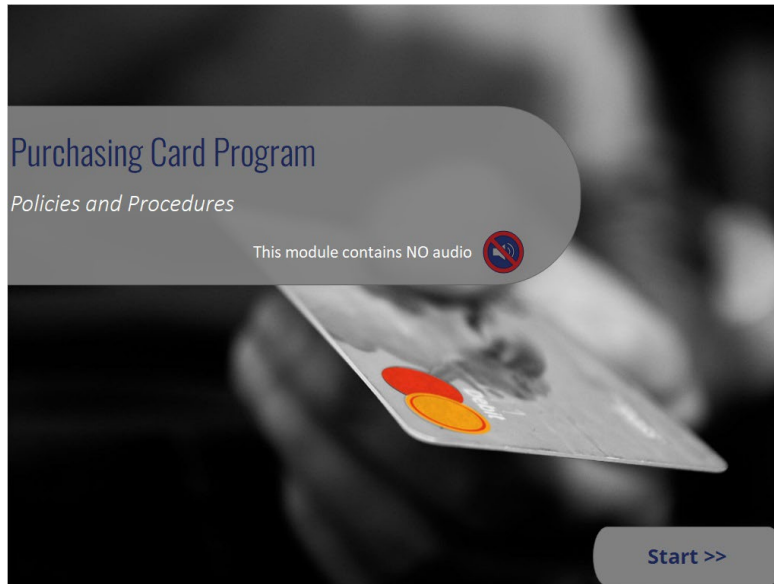


Purchasing Card Knowledge Building (12/17/2024)

1. Title

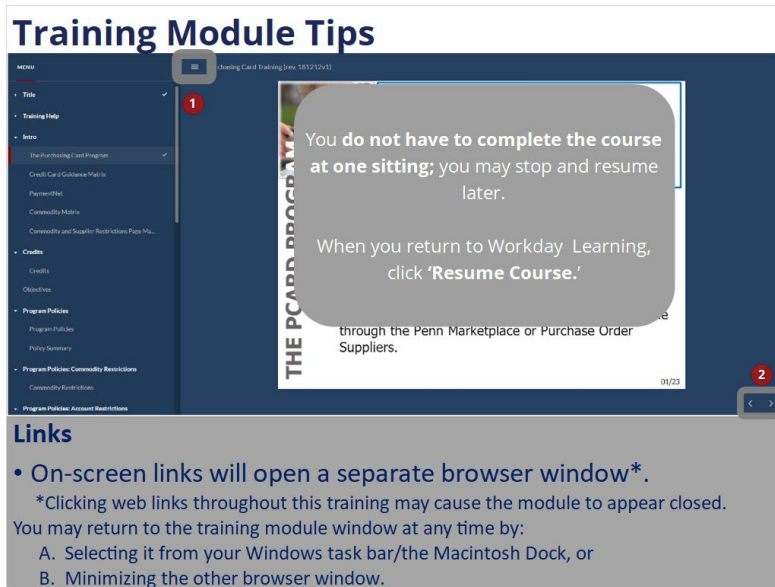
1.1 The University of Pennsylvania Purchasing Card Program



Notes:

2. Training Help

2.1 Navigation Tip



Training Module Tips

1

2

Links

- On-screen links will open a separate browser window*.

*Clicking web links throughout this training may cause the module to appear closed. You may return to the training module window at any time by:

- A. Selecting it from your Windows task bar/the Macintosh Dock, or
- B. Minimizing the other browser window.

Notes:

Click the different numbered markers to explore the various features of this module. You do not have to complete the course at one sitting. You may stop the course at any time and resume later. When you return to Workday Learning, click 'Resume Course'. You will have the option to resume where you left off or start from the beginning.

3. Intro

3.1 Credit Card Guidance Matrix

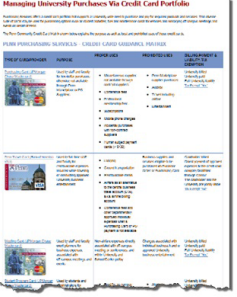


THE PCARD PROGRAM

The Purchasing Card Program

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 web site.



Notes:

3.2 The Purchasing Card Program



THE PCARD PROGRAM

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 one time purchases from external suppliers not otherwise available through the Penn Marketplace or Purchase Order Suppliers.

Notes:

3.3 PaymentNet

THE PCARD PROGRAM



The Purchasing Card Program & 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 Payment Net Application section of the [Purchasing Card website](#) for specific instructions and how-to information.

Notes:

3.4 Commodity Matrix

THE PCARD PROGRAM



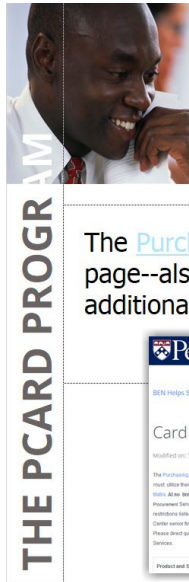
The Purchasing Card Program & The Commodity Matrix

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!

