a comprehensive solution that includes, at minimum:

1. Card Issuance & Configuration

- Ability to issue individual and departmental cards
- Customizable MCC profiles
- Adjustable per transaction- and monthly limits
- Temporary overrides for emergencies or special operations

2. Online Management Platform

A secure, web based- portal for:

- Card activation/deactivation
- Real-time transaction monitoring
- MCC and limit adjustments
- Reporting and exception alerts
- Administrative controls and audit logs

3. Integration with ERP and mobile application

The solution must support:

- Reconciliation workflows
- Receipt/documentation uploads
- Coding and approval routing
- Exportable audit ready- transaction files
- Mobile Application with receipt scanning

4. Security & Fraud Prevention

- Real-time fraud monitoring
- Alerts for declined transactions, MCC violations, or suspicious activity
- Lost/stolen card protocols
- Dispute resolution procedures

5. Emergency & Continuity Features

- Rapid issuance of emergency cards
- Temporary MCC expansions for disaster response
- After-hours support

6. Training & Customer Support

- Cardholder training materials
- Administrator training
- Ongoing technical support
- Dedicated account representative

IV. PROPOSAL REQUIREMENTS

Proposals must include the following sections:

1. Program Overview

- Description of card platform
- MCC configuration capabilities
- Spending limit controls
- Online management tools
- Integration with Harris Smartfusion

2. Security, Compliance & Risk Mitigation

- Fraud detection protocols
- Lost/stolen card procedures
- Dispute resolution
- Compliance with Alabama Code §§ 11-3-61 and 11-3-62 as amended by Act 2026-57
- Documentation retention and audit support
- Notification capabilities (email, SMS, app-based alerts)

3. Implementation Plan

- Timeline from award to go-live
- Onboarding and training plan
- Data migration or transition from any existing card programs
- Emergency activation and MCC override procedures

4. Experience & Qualifications

- Company background
- Experience with public-sector P-Card programs

- Certifications or security credentials
- At least **three (3)** public-sector references

5. Fee Structure & Incentives

- All program fees
- Rebates or revenue-share options
- Optional service costs
- Any minimum usage requirements

6. Reporting & Communication

- Monthly transaction summaries
- Exception reporting
- Quarterly program performance reviews
- Annual audit support
- Sample reporting templates

7. Sample Materials

- Cardholder agreement
- Training guides
- System screenshots
- Security documentation

V. EVALUATION CRITERIA

Proposals will be evaluated based on:

- Compliance with RFP requirements
- Strength of MCC controls and system integration
- Security and fraud-prevention capabilities
- Experience with governmental clients
- Training and customer support
- Cost, rebates, and overall value
- Quality of reporting tools and audit readiness

The County reserves the right to request demonstrations, conduct interviews, or seek clarification from proposers.

VI. TIMELINE

Milestone	Date
RFP Issuance	10/21/2026
Questions Due	11/4/2026

Milestone	Date
Responses Posted	11/18/2026
Proposal Submission Deadline	12/2/2026
Evaluation Period & Demonstrations	12/11/2026
Selection Notification	12/18/2026
Target Program Launch	1/4/2027

VII. SUBMISSION INSTRUCTIONS

Proposals must be submitted electronically as a **single PDF** to:

Cullman County Commission Attn: Accounting Email: commissionaccounting@co.cullman.al.us and copy jbullard@co.cullman.al.us Subject Line: “RFP – Procurement Card Program Proposal”

Receipt of proposals will be acknowledged within two (2) business days.

Late submissions will not be considered.

VIII. INQUIRIES

All questions must be submitted via email to:

John Bullard, County Administrator Email: jbullard@co.cullman.al.us

Responses will be shared with all proposers to ensure equal access to information.

IX. GENERAL CONDITIONS

- The County reserves the right to reject any or all proposals.
- The County may negotiate terms with the selected proposer.
- All proposals become public records under Alabama law.
- Proposers are responsible for all costs associated with proposal preparation.

X. CERTIFICATION & SIGNATURE

Proposals must include a signed and dated statement certifying:

- The proposal is accurate and complete
- The proposer is authorized to conduct business in Alabama
- The signer has authority to bind the company
- The proposed solution complies with applicable laws and County policies

John M Bullard, County Administrator