



WPI

PCard Guide

Revised July 2025

Introduction

The WPI PCard Guide provides information about the WPI PCard program and is intended for WPI employees.

If you have questions about the information contained in this guide, contact pcardadmin@wpi.edu.

PCard Administrators will periodically review PCard policies and procedures, and revisions may be made as part of this process. All changes and/or revisions will be communicated to cardholders, published on the Procurement website, and be effective when issued.

I. The WPI PCard Program

A. General Information

1. The PCard is a VISA credit card issued through Bank of America to WPI employees as a business purchasing card. Although the employee's name appears on the PCard, the charges are paid directly by WPI to Bank of America.
2. The PCard may be used to pay for purchases that are for **official WPI business only. It may not be used for personal purchases.**
3. Transactions are subject to WPI policies, including but not limited to the [WPI Business Expense](#) and [Entertainment, Meals and Travel policies](#).
4. If the PCard is inadvertently used for personal expenses, it must be paid back within 14 days, or it will be deducted from the employee's paycheck.
5. PCard charges must be documented on an **expense report in Workday, with detailed receipts attached, within 30 days of purchase.**
6. All purchases and expense reports are subject to audit. WPI may revoke a PCard at any time for improper card use.

B. Eligibility

1. Employees who travel for WPI business 3 or more times per year or who make regular business purchases under \$1,000 from suppliers not available in Workday are eligible to apply for a WPI PCard. Groups not eligible include adjuncts (unless needed for project travel), research and teaching assistants, visiting faculty, and contingent workers.
2. PCards will be temporarily suspended for employees on non-sabbatical leave for more than 30 days.

C. PCard Transactions

1. The standard limit for the WPI PCard is \$2,500 for a single transaction with a monthly limit of \$5,000.
2. If your credit limit does not allow you to make a purchase, you may not break the charge into smaller dollar amounts to stay within your limits. Limits are intentionally kept at this level to minimize the risk of fraud or theft.
3. Temporary increases may be requested in Workday using PCard Request task.

4. Do **not** use your PCard for purchases of goods:
 - a. Greater than \$1,000. A Workday purchase requisition should be used for goods purchased over \$1,000.
 - b. Purchases of goods of any dollar value when a punchout supplier is available in Workday. The punchout catalogs provide special pricing on orders placed via Workday. See [list of WPI punchout and preferred suppliers](#).
5. **WPI is sales tax exempt. Provide WPI's tax exempt number, printed on the back of the PCard, to the supplier when you place an order to ensure that sales tax is not charged on your purchase.** If a supplier requires a copy of the sales tax-exempt certificate, contact eproc@wpi.edu.

D. How to Apply for a PCard

1. Search for PCard Request in Workday, complete the questionnaire and the required PCard training video. The request for PCard will route to your Manager for approval.
2. Upon completion of training, the request will be processed, and Bank of America will mail the new card to WPI. Allow two weeks for the processing and delivery of a PCard.
3. Submission of the PCard request acknowledges that employees will follow WPI policies and procedures related to PCard use and procurement, including the WPI [Business Expense](#) and [Entertainment, Meals and Travel](#) policies.

II. The PCard Process & Responsibilities

A. Receipts

1. Attach receipts and related documentation in Workday. If the required receipts are not attached, the expense report will be sent back to you.
2. Receipts must be itemized and include description of goods or services purchased, supplier name, transaction date, total amount of purchase, and last 4 digits of the credit card.
3. Restaurant and hotel receipts must include details of purchased items or services, not only the total amount.
4. Charges of \$75 or greater require a detailed receipt. Charges below \$75 do not require receipt; however, copies must be kept for one year and may be audited. **It is recommended that all receipts are attached to the expense to simplify the audit process.**
5. Expenses charged to **grant worktags** must include **ALL receipts regardless of dollar amount.**

B. Your Monthly PCard Statement

1. Cardholders receive electronic statements from Bank of America twice a month listing the charges and credits made to the PCard during the previous two weeks. Cardholders should confirm they have cleared all PCard transactions in Workday. Scan receipts into Workday to attach to the expense report. **The statement you receive is NOT a bill, it is information for record keeping purposes only. WPI will pay Bank of America directly for your charges.**
2. If you notice any errors on your statement, follow the instructions for “Disputing a Charge” (See section III-F).

