



Applies to: Individuals, units, and departments that make or authorize PCard purchases on behalf of the university

Responsible Office

Office of Business and Finance

POLICY

Issued: 01/01/1998

Revised: 06/01/2025

As a large public institution, the university is held to a high degree of public scrutiny and accountability for its business practices. Issuance of a **PCard** is a privilege, and every reasonable effort must be made to verify that funds are used responsibly and in a manner consistent with the university mission. This policy sets parameters for those who may obtain a PCard and when, how, and for what the PCard can be used.

Purpose of the Policy

To provide guidance on authorization, documentation, and compliance with university policies and rules for PCard purchases.

Definitions

Term	Definition
Bid threshold	The maximum purchase tolerance with a non-contracted supplier in accordance with the Board Policy on Purchasing and Competitive Bidding .
Billing cycle	The period of time between billings. The PCard billing cycle generally starts on the 25 th of a calendar month and ends on the 24 th of the next month.
Business purpose	Written statement that explains the reason/justification behind the action being taken or the transaction being made. Must include details of the action/transaction (who, what, when) and how/why the action/transaction benefits the mission of the university/unit. When applicable, must include attendee list (name, affiliation, title) and other supporting documentation.
Capital asset	Moveable items that have a probable useful life of one or more years; have an original cost or value of \$5,000 or more; and are neither permanently attached to a building or its utility systems, nor incorporated into the building at the time of initial construction or during later modifications, nor incorporated into artworks as art materials or supplies. Includes items that are leased for purchase and otherwise meet the terms of this definition. Does not include assets the university leases, subleases, or licenses under an agreement when the asset is not owned by the university, or when the asset is returned at the end of the applicable agreement.
Clickwrap agreement	Terms and conditions that users accept by clicking a button or checking a box with an online purchase.
Cost center manager	Workday security role assigned to individuals in a unit who have fiscal responsibility and oversight of a department.
Cycle limit	Amount permitted per billing cycle .
Exception	Any violation of or noncompliance with a university policy issued by the Office of Business and Finance.
Expense report	Report of expenses that were either prepaid with a PCard or need to be reimbursed to a payee/traveler.
PCard	Bank issued credit card that serves as the university procurement card.
PCard user	Employee who is assigned temporary use of a PCard.
PCardholder	Employee who is assigned permanent custody of a PCard. Responsibilities may vary based on the type of PCard issued to the PCardholder.
Requisition	Workday request to purchase goods or services.
Senior fiscal officer	Individual who is responsible and accountable for all fiscal operations of a unit.



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Term	Definition
Service center	Department that is responsible for the compliance and facilitation of procurement, travel, and expense transactions.
Special approval	Specific goods/services that require additional approval from internal university offices before purchase.
Sponsored project	Projects funded by awards administered by the Office of Sponsored Programs (OSP).
The Ohio State University Wexner Medical Center (Ohio State Wexner Medical Center)	University Hospital, East Hospital, Brain and Spine Hospital, Richard M. Ross Heart Hospital, Harding Hospital, Dodd Rehabilitation Hospital, Ambulatory Clinics and Services, and Arthur G. James Cancer Hospital and Richard J. Solove Research Institute and Outreach Sites; College of Medicine and its School of Health and Rehabilitation Sciences; the Office of Health Sciences, including OSU Faculty Group Practice; various research centers, programs, and institutes; and The Ohio State University Comprehensive Cancer Center.
Transaction limit	Amount allowed per transaction.
Traveler	Individual who travels for business on behalf of the university.
Trip	Business travel on behalf of the university, signified by an approved Spend Authorization in Workday. See the Travel policy for further details.
Unit	College or administrative unit.
Waiver	Permission granted to a unit to operate differently than specified or required by a university policy issued by Business and Finance.

