Using Your PCard
Guidelines and Responsibilities

Your University of Michigan PCard allows you to purchase goods and services on behalf of—and for—your unit. Please review the following guidelines and responsibilities to ensure you’re using your PCard in a safe, secure, and responsible manner.

Two important things to remember

1. All purchases must be made by you (the cardholder) and your PCard may not be transferred to, assigned to, or used by anyone other than you.

2. Your PCard should never be used for personal purchases.

Lost or stolen PCard

If your PCard is lost, stolen, or you discover fraudulent charges, contact JPMorgan Chase immediately by calling the number below or on the back of your PCard. JPMorgan Chase will only communicate with you about issues concerning your PCard.

PCard spending and transaction limits

The default credit limit for PCards is $5,000. To request a higher limit, submit a Request a Change to My PCard Form. A lower limit can also be requested on the PCard application.

All PCards have a daily limit of 25 transactions per day. Single transactions for general supply items and services may not exceed $5,000, excluding airfare and hotel purchases. Transactions cannot be split to avoid the $5,000 transaction limit. It is a violation of PCard policy to intentionally purchase related items on different days from the same supplier to avoid the $5,000 transaction limit.

PCard billing cycles

The PCard billing cycle runs from the fifteenth day of the month through the fourteenth day of the following month. Your PCard balance refreshes on the fifteenth day of each month.