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.

PCard quick tips

Do

• Activate your PCard within six months of receiving it
• Review your PCard charges frequently
• Maintain an accurate record of the charges
• Keep your receipts to submit with your monthly expense report
• Follow up on erroneous charges, returns, or adjustments and make sure proper credit is received
• Protect your PCard from unauthorized use

Don’t

• Write your PCard number down
• Share your PCard number with anyone
• Include your PCard number in your Concur Expense Report or any other correspondence
• Split transactions or deliberately purchase related items on different days to avoid the transaction limit

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. 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 15th day of the month through the 14th day of the following month. Your PCard balance refreshes on the 15th day of each month.

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.

Leave of absence

If you’ll be on leave from U-M, be sure to complete a Request a Change to My PCard Form so that your account can be suspended. When you return, please use the same form to reinstate your PCard.

Profile maintenance

Use the Request a Change to My PCard Form to update your cardholder profile, including name or business address changes.

Questions?

JPMorgan Chase
(800) 270-7760

U-M PCard Customer Service
(734) 764-8212, prompt 2 | procurement.services@umich.edu