Policy Details

- I. Purchases made with a PCard must comply with [Office of Sponsored Programs \(OSP\) Purchasing Basics](#) (when used for **sponsored project** purchases), [Ohio State Wexner Medical Center policies](#) (when used by **Ohio State Wexner Medical Center** employees), and all [university policies](#) and rules, with special attention to the [Asset Management policy](#), [Board Policy on Purchasing and Competitive Bidding](#), [Expenditures policy](#), [Fiscal Stewardship policy](#), [Purchasing policy](#), and [Travel policy](#).
- II. Purchases made with a PCard must be for official university business only. Personal use is prohibited.
- III. The **PCardholders** are responsible for security, appropriate use, and prompt reconciliation of transactions associated with the PCard in their custody. The PCardholder has the authority to deny the use of the PCard.
- IV. The PCard Office is responsible for new PCard issuance, account maintenance, issue resolution, reporting, and all other PCard oversight.
- V. Airfare purchases are not permitted on the PCard, except as defined in the [Travel policy](#).
- VI. Purchases that are expected to be reimbursed by a third party are not permitted on the PCard.
- VII. Payment to individuals, current or former employees, and sole or other proprietors for services is not permitted on the PCard, when paid through digital disbursements (e.g., PayPal, Venmo, Cash App).
- VIII. PCard types/purposes, **transaction limits**, **cycle limits**, and eligibility considerations for issuance are identified in the following table:



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PCard Type/Purpose	Transaction Limit and Cycle Limit	Eligibility Considerations
Service Center PCard: Issued to service centers for the procurement of goods, services, and travel expenditures necessary to conduct university business.	\$20,000/transaction \$75,000/billing cycle	<ul style="list-style-type: none">Issued in service center name and administered by a PCardholderApproved by cost center manager and senior fiscal officer
OSP Service Center PCard: Issued to service centers for the procurement of goods, services, and travel expenditures necessary to conduct university business with grants.	\$20,000/transaction \$75,000/billing cycle	<ul style="list-style-type: none">Available with grant purchases only; airline related purchases blockedIssued in service center name and administered by a PCardholderSubject to OSP restrictionsApproved by cost center manager and senior fiscal officer
Department PCard: Issued to unit or department for purchases of goods and services necessary to conduct university business.	\$10,000/transaction \$50,000/billing cycle	<ul style="list-style-type: none">Issued in unit or department name and administered by a PCardholder; shared use by unit or departmentApproved by cost center manager and senior fiscal officer
OSP Department PCard: Issued to unit or department for purchases of goods and services necessary to conduct university business with grants.	\$10,000/transaction \$50,000/billing cycle	<ul style="list-style-type: none">Available with grant purchases only; airline-related purchases blockedIssued in unit or department name and administered by a PCardholder; shared use by unit or departmentSubject to OSP restrictionsApproved by cost center manager and senior fiscal officer
Individual PCard: Issued to employees for the procurement of goods, services, and travel expenditures necessary to conduct university business.	\$5,000/transaction \$10,000/billing cycle	<ul style="list-style-type: none">Issued in individual's nameApproved by cost center manager and senior fiscal officer
OSP Individual PCard: Issued to employees for the procurement of goods, services, and travel expenditures necessary to conduct university business with grants.	\$5,000/transaction \$10,000/billing cycle	<ul style="list-style-type: none">Available with grant purchases only; airline-related purchases blocked.Issued in individual's nameSubject to OSP restrictionsApproved by cost center manager and senior fiscal officer
Group/Extended Travel PCard: Issued to employees for the procurement of business travel expenditures. Valid for one specific trip only. ATM use permitted for university business.	Based upon trip needs.	<ul style="list-style-type: none">Issued in individual's name; contingent upon an approved spend authorization with a minimum estimated spend of \$250 or greaterApproved by cost center manager and senior fiscal officer
OSP Group/Extended Travel PCard: Issued to employees for the procurement of business travel expenditures with grants. Valid for one specific trip only. ATM use permitted for university business.	Based upon trip needs.	<ul style="list-style-type: none">Available with grant purchases only; airline-related purchases blockedIssued in individual's name; contingent upon an approved spend authorization with a minimum estimated spend of \$250 or greaterSubject to OSP restrictionsApproved by cost center manager and senior fiscal officer



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PROCEDURE

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I. Usage Limitations and Requirements

A. General requirements

1. PCards are used to support university purchasing and payable processes.
2. PCard issuance is limited to university employees with an approved [PCard Application Request](#).
3. PCards are subject to the single [transaction](#) and cycle spending limits established for each PCard type; see table in Policy Details VIII. Under certain circumstances and with proper documentation, an increase to the single transaction and cycle limits may be considered, based upon senior fiscal officer and PCard Office approval.
4. Purchases must not be split to avoid the established single transaction limit.
5. If a purchase is returned to the supplier, a credit must be applied to the PCard account. Cash or store credit cannot be accepted for a returned item.

