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**University of Southern Indiana**

**REQUEST FOR PROPOSAL**

**Commercial Card Program**

**Issue Date: August 15, 2025**

**DUE DATE: September 23, 2025, 2:00PM CDT**

**OBJECTIVE**

The University of Southern Indiana (USI) seeks proposals from qualified financial institutions to establish a comprehensive Commercial Card Program that encompasses both a Procurement Card Program and a Travel Card Program. The selected provider should offer integrated management tools, consolidated reporting, and centralized administration while allowing for distinct controls, policies, and usage parameters for each card type. The program should support scalability, ensure compliance with internal and regulatory requirements, and provide robust fraud protection and customer service. Proposals should detail how the institution will deliver seamless integration with our financial systems, flexible credit options, and value-added features such as rebates, or data analytics that align with our organizational goals.

**RFP SCHEDULE**

|  |  |
| --- | --- |
| Fri Aug 15 | RFP Issued to Financial Institutions |
| Tue Sep 2  2PM/Local Time | RFP Questions Due to Jeff Sponn, Director of Procurement ([jsponn@usi.edu](mailto:jsponn@usi.edu)) |
| Tue Sep 9 | RFP Question Response Distribution |
| Tue Sep 23  2PM/Local Time | Deadline for the Agencies to Submit Proposals to Bid to Jeff Sponn, Director of Procurement ([jsponn@usi.edu](mailto:jsponn@usi.edu)) |
| Tue Oct 7 Tentative | Selection of Finalists |
| Mon Oct 20 Tentative  to Fri Oct 31 | Finalist Presentations |

|  |  |
| --- | --- |
| **SECTION 1: COMPANY CONTACT INFORMATION** | |
| 1.A  Provide Company contact information | |
|  |  |
| Legal Name of Company: |  |
| Operating Name of Company: |  |
| Headquarters Street Address: |  |
| City: |  |
| State: |  |
| Zip: |  |
| Year Established: |  |
| Name of Company Sales Rep.: |  |
| Email of Company Sales Rep: |  |

**SECTION 2: COMPANY CONFIRMATION**

2.A

Does any relationship exist, whether by relative, business associate, capital funding agreement, or any other such kinship, between Company and any employee of the USI? If yes, then provide a statement of disclosure. All such disclosures will be subject to administrative review and approval prior to entering into any contract with USI.

2.B

Company agrees that the submitted proposal contains accurate information, constitutes an offer to USI, and shall be valid for a period of 120 calendar days after the date of submission. Confirm.

**SECTION 3: EXPERIENCE AND IMPLEMENTATION**

3.A

Describe the Company’s specific experience in providing commercial card programs for purchasing and travel in higher education or equivalent.

3.B

Describe either a recent, large-scale commercial card program conversion or implementation that Company has successfully undertaken, preferably in higher education or equivalent.

3.C

What would be the time frame from contract award for the Company to convert/implement the USI program?

**SECTION 4: SYSTEM, UPGRADES, MAINTENANCE AND IT SECURITY**

4.A

Provide details of Information Security framework standards.

4.B

Are the standards verified by a certified external party (PCI, SOC 2 Type II, Penetration Testing, ISO Certified)?

4.C

Outline any applicable regulatory compliance requirements your organization complies with (HIPAA, GLBA, PCI, GDPR, FERPA).

4.D

Has there been any identified or reported information security breach in the last 5 years?

4.E

What is the name of the expense reporting software? If more than one, then list all.

4.F

Please provide details pertaining to system upgrades, such as frequency of upgrades, notification timeline, how different types of upgrades are implemented (patches versus functional changes), user and system administrator training for upgrades, and if there are scheduled downtimes of the system(s).

4.G

Does the system provide an ability to upload our customized general ledger accounting codes?

4.H

Describe the process(es) for how users are created, passwords maintained, and other adjustments to user setup and maintenance.

**SECTION 5: CARD BRAND, DESIGN, FEES, AND ORDERING TIMELINE**

5.A

Identify which card brand (Visa, MasterCard, AMEX, etc.) would provide the proposed cards. Explain the advantages of the card brand proposed.

5.B

Can Company provide two different colored, custom cards? One for the Procurement Card program and one for the Travel Card program? A custom card is defined as a card that includes USI’s logo and/or background image. Identify costs, if any, for standard and custom cards in the Cost Section ([Section 13.B](#BM13B)).

5.C

Can all new or replacement cards be sent to a Program Administrator only?