Product or Service Requirements	Object Code	Name & Description	PC	FFC	FFC	MC
Advertising Costs (C200000) Back to top	5207	Allowable advertising for help wanted ads or advertising required specifically for grant proposals.	✓	✓		
Advertising Costs Back to top	5208	Advertising (e.g., advertisement of University programs and activities).	✓	✓		
Alcohol/Meals & Activities Back to top	5214	Entertainment, Alcohol for events or refreshments should be purchased through Specialized Wine & Spirits	✓		✓	✓

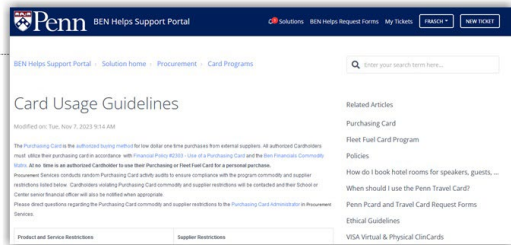
Notes:

3.5 Commodity and Supplier Restrictions Page Matrix



The Purchasing Card Commodity & Supplier Restrictions Page

The [Purchasing Card Commodity & Supplier Restrictions](#) page--also on the Purchasing Services web site--provides additional specific detail.



Notes:

4. Credits

4.1 Credits



Penn Division of Finance

Credits
Created by:

Purchasing Services
&
The Financial Training Department
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Technical Problems/Feedback? Email: doftraining@pobox.upenn.edu

Content Feedback?: doftraining@pobox.upenn.edu

Notes:

5. Objectives

5.1 Training Objectives



THE PCard PROGRAM

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.

Notes:

6. Program Policies

6.1 Program Policies

	UNIVERSITY POLICY #2303
	<u>Use of a Purchasing Card</u>
	• 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.
	<i>After you have read the full policy, click the next arrow ></i>

Notes:

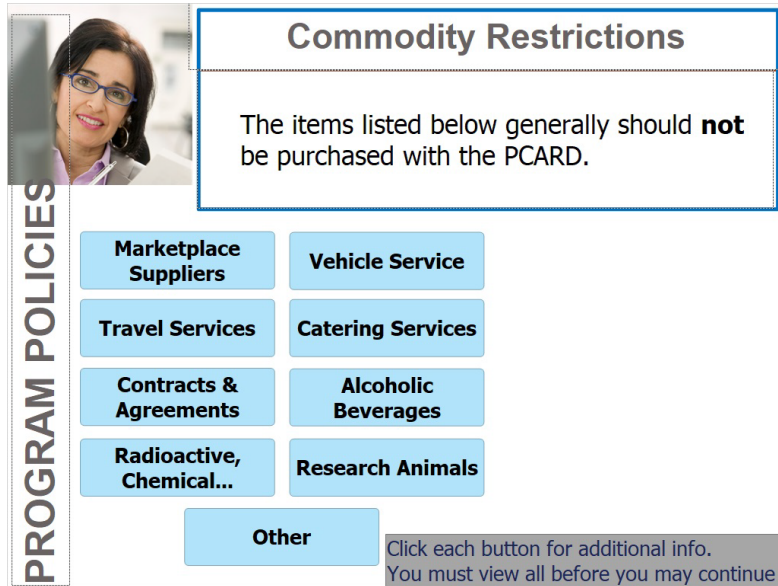
6.2 Policy Summary

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

Notes:

7. Program Policies: Commodity Restrictions

7.1 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

Click each button for additional info.
You must view all before you may continue

Notes:

Marketplace Suppliers (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

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

Click each button for additional info.
You must view all before you may continue

Travel (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

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

Exceptions may include:

- Conference and Registration Fees
- Amtrak Tickets

Click each button for additional info.
You must view all before you may continue

Contracts & Agreements (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 make purchases where a Supplier contract or agreement is required, regardless of dollar amount.

Click each button for additional info.
You must view all before you may continue

PROGRAM POLICIES

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.

Click each button for additional info.
You must view all before you may continue

PROGRAM POLICIES

Catering (Slide Layer)



PROGRAM POLICIES

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.

Click each button for additional info.
You must view all before you may continue

Alcoholic Beverages (Slide Layer)



PROGRAM POLICIES

Commodity Restrictions

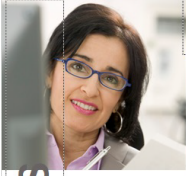
The items listed below generally should **not** be purchased with the PCARD.

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 & spirits.

Click each button for additional info.
You must view all before you may continue

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

The PCard may not be used to buy radioactive, chemical, reagents, drugs, or biological materials.