B. Procurement limitations

1. PCard purchases that meet the definition of **capital asset** must be handled in accordance with the [Asset Management policy](#).
2. PCard purchases must comply with the [Expenditures policy](#).
3. PCard purchases must comply with the [Travel policy](#).
4. PCard purchases that exceed the university **bid threshold** are prohibited in accordance with the [Board Policy on Purchasing and Competitive Bidding](#).
5. Goods and services requiring **special approval** must be approved in accordance with the [Purchasing policy](#) and its resource [Special Approval Spend Categories](#).
6. Goods and services that require a signed contract, agreement, or equivalent documentation must be authorized by Purchasing before purchase.
7. Any **clickwrap agreement** (internet based, including software agreements) required in connection with any PCard purchase must be reviewed and approved by Purchasing or the Office of Legal Affairs, as applicable, prior to purchase.

C. Sales and use tax

1. The university does not pay sales tax or use tax in Ohio and certain other states as outlined on the Business and Finance [Sales and Use Taxes webpage](#).
2. Sales and Use Tax Exemption Certificates for eligible states can be found on the Business and Finance [Sales and Use Taxes webpage](#).
3. PCardholders and **PCard users** are responsible for ensuring that tax is not charged on purchases in [tax exempt states](#) and the State of Ohio. If sales or use tax is charged, it must be marked as an **exception** on the **expense report** in Workday.
4. The PCardholder or PCard user must make a reasonable effort to recover sales or use tax only if it is \$50 or greater. The effort (hourly cost) must not exceed the sales tax cost. All actions must be documented and stored in Workday.

II. Security

- A. The PCard must always be stored in a secure place (e.g., locked office, locked cabinet).
- B. Employees with access to a PCard or any documentation showing a PCard account number must protect the account number from fraud or any other inappropriate use.
- C. PCardholders and PCard users must not save or send the full PCard number in hard copy or electronically, including and not limited to emailing, faxing, texting, voice messaging, or other electronic messaging system; writing it on paper; storing it in a file; and entering it in Excel, Word, or other app/device/program.



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1. When making online purchases, “guest checkout” or “do not save card number” options must be used when available to avoid storing the PCard number in a system.
- D. The unit must verify that all applicable PCards are immediately cancelled if a PCardholder’s employment is terminated or if a PCardholder transfers to another unit/department or assumes different duties that do not include management or use of a PCard.
- E. Lost or stolen PCards
 1. The PCardholder is responsible for promptly notifying the issuing bank, senior fiscal officer, and PCard Office if a PCard is lost or stolen.
 - a. Stolen PCards must be reported to University Police. If the theft occurs somewhere other than the Columbus campus, the theft must also be reported to the appropriate local law enforcement agency with jurisdiction.
 2. The PCardholder must provide the four-digit verification code provided in the application to the issuing bank when requested by the bank.
 3. The PCard Office will issue a new PCard as appropriate.
- F. PCards and fraudulent activity
 1. The PCardholder is responsible for monitoring PCard usage to detect fraud.
 2. The PCardholder is responsible for notifying the issuing bank and following the [dispute process](#) if fraudulent activity is detected within 60 days of the statement date.
 3. The unit assumes financial responsibility for charges incurred as a result of failure to follow the dispute process for fraudulent activity within 60 days of the statement date.
 4. If spending trends vary from the normal pattern or fraudulent use by a supplier or another third party is detected or suspected by the issuing bank, the PCard account will be blocked from further use.
 - a. The bank will notify the PCard Office to verify the legitimacy of the transactions.
 - b. The PCard Office will issue a new PCard as appropriate.
- G. Shared Use Responsibilities
 1. PCards that are shared for temporary use by employees other than the PCardholder must be recorded on a [PCard Tracking Log](#) to document transfer of custody and collect criteria for expense report processing.
 2. Non-travel transactions loaded into Workday from shared use can be processed on an expense report by the PCardholder or can be reassigned by the PCardholder to the PCard user for expense report processing.
 3. Travel-related transactions loaded into Workday from shared use must be reassigned by the PCardholder to the applicable **traveler** to ensure prompt expense report processing with a linked spend authorization.