5.D

Identify the turnaround in calendar days for “rush” and “emergency” ***new*** cards delivered to the Program Administrator. Identify associated “rush” and “emergency” new card costs, if any, in the Cost Section ([Section 13.C](#BM13C)).

5.E

Can USI require that no social security numbers be used for employee identification, but rather an ID number be assigned by USI?

**SECTION 6: EXPIRED CARDS AND REPLACEMENT CARDS**

6.A

Identify the number of years that cards remain valid.

6.B

Identify the turnaround in calendar days for “rush” and “emergency” ***replacement*** cards due to lost or stolen cards. For Travel Cards, identify if there is a different turnaround time for domestic vs. international deliveries. Identify costs for associated rush and emergency replacement cards, if any, in the Cost Section ([Section 13.D](#BM13D)).

**SECTION 7: CUSTOMER SERVICE FOR PROGRAM ADMINISTRATORS**

7.A

Identify the physical location(s) of the Company’s service center(s) that will provide USI support during business hours (8 am to 4:30 pm, Monday-Friday, CT).

7.B

Identify the physical location(s) of the Company’s service center(s) that will provide USI support after business hours, on weekends, and over holidays.

7.C

Confirm that the Company provides customer service 24 hours a day, 7 days a week, including major holidays.

7.D

Describe the Company’s initial training program for Program Administrators. Specify if training will be virtual, in-person or a hybrid of both. If in-person, then where is training held, and how many Program Administrators can it accommodate. Identify training costs, if any, in the Costs Section ([Section 13.E](#BM13E)).

7.E

Identify the Company employee(s) who will have principal day-to-day operational responsibility for USI’s account.

7.F

What information is communicated to the Program Administrator in the following situations:

Program Changes:

Cardholder Requests:

**SECTION 8: MERCHANT DISPUTE RESOLUTION AND FRAUD**

8.A

What is the process for disputing a transaction?

8.B

Identify the timeline cardholders are given to dispute a charge. Specify unit of time (hours, days, weeks, months, etc.).

8.C

Identify Company’s average number of calendar days between dispute submittal and resolution. Describe how the cardholder and/or the Program Administrator are notified of the dispute results.

8.D

Are there any circumstances under which USI would lose its dispute rights?

8.E

What information is communicated to the Program Administrator in the following situations:

Individual Card Fraud:

Mass Fraud:

Suspicious Card Activity:

**SECTION 9: STATEMENTS AND RECONCILIATION**

9.A

What delivery options are available for the Procurement Card and Travel Card statements?

Identify the costs for statements, if any, in the Cost Section ([Section 13.F](#BM13F)).

9.B

Identify the number of months statements are available online. Once statements are no longer available online, explain how statements are obtained.

9.C

Does a merchant’s level 2 and/or 3 data, assuming such data is provided, post online or on statements?

9.D

What billing cycle start dates are available to USI?

9.E

What is the payment due date for the billing cycle?

9.F

Do you provide approval routing through the system? Explain.

9.G

Does the expense reporting module allow users to identify and code charges using USI general ledger numbers?

9.H

Describe the capabilities for uploading and managing image files to the expense reporting module. Specifically, can users attach images (e.g., receipts, invoices, product photos) to transactions? If so, what file formats are supported, what are the size limitations, and how are these images stored and accessed within the system?

9.I

Is there a mobile application, and does it support image capture functionality? Specifically, can users take photos directly within the app and attach them to transactions? Describe the supported platforms (iOS, Android), file types, and any limitations or security features associated with this functionality.

9.J

Does the expense reporting module allow for Procurement Card transactions and images to be uploaded to USI’s ERP system (Banner Finance), and for Travel Card transaction reports to be loaded into USI’s travel and expense software (Emburse Enterprise)? If yes, then please describe each process.

**Section 10: MCCs AND SPENDING LIMITS**

10.A

Identify the maximum, if any, spending limits the Company may assign to a card per billing cycle. This may include purchases for travel, retail, and potentially ATM.

10.B

If USI requested higher spending limits than the Company’s card maximums (identified in 10.A), then explain how such a request is processed.

10.C

How is the Procurement Card and Travel Card credit limit increase approved? Can a designated USI representative be assigned for approval?

10.D

Can USI build its own unlimited number of MCC groups?

10.E

Can USI obtain a complete list of all MCC codes?

10.F

How is USI notified of new MCC codes?

10.G

Can a specific vendor be blocked on a card without blocking the MCC code?