Click each button for additional info.
You must view all before you may continue

PROGRAM POLICIES

Other (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

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

Click each button for additional info.
You must view all before you may continue

PROGRAM POLICIES

Research Animals (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

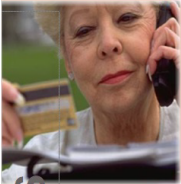
Other

The PCard may not be used to purchase research animals or related goods, such as caging.

Click each button for additional info.
You must view all before you may continue

8. Program Policies: Account Restrictions

8.1 Account Restrictions



Account Restrictions

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

PROGRAM POLICIES

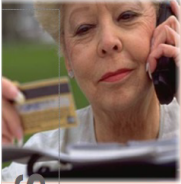
Sponsored Projects

Gifts & Endowments

Click each button for additional info. (the content must finish playing before the button gets checked off)
You **must view both** before you may continue

Notes:

Sponsored Projects (Slide Layer)



Account Restrictions

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

PROGRAM POLICIES

Sponsored Projects

Gifts & Endowments

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

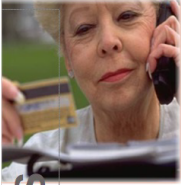
However, charges made to a PCard may be reallocated to such a fund, when appropriate.

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.

Click each button for additional info. (the content must finish playing before the button gets checked off)

You must view both before you may continue

Gifts & Endowments (Slide Layer)



Account Restrictions

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

PROGRAM POLICIES

Sponsored Projects

Gifts & Endowments

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:

- *Approval from the Board of Trustees is required for the use of endowment funds, and restrictions...*

Click each button for additional info. (the content must finish playing before the button gets checked off)

You must view both before you may continue

9. Program Policies: Transaction Limits

9.1 Transaction Limits



PROGRAM POLICIES

Transaction Limits

Standard transaction limits for University Purchasing Cards:

- Each purchase must be less than \$2,500.
Please keep in mind that charges may not be split in order to avoid the \$2,500.00 limit.
- No more than 25 transactions per day; 800 per month.
- The monthly purchase limit is \$10,000. 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 to request limit-exceptions above or below the standard dollar or transaction limits.

Notes:

Sponsored Projects (Slide Layer)



PROGRAM POLICIES

Transaction Limits

Standard transaction limits for University Purchasing Cards:

- Each purchase must be less than \$2,500. *As the principal investigator (PI) of a sponsored project, you may not be able to use the University's purchasing card to charge to the project's fund. Please keep in mind that charges may not be split in order to avoid the \$2,500.00 limit.*
- No more than 25 transactions per day; 800 per month. *However, charges made to a PCard may be used to charge to a grant when appropriate.*
- The monthly purchase limit is \$10,000. This limit is reset at the end of each billing cycle, which runs from the 28th through the 27th of each month. *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.*

Contact the Card Program Administrator to request limit-exceptions above or below the standard dollar or transaction limits.

Gifts & Endowments (Slide Layer)



Transaction Limits

Standard transaction limits for University Purchasing Cards:

- Each purchase must be less than \$2,500.
Please keep in mind that charges may not be split to avoid the \$2,500.00 limit.
- No more than 25 transactions per day; 800 per month.
Additional School Center Senior Financial Officer approval is required to use a gift or endowment fund as a default account for a Purchasing Card.
- The monthly purchase limit is \$10,000. This limit is reset at the end of each billing cycle, which runs from the 28th through the 27th of each month.
A Gift and Endowment Certification letter must be completed in addition to the standard application forms. Also, Annual transactions may be used double limit for that month, and exceptions.

Contact the Card Program Administrator to request limit exceptions above or below the standard dollar or transaction limits.

PROGRAM POLICIES

10. Roles and Responsibilities

10.1 Roles and Responsibilities

Roles and Responsibilities:



ONLINE APPLICATION APPROVER



CARDHOLDER



REALLOCATOR



TRANSACTION APPROVER



MANAGER

Click each button for additional info.
You **must view all** before you may continue

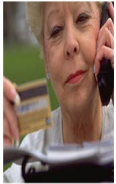
Notes:

Next Button (Slide Layer)

Roles and Responsibilities:



ONLINE
APPLICATION
APPROVER



CARDHOLDER



REALLOCATOR



TRANSACTION
APPROVER



MANAGER

[Click here to continue...](#)

You **must view all** before you may continue

10.2 Manager



ROLES & RESPONSIBILITIES

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*

[Click here to continue...](#)

Notes:

10.3 Online Application Approver

 ROLES & RESPONSIBILITIES	ONLINE APPLICATION APPROVER
	Approves Purchasing Cards applications from within PaymentNet.
• The Online Application Approver will be notified of any pending Purchasing Card applications via email. • To approve an application, the Approver will log into PaymentNet and use their "Application Approver" role to add a default account number before submitting the application to a second approver(BA) for final departmental review.. ➤ Additional detail regarding application approvals can be found in the Online Application Approver Guide.	
Click here to continue...	