III. Application Process

- A. A [PCard Application Request](#) must be submitted for a new PCard.
- B. [PCard Training](#) is highly recommended and should be completed by the PCardholder before use of a new PCard.
- C. Applications must be approved by the cost center manager, senior fiscal officer, and the PCard Office.

IV. Documentation

- A. PCardholders and PCard users must upload a legible electronic copy (e.g., email receipt, picture, or scan) of the original itemized receipt or equivalent documentation for all transactions in the expense report in Workday, which serves as the official record.
- B. Itemized receipts are required unless equivalent documentation is provided as outlined in the [Travel policy](#) (e.g., miscellaneous travel expenses).
- C. Travel-related transactions must have an approved spend authorization at the time of purchase for PCard use in accordance with the [Travel policy](#).
- D. Units requesting a purchase on a service center PCard requires an approved **requisition** or spend authorization, issued in Workday, prior to purchase.
- E. Transactions must be documented by an approved expense report to capture **business purpose** and other transaction details.



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- F. If the required documentation is not available, an explanation must be recorded and marked as an exception in the expense report in Workday.
- G. PCardholders must review bank statements and transactions in Workday for accuracy in a timely manner to verify all expenses have been accounted for appropriately.

V. Accounting for Expenses

- A. All transactions must be submitted on an expense report within ten business days from transaction load date in Workday.
- B. PCardholders with transactions that exceed 60 days from load date in Workday that have not been submitted on an expense report, or that have been sent back for updates and resubmission, are subject to a warning notice sent by the PCard Office.
- C. PCardholders with transactions that exceed 90 days from load date in Workday that have not been submitted on an expense report, or that have been sent back for updates and resubmission, are subject to account suspension of all PCards in the custody of the PCardholder.
 - 1. Suspended PCard accounts will be reinstated after 30 days when all outstanding transactions are brought current through a submitted expense report.
- D. PCardholders will be granted two account suspensions. Subsequent occurrences are subject to account cancellation of all PCards in the custody of the PCardholder.

VI. Disputing Transactions

- A. The PCardholder is responsible for resolution of any disputed transaction.
- B. PCardholders must:
 - 1. Notify the bank when their PCard has been lost, stolen, or if they discover fraudulent activity on the card;
 - 2. Make a good faith attempt to resolve any dispute with the supplier;
 - 3. Dispute any questionable charge with the issuing bank within 60 days of the statement date;
 - 4. Respond as requested to the issuing bank to ensure resolution of the disputed transaction; and
 - 5. Attach a copy of a completed [Dispute Form](#) to the expense report that is submitted for the fraudulent transactions and any potential credits that are received. On the expense report, select “PCARD – Disputed Transaction or Dispute Credit” as the Business Purpose and “Disputed Credit Card Transactions” as the Expense Item.

VII. Maintenance Requests

- A. Any change (e.g., cancellation or limit increase) to the PCard account must be submitted on a [PCard Maintenance Request](#).

VIII. Exceptions and Waivers

- A. Exceptions
 - 1. Individual exceptions to this policy may be approved by the senior fiscal officer on a case-by-case basis.
 - 2. All exceptions must have a business purpose and be documented in a log by the unit which includes the purpose and rationale for granting the exception. See also Procedure IX-Policy Violations.
- B. Waivers
 - 1. In the limited circumstances when a unit becomes aware of circumstances that may result in a violation of this policy on a regular and consistent basis, a policy **waiver** must be obtained. A policy waiver must be supported by the unit leader and approved in advance and documented by the Office of Business and Finance, using the [Business and Finance University Policy Waiver Request form](#).
 - 2. All policy waiver requests require a business purpose and must be submitted for consideration and approval annually on a fiscal year basis.
 - 3. Waivers are not considered to be exceptions.