**SECTION 11: ACCOUNT ADMINISTRATION AND TRANSACTION DETAIL APPLICATIONS**

11.A

USI requires an online account administration application that will be hosted entirely on the Company’s servers and is a web-based application. Can the Company meet this requirement? Provide the name of the Company’s account administration application(s). Identify costs, if any, for use of the account administration application in the Cost Section ([Section 13.H](#BM13H)).

11.B

Identify how many USI Program Administrators can have access to the Company’s account administration application.

11.C

Identify which of the following card features can be updated online by Program Administrators using the Company’s account administration application, and how soon thereafter the request takes effect.

|  |  |  |
| --- | --- | --- |
| Card Features | Updatable Online | Timeline (in Hours) |
| Update employee ID # and/or Unique ID # | No Yes |  |
| Billing Cycle Limits | No Yes |  |
| Report Lost or Stolen Card (all Cards) | No Yes |  |
| Replace Lost or Stolen Cards (all Cards) | No Yes |  |
| ATM Limits (Travel Cards) | No Yes |  |

11.D

Confirm whether the Program Administrators can add comments in a memo field when changes are made online.

**SECTION 12: FINANCIAL REBATE CONSIDERATIONS**

Responses to questions 12.A – 12.D should be submitted as separate Attachments A – D.

12.A

Propose, in Attachment A, a sliding scale rebate schedule based on USI’s annual combined card volume. Use $4 million annual volume and $250 average transaction size as the beginning of the sliding scale (Data reflects spending for period: 2024).

12.B

List vendors (or categories of vendors) whose transactions may be excluded from a rebate.

12.C

List transaction types that may be excluded from the rebate.

12.D

Identify all other financial considerations.

**SECTION 13: COST SHEET FOR CARDS**

13.A

Is there an annual fee?

|  |  |
| --- | --- |
| **Card Type** | **Annual Fee** |
| Procurement Card |  |
| Travel Card |  |

13.B

Costs, if any, for Standard and Custom Cards ([Section 5.B](#BM5B)). Use the initial stock order of 250 for Procurement Cards and 525 for Travel Cards.

|  |  |
| --- | --- |
| **Card Stock** | **Cost Per Card** |
| Procurement Card – X stock (Standard) |  |
| Travel Card – X stock (Standard) |  |
| Procurement Card – X stock (Custom) |  |
| Travel Card – X stock (Custom) |  |

13.C

Costs, if any, for ***new*** “rush or “emergency” cards delivered to the Program Administrator ([Section 5.D](#BM5D)).

|  |  |
| --- | --- |
| **New Card Issuance** | **Cost Per Card** |
| Procurement Card New “Rush” |  |
| Procurement Card New “Emergency” |  |
| Travel Card New “Rush” |  |
| Travel Card New “Emergency” |  |

13.D

Costs, if any, for ***replacement*** cards ([Section 6.B](#BM6B)).

|  |  |
| --- | --- |
| **Replacement Cards** | **Cost Per Card** |
| Procurement Card Replacement “Rush” |  |
| Procurement Card Replacement “Emergency” |  |
| Travel Card Replacement “Rush” Domestic |  |
| Travel Card Replacement “Emergency” Domestic |  |
| Travel Card Replacement “Rush” International |  |
| Travel Card Replacement “Emergency” International |  |

13.E

Costs, if any, for Program Administrator training ([Section 7.D](#BM7D)). In response, identify unit costs (per person, per training, etc.).

13.F

Costs (per copy) for hardcopy/mailed Card statement ([Section 9.A](#BM9A)).

13.G

Foreign currency conversion fees/rates charges by the corporate card issuer.

|  |  |
| --- | --- |
| **Card Type** | **Conversional Rate** |
| Procurement Card |  |
| Travel Card |  |

13.H

Cost, if any, for Program Administrator access to real-time transaction applications ([Section 11.A](#BM11A)). In response, specify the unit (e.g., per Program Administrator, per license, etc.).

**SECTION 14: REFERENCES**

The Company must include in its proposal a list of at least three (3) organizations, preferably other institutions of higher education, with programs of similar size and scope to USI.

14.A

|  |  |
| --- | --- |
| **Organization’s Name** |  |
| Location of Organization |  |
| Client Since |  |

14.B

|  |  |
| --- | --- |
| **Organization’s Name** |  |
| Location of Organization |  |
| Client Since |  |

14.C

|  |  |
| --- | --- |
| **Organization’s Name** |  |
| Location of Organization |  |
| Client Since |  |