Notes:

10.4 Transaction Approver

 ROLES & RESPONSIBILITIES	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.	
Click here to continue...	

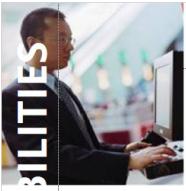
Notes:

10.5 Card Holder

 ROLES & RESPONSIBILITIES	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. Click here to continue...

Notes:

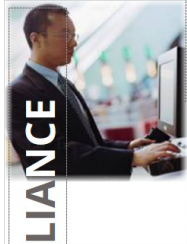
10.6 Reallocator

 ROLES & RESPONSIBILITIES	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 unposted journals in the BEN Financials System. • Corrects posted journals as needed. Click here to continue...

Notes:

11. Compliance & Liability Issues

11.1 Best Practices



PROGRAM COMPLIANCE

BEST PRACTICES TO KEEP YOUR PCARD SAFE

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](#)

Notes:

11.2 Administrative Misuse



PROGRAM COMPLIANCE

ADMINISTRATIVE MISUSE

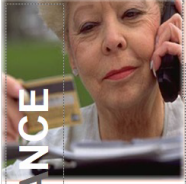
Purchasing Card privileges will be suspended or terminated in instances of misuse. Improper use of the PCard may also result in disciplinary action, up to and including termination of employment.

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.

Notes:

11.3 Personal Misuse

 PROGRAM COMPLIANCE	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.

Notes:

11.4 Liability Information

 PROGRAM COMPLIANCE	LIABILITY
	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.

Notes:

11.5 Record Retention



PROGRAM COMPLIANCE

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 ***end of the project.***

Notes:

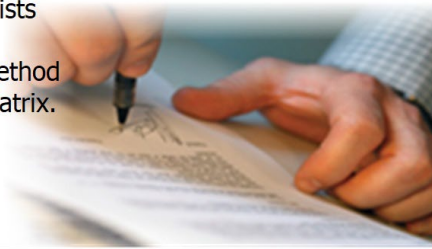
12. Summary

12.1 Authorized Use Summary

Authorized use

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

- ...being made on behalf of the University.
- ...for less than \$2,500.00.
- ...for an item which lists the PCard as an authorized buying method on the Commodity Matrix.



Notes:

13. Quiz

13.1 Quiz Instructions

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)!



Notes:

13.2 Quiz

Draw 10 questions randomly from Question Bank 1

Notes:

13.3 Quiz Results

(Results Slide, 0 points, 1 attempt permitted)

Results

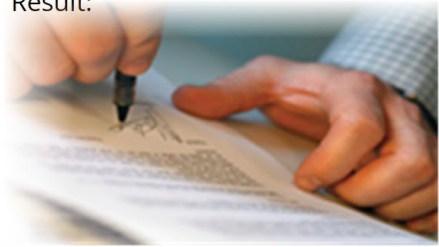
Your Score:

0% (0 points)

Passing Score:

0% (0 points)

Result:



Results for

13.2 Quiz

Result slide properties

100%

Passing Score

Success (Slide Layer)

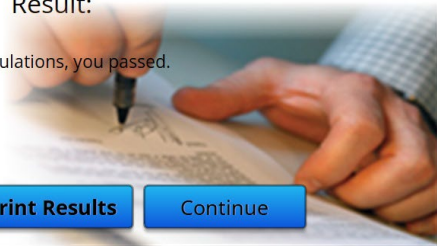
Results

Your Score: 0% (0 points)

Passing Score: 0% (0 points)

Result:

 Congratulations, you passed.



[Print Results](#) [Continue](#)

Failure (Slide Layer)

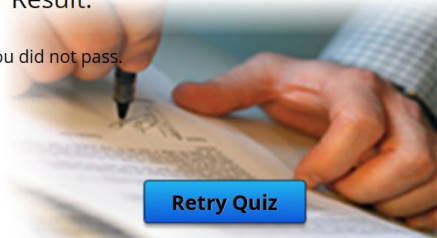
Results

Your Score: 0% (0 points)

Passing Score: 0% (0 points)

Result:

 You did not pass.



[Review Quiz](#) [Retry Quiz](#)

14. Reference & Resources

14.1 Application & Other Resources

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.**
- For additional information on approving Purchasing Card applications, please see the **Online Application Approver Guide.**

14.2 Card Program Administrator

Card program Administrator

To contact the Card Program Administrator:

*email: purchasingcardsupport@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**

This training is available in Workday Learning : (PennKey authentication required)

[Purchasing Card Knowledge Building](#)