C. Cardholder Responsibilities

1. **The PCard is for WPI approved business use only. It is not for personal use.**
2. If the PCard was accidentally used for a personal purchase, repay WPI immediately. Prepare an expense report in Workday and use expense item ‘Personal’, check the box for personal expense, and submit a check for the amount due to WPI to the Finance Office.
3. The cardholder agrees to keep the card in a secure place.
4. Delegating the use of the PCard to another individual is not authorized.
5. The cardholder agrees to record transactions in Workday within 30 days by creating an expense report and attaching detailed receipts and associated documentation.
6. The cardholder agrees to treat supplier pricing information as proprietary.
7. Cardholders must cut their PCard in half and return it to the Office of Finance & Operations or to the Office of Talent & Inclusion prior to their termination date of employment from WPI.

D. Expensing PCard Transactions in Workday

1. PCard transactions are transmitted from Bank of America and automatically loaded to the cardholder’s account in Workday.
2. Cardholders must attach PCard transactions to a Workday expense report and then submit it for approval *within 30 days* of the PCard transaction date.
3. To prepare an expense report in Workday [See detailed step-by-step instructions](#).
4. See Section II A, Receipts, for specific details regarding receipt requirements.
5. PCard transactions may be expensed along with out-of-pocket transactions on the same Workday expense report.

6. Charges not recorded on Workday expense report within 90 days of purchase will be recorded as taxable fringe benefit through employee's paycheck, and expense report will be charged to employee's designated funds or department's designated or operating fund.
7. Expense report may not be reimbursed if completed after 180 days of charge.
8. If a PCard transaction recorded on an expense report was coded to the incorrect worktags, a correction can be made via [accounting adjustment](#).

E. Suspension of PCard Privileges

1. Automatic suspension of PCard privileges will occur if the cardholder has failed to submit PCard transactions on a Workday expense report **within 90 days** from the date of the PCard transaction.
2. A temporary suspension of the PCard will be processed for non-sabbatical leaves over 30 days duration.
3. Permanent revocation of PCard privileges will occur if the cardholder's privileges were previously suspended temporarily three times due to failure to submit PCard transactions within 90 days as stated above.
4. PCard may be suspended or deactivated by PCard administrator due to WPI's policies or procedures violations, including improper or non-business use of the PCard or non-response to audit or request for information.

F. How to Dispute a Charge

1. Occasionally, billing errors may occur. For example, you may be charged sales tax, charged for goods and services not received, charged an incorrect amount, a credit to your account may not have been processed, or a fraudulent charge may have been billed to your account. Also remember that, by law, suppliers may not bill you for purchases until your order is ready for shipment.

Contact the supplier to report an erroneous charge. Most errors can be resolved by requesting credit directly from the supplier. Credits should be included in the Workday expense report, along with the original PCard transaction, so that the credit is properly applied to the original charge and cleared from the cardholder's Workday account.

2. If you are unable to resolve the issue with the supplier, call the phone number on the back of the Bank of America credit card and report the dispute and notify pcardadmin@wpi.edu.

G. How to Report a Lost or Stolen Card

1. If your card is lost or stolen, call the Bank of America Fraud Department immediately at 1-866-500-8262 to report that your card is missing and request a replacement card. Bank of America will cancel your card, and a new card will be mailed directly to WPI.

2. Email pcardadmin@wpi.edu to notify the WPI PCard administrator that your card has been lost or stolen.

H. Foreign Purchases

1. Purchases outside of the U.S. require advanced notification to Bank of America (for fraud protection). Call the phone number on the back of your PCard before making purchases outside of the U.S.

I. Card Renewals and Cancellations

1. Bank of America will automatically mail you a new card during the month card is due for renewal.
2. Email pcardadmin@wpi.edu to cancel the PCard. Cut the card in half and return it to the Office of Finance & Operations or Talent & Inclusion.

J. PCard Audit Process

1. To meet federal, external, and internal control requirements your account may be audited to verify that items billed to PCard were received and that you followed University policies and procedures.
2. PCard privileges may be suspended if you do not respond to an audit request or if during an audit of your records, it is determined that you failed to follow PCard policies and procedures as noted in this guide and on the PCard Request.
3. Any employee who intentionally commits fraud using a personal or University credit card will be subject to disciplinary action up to and including termination.

III. Appendix

PCard Contact Information

Help With Works	Bank of America	1-888-589-3473, Option 4
Fraud Department	Bank of America	1-866-500-8262
Customer Service	Bank of America	1-888-449-2273
Copies of Statements	Bank of America	1-800-300-3084
Foreign Travel Notification	Bank of America	1-866-500-8262
WPI PCard Administrator		pcardadmin@wpi.edu