1. Title

1.1 *The University of Pennsylvania Purchasing Card Program*
2. Training Help

2.1 Navigational Help

Click the red arrows for tips on navigating through this web training.
3. Intro

3.1 The Purchasing Card Program

The Purchasing Card--also known as the PCARD--is one of several Card Programs, each with a different purpose and permitted uses.

The PCARD is specifically intended for use by staff and faculty for low dollar purchases not otherwise available through the Penn Marketplace or Purchase Order Suppliers.
3.2 Credit Card Guidance Matrix

Note: This training module is specific to the Purchasing Card Program.

If you have questions about which University Card Program meets your needs, please see the Credit Card Guidance Matrix on the Purchasing Services website.
3.3 PaymentNet

Individuals issued a PCARD are responsible for using PaymentNet (the on-line purchasing card management system) to:

- Review their transactions,
- Generate monthly Statements of Account,
- Follow-up on charge disputes, if needed.

Tip: See the PaymentNet Application section of the Purchasing Services web site for specific instructions and how-to information.
3.4 Commodity Matrix

Tip: Use the Commodity Matrix reference tool on the Purchasing Services web site to help determine if the Purchasing Card is appropriate for a planned purchase!
The Purchasing Card Commodity & Supplier Restrictions page--also on the Purchasing Services web site--provides additional specific detail.
4. Objectives

4.1 Training Objectives

- Review the University Policies and Procedures related to the Purchasing Card (PCard).
- Review related compliance information.
- Provide additional resources for appropriate PCard use.
5. Program Policies

5.1 Program Policies

**UNIVERSITY POLICY #2303**

**Use of a Purchasing Card**

- All Purchasing Card Program procedures are based on University Financial Policy #2303.
- In addition to University policies, your School or Center may have specific additional requirements--be sure to check with your Business Office for details.
- Click the link above to view the full text of Policy #2303.

*Click "NEXT" to continue after you have read the full policy.*
5.2 Policy Summary

UNIVERSITY POLICY #2303

Key Policy Items Include:

- Authorization rules regarding having and using a PCard.
- Specific allowable uses of a PCard.
- Rules concerning inappropriate use of a PCard.
- Spending limits.

TIP: This is summary info only. Be sure you have read and understand the complete policy before using the PCard.

08/23
6. Program Policies: Commodity Restrictions

6.1 Commodity Restrictions

COMMODITY RESTRICTIONS

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

Hover over each button for additional info...

09/23
Marketplace Suppliers (Slide Layer)

**Commodity Restrictions**

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

Goods and/or services available from suppliers in the Penn Marketplace must be made via the BEN Buys Purchasing System.

09/23
Commodity Restrictions

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

Travel related expenses (including meals at restaurants) should not be charged to the PCard.

Exceptions may include:
- Conference and Registration Fees
- Amtrak Tickets
- The University Sheraton, Club Quarters, and the Inn at Penn

09/23
Commodity Restrictions

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

The PCard may not be used to make purchases where a Supplier contract or agreement is required, regardless of dollar amount.

Hover over each button for additional info...
Vehicle Service (Slide Layer)

**Commodity Restrictions**

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

The PCARD may **not** be used to purchase vehicle service, maintenance, or fueling for additional info...

09/23
Catering (Slide Layer)

**Commodity Restrictions**

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

A Purchase Order must be issued prior to obtaining Catering Services. Purchasing Services must review and sign the caterer agreement prior to final PO approval.

Hover over each button for additional info.

09/23
Alcoholic Beverages (Slide Layer)

COMMODITY RESTRICTIONS

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

The Purchasing Card may not be used to buy Alcoholic Beverages, such as wine and spirits.

Hover over each button for additional info.

Published by Articulate® Storyline  www.articulate.com
Radioactive (Slide Layer)

Commodity Restrictions

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

Hover over each button for additional info.

The PCard may not be used to buy radioactive, chemical, reagents, drugs, or biological materials.
Research Animals (Slide Layer)

Commodity Restrictions

The items listed below generally should **not** be purchased with the PCARD.

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

The PCard may not be used to purchase research animals or related goods, such as caging.
Other (Slide Layer)

**Commodity Restrictions**

The items listed below generally should **not** be purchased with the PCARD.