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IX. Policy Violations

- A. All policy violations must be tracked as an exception in accordance with the [Fiscal Stewardship policy](#).
- B. The university may require successful completion of training.
- C. The university may enforce corrective action, up to and including termination, in accordance with applicable policies or rules.
- D. The university may seek restitution, as appropriate.
- E. Criminal charges may be filed, as appropriate.

Responsibilities

Position or Office	Responsibilities
Cost Center Manager	Approve PCard Application Requests as appropriate.
Employee	Protect PCard account numbers from fraud or any other inappropriate use.
Office of Business and Finance	Approve and document waiver requests as appropriate.
Office of Legal Affairs	Review and approve “clickwrap” agreements prior to purchase as appropriate.
PCard Office	<ol style="list-style-type: none">1. Issue new PCards, perform account maintenance, resolve issues, issue reports, and oversee PCards generally.2. Approve PCard Application Requests as appropriate.3. Consider and approve increases to PCard single transaction and cycle limits, after cost center manager and senior fiscal officer approval, as appropriate.4. Issue new PCards to replace lost or stolen cards as appropriate.
PCard user	<ol style="list-style-type: none">1. Ensure that tax is not charged on purchases in tax exempt states and the State of Ohio.2. Make a reasonable effort to recover sales tax only if it is \$50 or greater.3. Protect the PCard account number from fraud or any other inappropriate use.4. Do not save or send the full PCard number in hard copy or electronically.5. Use “guest checkout” or “do not save card number” when available to avoid storing PCard number in a system.6. Ensure that all “clickwrap” agreements are reviewed and approved by Purchasing or the Office of Legal Affairs, as applicable, prior to purchase.7. Be responsible for the security of the service center/department PCard while in your possession.8. Upload a legible electronic copy (e.g., email receipt, picture, or scan) of the original itemized receipt or equivalent documentation for all transactions in the expense report in Workday.
PCardholder	<ol style="list-style-type: none">1. Be responsible for security, appropriate use, and prompt reconciliation of transactions associated with PCards in their custody.2. Administer Service Center PCards, OSP Service Center PCards, Department PCards, and OSP Department PCards.3. Ensure that tax is not charged on purchases in tax exempt states and the State of Ohio.4. Make a reasonable effort to recover sales tax only if it is \$50 or greater.5. Protect the PCard account number from fraud or any other inappropriate use.6. Do not save or send the full PCard number in hard copy or electronically.7. Use “guest checkout” or “do not save card number” when available to avoid storing PCard number in a system.8. Ensure that all “clickwrap” agreements are reviewed and approved by Purchasing or the Office of Legal Affairs, as applicable, prior to purchase.9. Notify the issuing bank, senior fiscal officer, and PCard Office if a PCard is lost or stolen.10. Report stolen PCards to University Police or, if theft occurs somewhere other than Columbus campus, to appropriate local law enforcement agency.11. Provide the four-digit verification code provided in the PCard application request to the issuing bank when requested.12. Monitor PCard usage to prevent fraud.13. Notify the issuing bank and follow the dispute process if fraudulent activity is detected within 60 days of the statement date.14. Reassign travel-related transactions loaded into Workday from shared use to applicable traveler to ensure prompt expense report processing with a linked spend authorization.



