Purchasing Card Frequently Asked Questions

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What is a Purchasing Card (PCard)?

Brown's PCard is a MasterCard Credit card that is accepted by most suppliers and merchants. Cardholders may place orders in person, over the telephone, or through the internet. PCard activity may be viewed online. All charges will be paid monthly by the Controller's Office and electronically charged to each department's designated Organizational BAT Key. The charges default to predetermined Organizational BAT Key.

Who can have a PCard?

Regular employees (full or part-time) who are authorized to purchase goods under $5,000 may request a PCard however; individual departments can impose more restrictive requirements. PCards are assigned to individuals. The individual whose name appears on the card is ultimately responsible for charges to that card. PCards are to be used by the person to whom it is issued. Sharing Purchasing Cards is not authorized by the Controller's Office.

How do I request a PCard?

Complete a Purchasing Card application and have it authorized by your supervisor (Department Head or the Department Manager). You may not approve your own PCard application! Submit the application to the Accounts Payable Office.

The PCard is issued by the Accounts Payable Office upon the cardholder’s completion of a mandatory training session on PCard policies & procedures and on the PCard system, Paymentnet. The cardholder must also sign a Brown University Purchasing Cardholder Agreement upon completion of the training.
**How do I activate my PCard?**

To activate your MasterCard PCard call 1-800-270-7760.

- At the prompt, press 3
- Enter your 16 digit card number (the number imprinted on the plastic)
- The voice prompt will ask for the last 4 digits of your Social Security Number, **HOWEVER, YOU MUST ENTER THE LAST FOUR DIGITS OF YOUR BROWN ID#**.
- The voice prompt will ask for your mother's maiden name. **INSTEAD, ENTER THE CODE WORD YOU CHOSE AT THE TIME OF APPLICATION.**
- A voice system response will indicate that your account is activated. IF you have trouble entering the required information, a customer service representative can assist you.
- Remove the sticker from the front of your card and sign the back of your card.

**How do I access online information about my PCard activity (Paymentnet)?**

Paymentnet is the web-based electronic payment system that Brown University uses to administer its PCard program. The cardholder uses the Paymentnet System to review all PCard charges, reallocate the charges to the appropriate Organizational BAT Key and create reports of purchasing activity.

To access Paymentnet:

Go to: [https://www.paymentnet.jpmorgan.com](https://www.paymentnet.jpmorgan.com)

- Enter Brown’s organizational ID (us00140, lower case)
- Enter your user ID - (assigned by Accounts Payable Office)
- Enter your password. Your password was assigned to you and sent to you in a separate e-mail.
- Once in the system, immediately change your password: Click on Change Pass Phrase and follow the Paymentnet instructions.

The Paymentnet System permits three levels of on-line account access:

- **Cardholder** - Individual cardholders can review and reallocate their charges to the appropriate Organizational BAT Key. Charges can be split among multiple BAT Keys and spend categories.
- **Manager** - Individuals responsible for financial oversight can obtain on-line access to review charges made for all PCards within their department, reallocate those charges to Organizational BAT Keys within their department, and create department reports.
- **Divisional** - Individuals responsible for the financial oversight of a division can obtain on-line access to review charges made for all purchasing cards within their division. Reporting and query functions are also available.
Cardholders are automatically given system access to their charge activity. To request manager or divisional access, complete an Application / Change Form and select "G," System Review / Reporting Access, for this type of request. Include a list of departments along with your request for Divisional access. Manager and Divisional access must be approved by the Accounts Payable Office.

I've forgotten my Paymentnet Password?

Use the Paymentnet system to reset your password. On the sign-in screen click "forgot your pass phrase". You will be prompted for Brown’s company ID (us00140, lower case), your username, and your e-mail address. Follow the directions to receive your password.

What can I purchase with the PCard?

Brown's Purchasing Card Program eliminates most of the paperwork associated with University purchases of, and payment for, items costing less than $5000. With the Purchasing Card (PCard) you can

- Place orders with ease
- Receive goods and supplies fast
- Eliminate up-front approval processes
- Reduce paperwork- no purchase requisitions, no check requests, and no interdepartmental invoices.

Brown’s PCard is a MasterCard credit card that is accepted by most suppliers and merchants. Cardholders may place orders in person, over the telephone, or through the internet. PCard activity may be viewed online. Purchasing Cards are perfectly suited for the following purchases:

- Supplies
- Gifts and Hospitality (requires a meals and hospitality form)
- Postage
- Books
- Express Postage
- Periodicals
- Dues & Memberships for professional organizations
- Films
- Newspapers
- Equipment Repair
- Computing Supplies
- Equipment Rental (excluding vehicle rentals)
- Software
- Conference Registration Fees
- Tickets for Rail and Bus Transportation for Faculty, Staff, and Students
  - Note: Do not put travel transactions purchased on a PCard on the travel expense reimbursement form.