**Program Policies**

- Marketplace Suppliers
- Vehicle Service
- Travel Services
- Catering Services
- Contracts & Agreements
- Alcoholic Beverages
- Radioactive, Chemical...
- Research Animals
- Other

Other items that may not be purchased using the PCard include:
- Express mail services
- Consulting Services
- The payment of any type of insurance premium
- Supplier gift cards

Hover over each button for additional info...

09/23
7. Program Policies: Account Restrictions

7.1 Account Restrictions

There are also certain restrictions on the type of default account that may be used with a PCard.

Hover over each button for additional info...
There are also certain restrictions on the type of default account that may be used with a PCard.

A Sponsored Project (Grant) fund may not be used as the "default" account for a Purchasing Card.

However, charges made to a PCard may be reallocated to such a fund, when appropriate.

Any transactions charged to a grant must follow all financial and supporting documentation requirements for sponsored projects, as well as any requirements of the specific grant.
ACCOUNT RESTRICTIONS

There are also certain restrictions on the type of default account that may be used with a PCard.

Additional School/Center Senior Financial Officer approval is required to use a gift or endowment fund as a default account for a Purchasing Card.

A Gift and Endowment Certification Letter must be completed in addition to the standard application forms. Also:

- All purchased items must be used directly to fund the designated purposes, and
- Funds must be used in accordance with the University's prevailing policies, and
- Funds must be used in accordance with the University's prevailing policies, and
- Funds must be used in accordance with the University's prevailing policies, and
- Funds must be used in accordance with the University's prevailing policies, and

10/23
8. Program Policies: Transaction Limits

8.1 Transaction Limits

Standard transaction limits for University Purchasing Cards:

- Each purchase must be less than $1,000. Please keep in mind that charges may not be split in order to avoid the $1,000.00 limit.
- No more than 25 transactions per day; 800 per month.
- The monthly purchase limit is $4,999.99. This limit is reset at the end of each billing cycle, which runs from the 28th through the 27th of each month.

Contact the Card Program Administrator if you have a business need to request higher limits or an additional number of transactions.
Sponsored Projects (Slide Layer)

- Each purchase must be less than $1,000. A Self-funded Project Fund may not be used as the "default" account for a Purchasing Card.
- No more than 25 transactions per day, 800 per month.
- The monthly purchase limit is $4,999.99. This limit is reset at the end of each billing cycle, which runs from the 28th through the 27th of each month.

Contact the Card Program Administrator if you have a business need to request higher limits or an additional number of transactions.

Transaction Limits

Standard transaction limits for University Purchasing Cards:

- Each purchase must be less than $1,000.
- No more than 25 transactions per day, 800 per month.
- The monthly purchase limit is $4,999.99. This limit is reset at the end of each billing cycle, which runs from the 28th through the 27th of each month.

Contact the Card Program Administrator if you have a business need to request higher limits or an additional number of transactions.

11/23
GRAPHIC POLICIES

All purchases must not exceed $1,000.00.

Please keep in mind, that charges may not be split in order to avoid the $1,000.00 limit.

No more than 25 transactions per day; 800 per month.

The monthly purchase limit is $4,800.99. This limit is subject to a reset at the end of each billing cycle, which runs from the 28th through the 27th of each month.

Any monthly transaction is subject to readjusted limits and restrictions. Contact the Card Program Manager for additional information on requests.
9. Roles and Responsibilities

9.1 Roles and Responsibilities

ROLES AND RESPONSIBILITIES:

Click each individual for more information about the Roles and Responsibilities associated with the Purchasing Card Program.

CARDHOLDER  REALLOCATOR  TRANSACTION APPROVER  MANAGER
ROLES AND RESPONSIBILITIES:

Click each individual for more information about the Roles and Responsibilities associated with the Purchasing Card Program.

CARDHOLDER
REALLOCATOR
TRANSACTION APPROVER
MANAGER

Click here to continue...
9.2 Manager

At least one individual must be assigned the role of MANAGER in each School/Center.

