The University of Michigan offers two credit cards to meet the needs of employees who make purchases and/or travel on behalf of the university—the PCard and the Travel Card.

The PCard allows you to purchase goods and services on behalf of—and for—your unit. The Travel Card was launched to supplement the PCard program. The Travel Card is restricted to travel merchants only and is for employees who travel, but do not make any other business purchases for their department. If you already have a PCard, you do not need a Travel Card as well—the PCard will still work for travel vendors. Please review the following guidelines and responsibilities to ensure you're using your PCard and Travel Card 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 or Travel Card may not be transferred to, assigned to, or used by anyone other than you.
2. Your PCard and Travel Card should never be used for personal purchases.

**PCard and Travel Card quick tips**

**Do**
- Activate your PCard or Travel Card within six months of receiving it
- Review your PCard and Travel Card 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 and Travel Card from unauthorized use

**Don’t**
- Write your PCard or Travel Card number down
- Share your PCard or Travel Card number with anyone
- Include your PCard or Travel Card 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

*Travel Card FAQ*

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

**Leave of absence**
If you'll be on leave from U-M, be sure to complete a Request a Change to My Card Form so that your account can be suspended. When you return, please use the same form to reinstate your PCard or Travel Card.

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