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Position or Office	Responsibilities
	<ol style="list-style-type: none">15. Upload a legible electronic copy (e.g., email receipt, picture, or scan) of the original itemized receipt or equivalent documentation for all transactions in the expense report in Workday.16. Review bank statements for transaction accuracy within one week of receipt to verify all expenses have been accounted for appropriately.17. Resolve any disputed transactions as set forth in the policy.
Purchasing	<ol style="list-style-type: none">1. Review and approve "clickwrap" agreements prior to purchase as appropriate.2. Authorize goods and services that require a signed contract, agreement, or equivalent documentation prior to purchase.
Senior fiscal officer	<ol style="list-style-type: none">1. Consider and approve increases to PCard single transaction and cycle limits prior to PCard Office approval as appropriate.2. Approve authorized PCard Application Requests as appropriate.
Traveler	Account for travel-related expenses on the applicable expense report in accordance with the Travel policy.
Unit	<ol style="list-style-type: none">1. Assume financial responsibility for charges incurred as a result of failure to follow the dispute process for fraudulent activity within 60 days of the statement date.2. Record PCards shared for temporary use by employee other than PCardholder on the PCard Tracking Log.3. Verify that all applicable PCards are immediately cancelled if a PCardholder's employment is terminated, transfers to another unit/department, or assumes different duties that do not include management or use of a PCard.

Resources

University Policies, policies.osu.edu

Asset Management, go.osu.edu/asset-management-policy

Board Policy on Purchasing and Competitive Bidding, go.osu.edu/bppcb-policy

Expenditures, go.osu.edu/expenditures-policy

Fiscal Stewardship, go.osu.edu/fiscal-stewardship-policy

Purchasing, go.osu.edu/purchasing-policy

Travel, go.osu.edu/busfin-travel-policy

Forms and Other Resources

Business and Finance University Policy Waiver Request, go.osu.edu/busfinpolicywaiverrequest

Financial Code of Ethics, busfin.osu.edu/sites/default/files/financial-code-of-ethics.pdf

PCard forms, busfin.osu.edu/policies-forms

PCard Application Request, busfin.osu.edu/policies-forms

PCard GET Application Request, busfin.osu.edu/policies-forms

Tracking Log, busfin.osu.edu/policies-forms

PCard Maintenance Request, busfin.osu.edu/policies-forms

PCard training, busfin.osu.edu/buy-schedule-travel/pcard

Sales and Use Tax Blanket Exemption Certificate-State of Ohio, busfin.osu.edu/university-business/tax-office/sales-and-excise-taxes

Special Approval Spend Categories, busfin.osu.edu/sites/default/files/special-approval-spend-categories.pdf



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Websites

Administrative Resource Center, <https://admin.resources.osu.edu/workday/workday-for-core-users-finance>

Business and Finance Policies and Forms, busfin.osu.edu/policies-forms

Ohio State Wexner Medical Center policies, wexnermedical.osu.edu/about-us/employee-onesource

Office of Sponsored Programs Purchasing Basics, research.osu.edu/award-management/procurement-sponsored-awards/purchasing-basics

PCard, PCard Tools and Resources, busfin.osu.edu/pcard

Purchasing, Office of Business and Finance, busfin.osu.edu/buy-sell-travel/purchasing

Sales and Use Taxes, Tax Exempt States, busfin.osu.edu/university-business/tax-office/sales-and-excise-taxes

PCard Process: Tips and Tricks, busfin.osu.edu/university-business/controller/tips-and-tricks/pcard-process-tips-and-tricks

PCard Frequently Asked Questions, busfin.osu.edu/buy-sell-travel/pcard/pcard-faq

Contacts

Subject	Office	Telephone	E-mail/URL
Policy questions, applications, account maintenance	PCard Office, Office of the Controller, Office of Business and Finance	614-292-9290	PCard@osu.edu busfin.osu.edu/buy-schedule-travel/pcard
Office of Sponsored Programs requirements	Office of Sponsored Programs, Enterprise for Research, Innovation and Knowledge	614-292-6871	orprocurement@osu.edu research.osu.edu/award-management/procurement-sponsored-awards/purchasing-basics
Purchasing, bid threshold, strategic sourcing initiatives	Purchasing, Office of Business and Finance	614-292-2694	Ask Purchasing: BF-PRSM-OSUPUR@osu.edu
Reporting cards lost/stolen/fraud	PCard Office	614-292-9290	PCard@osu.edu
Reporting stolen cards	University Police (University Police can assist with identifying appropriate local law enforcement agency if theft occurred somewhere other than the Columbus campus.)	911 (emergency) 614-292-2121 (non-emergency)	dps.osu.edu

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