- Has access to see information for all transactions within their School/Center or Organization.
- Provides program oversight & Self-Assessments/Audits.
- Provides access to summary and audit reports on a monthly basis. Sample reports include:
  - Cardholder Listing by Hierarchy
  - Available Limit by Low Available Balance
  - Decline Listings
  - Disputed Transaction Reports
9.3 Transaction Approver

**Transaction Approver**

Has financial responsibility for the purchases made by one or more Cardholders.

- Reviews the Cardholder's Statements of Account on a monthly basis.
- Verifies that proper documentation is attached.
- Confirms adherence to PCard policies.
9.4 Card Holder

CARDHOLDER

Initiates Purchasing card transactions in accordance with University policies and procedures, the cardholder agreement, and School/Center specific requirements.

- Confirms when the PCard is an authorized buying method.
- Provides purchase & delivery information to the Supplier.
- Provides tax exempt information when required.
- Provides the business purpose of the transaction to their Transaction Approver & Reallocator.
- Reviews their Monthly Statement of Account.
- Verifies receipt of goods...Resolves disputes...Reports lost or stolen PCards.
9.5 Reallocator

REALLOCATOR

Updates Purchasing Card journals in the BEN Financials System.

- Uses the Cardholder's transaction documentation and indicated business purpose of the transaction to update automated journals in the BEN Financials System.
- Corrects posted journals as needed.
10. Compliance & Liability Issues

10.1 Best Practices

As an authorized agent of the University, a Cardholder assumes the responsibility for the protection and proper use of the Purchasing Card.

- The Purchasing Card may **only** be used by the individual whose name appears on the card.
- The PCard and card number must be safeguarded against use by any unauthorized individuals.
- Other resources include:
  - [Best Practices to Keep Your Card Safe](#).
  - [Best Practices for Fraud](#).
10.2 Administrative Misuse

Administrative Misuse examples include:

- Lack of proper and timely reconciliation of accounts.
- Splitting charges to avoid per transaction or competitive bidding requirements.
- Using the PCard for restricted commodities or Suppliers.
- Circumventing supplier restrictions or procurement strategies as defined by Purchasing Services.
10.3 Personal Misuse

PERSONAL MISUSE

Purchasing Card privileges will be suspended or terminated in instances of misuse. Improper use of the PCard may also result in disciplinary action, up to and including termination of employment.

Personal Misuse examples include:

- Personal purchases.
- Assignment or transfer of an individual Purchasing Card for use by an individual other than the authorized Cardholder.
- Use of a Purchasing Card by a suspended or terminated employee.
10.4 Liability Information

The University Purchasing Card is a MasterCard Commercial Card and as such has corporate liability.

- Cardholders are *not* subject to a personal credit check.
- University Schools and Centers are not liable for transactions made by a terminated employee, once termination of the account has been provided to the Card Administrator by the School or Center.
10.5 Record Retention

Note that University record retention policies require that financial records be kept for a period of seven (7) years.

- In addition, financial records for items charged to a Sponsored Project must be kept for seven (7) years from the \textit{end of the project}. 
11. Summary

11.1 Authorized Use Summary

In summary, the University Purchasing Card may be used when the purchase is:

- ...being made on behalf of the University.
- ...for less than $1,000.00.
- ...for an item which lists the PCard as an authorized buying method on the Commodity Matrix.
12. Quiz

12.1 Quiz Instructions

You must successfully pass the following Quiz with a score of **100%** to complete this training.

- If necessary, you may take the Quiz more than once, however the series of questions and answers may change each time.
- After you have successfully completed the Quiz, don't forget to submit your Purchasing Card Application, if you have not done so already (new cardholders only)!

12.2 Quiz

Draw 10 questions randomly from Question Bank 1
13. Reference & Resources

13.1 Application & Other Resources

If you have not already done so, please complete your Purchasing Card application.

- For additional information or future reference, please see the Purchasing Card Program page.

- To review Authorized Buying methods for specific products or services, see the Commodity Matrix.
13.2 Card Program Administrator

To contact the Card Program Administrator:

email: CardAdm@exchange.upenn.edu
phone: 215-898-3606

- For assistance regarding a lost or stolen PCard, canceling a PCard, transferring to another School, Center, or Department, or for other questions related to this Program, please contact the Card Program Administrator.

Click here to FINISH this training and record your results.