**Are there any PCard Restrictions?**

The PCard may not be used to purchase:

- **Animals**
- **Alcoholic Beverages**
- **Cash Advances**
- **Cell phones / phone charges**
- **Construction / Renovation**
- **Consulting / Personal Services**
- **Gasoline**
- **Gift Cards**
- **Equipment / Components if value is >$5,000**
- **Restaurants**
- **Prescription drugs and controlled substances**
- **Radioactive Material**
- **Travel (except rail and bus tickets)**
- **Weapons and ammunition**

PCard is not appropriate for personal memberships such as Amazon Prime, BJ's, and Sam’s Club where the membership is in an individual’s name.

**What are my PCard Responsibilities?**

**Cardholder Responsibilities**

**Card Protection**

- The cardholder is responsible for protecting the card and is accountable for all purchases made using the card.
- Purchases must be made by or under immediate direction and supervision of the cardholder.
- Loss of the card must be immediately reported to the online service provider, Paymentnet at 1-800-270-7760.
- The Accounts Payable Office must be notified if the cardholder changes departments. The card must be returned to the Accounts Payable Office if the cardholder leaves Brown.
- The cardholder must promptly report disputed charges online to Paymentnet (within 60 days of the charge).

**Transaction Tracking**

- Transactions must be recorded and tracked in a transaction log. A log may be maintained on a computer spreadsheet or manually. Make sure the business purpose of the expense is recorded on the log.
- Original receipts for all credit card purchases must be kept by the department for 7 years. If the purchase is charged to a grant, receipts must be kept the longer of 7 years or three years following the final payment by the government.
- Acceptable receipts for internet purchases include an e-mail confirmation, shopping cart list, or quote. The information on the receipt should match any packing slips received as well as the PCard charge.

**Purchases**

- Purchases must be for the use and benefit of Brown University.
- The cardholder is responsible for protecting the card and is accountable for all purchases made using the card.
- Maximum transaction limit for all items is $4,999.99, whether one item is purchased or multiple items are purchased. $5,000 is the threshold for the University's asset capitalization policy therefore purchases greater than $4,999.99 must be on a purchase order.
- Split transactions are prohibited. Split transactions occur when a single item costing more than the cardholder's individual transaction limit is broken into two or more transactions to bypass the policy on transaction limits. The cardholder is responsible for ensuring the supplier does not split a transaction greater than $4,999.99 into multiple smaller transactions.

**Grants and Contracts**

- Grants and contracts must adhere to all of the granting agency & OSP policies, restrictions and guidelines.

**Organizational BAT Keys**

- PCard charges default to several different Organizational BAT Keys, depending on the MCC code of the supplier. The cardholder must review charges on the Paymentnet online system, reallocate charges in incorrect Organizational BAT Keys, reconcile to the transaction log, and approve the charges. This must be done by the monthly deadline posted on the Controller's Office General Accounting website. New Organizational BAT Keys needed to accurately post transactions must also be requested before each monthly deadline.

**Audit**

- The Controller's Office selects transactions for audit every month. It is the cardholder's responsibility to respond to the Controller's Office request for receipts and transaction logs.
- PCard purchases are subject to audit by Internal Audit, external auditors, and the Federal government.

**Department Manager Responsibilities**

- The Accounts Payable Office must be notified if the cardholder changes departments. The card must be returned to the Accounts Payable Office if the cardholder leaves Brown.
- Someone in the department other than the cardholder reviews credit card activity and receipts on a regular basis.
  - Review the cardholder's transaction log. Ensure all receipts are attached and that there is a detailed business purpose for each purchase.
  - Ensure hospitality purchases (flowers, gifts, etc.) have completed Meals and Hospitality Form attached to the receipt.
Log onto Paymentnet and compare the manual log to transactions recorded in the system. Ensure the correct Organizational BAT Key is applied to the expenditure. Sign and date the PCard log to indicate review.

Controller's Office Responsibilities

- The Controller's Office will cancel PCard privileges when the PCard is used for personal purchases.
- The Controller's Office will suspend PCard privileges when policies and procedures are not followed including when the PCard is used for prohibited purchases, and the PCard is used for split transactions at the point of sale (e.g. $5,750 transaction split into two smaller transactions of $2,500 and $3,250).
- Misuse of the PCard may result in disciplinary action up to and including termination.