

This PDF version of Section 7.6 covers all P-Card policy effective after the Travel and Expense Management System (TEM) implementation and publication of T-Card policy and procedures in [Section 15 -- Travel](#).

## Section 7.6 - The University P-Card

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Approved: Senior Associate Vice President for Business and Finance

All purchases must be in compliance with University procurement, allowable expenditure and funding, payroll, and tax-related policies, as well as with all applicable State and Federal statutes.

### P-Card Administration

The University of Illinois P-Card is a MasterCard® charge card that may be used by University employees to purchase qualified supplies and/or small equipment costing \$4,999 or less. The P-Card Web Solution™, also known as the P-Card software, is the software product used to record, process, and maintain P-Card transactions and user roles.

As designated by the OBFS Senior Associate Vice President (SAVP), the Director of Corporate Card Operations also acts as University-wide P-Card Administrator.

#### P-Card Administrator

- Develops the management plan, policies, and procedures to support Corporate Card Office (CCO) functions.
- Confers with the OBFS Purchasing Division during the administrative decision-making process for procurement issues, and with OBFS University Payables in decision-making with regard to payment issues.
- Directs day-to-day-operational activities of the CCO.

#### Corporate Card Office

- Processes electronic P-Card applications from the P-Card Department Card Manager (DCM), and receives properly-executed [P-Card Authorization Agreement](#) forms.
- Ensures that applicants complete required P-Card training and pass the certification quiz.
- Submits applications to JPMorgan Bank.
- Sets up new Cardholders, modifies/processes deletions of existing Cardholder records, and sets up the DCM role in the P-Card software.
- Performs all P-Card Help Desk services and activities.
- Develops, maintains, and delivers P-Card classroom and online training.
- Monitors P-Card program compliance.

### How to Obtain a P-Card

Employees who participate in the University P-Card program assume significant fiscal and ethical responsibilities. University employees must complete and submit a signed [P-Card Authorization Agreement](#) form for approval by their Unit Head or authorized Fiscal Officer. All applicants must have a valid University phone number and email address in Banner HR. All applicants must complete training - online or instructor-led - that covers P-Card policies, and must pass an online certification quiz before the CCO will process an application and issue a P-Card.

### P-Card Training

All employees who are identified by their units as Cardholders, Reconcilers, or Approvers - or as Cardholder, Reconciler, or Approver *delegates* - **must** complete an online tutorial or attend an instructor-

led training session on P-Card policies, and pass an online certification quiz prior to being assigned their role(s) in the P-Card software.

All employees appointed by their unit to be the DCM must receive training from the CCO and pass the online certification quiz before they will be assigned the DCM role in the P-Card software.

1. **P-Card Self-paced Online Tutorial**

The online P-Card policies tutorial and certification quiz are on the [P-Card Training Website](#). Online instruction can be completed at the employee's office location, using their [Enterprise ID/Password](#) to access the training.

2. **Instructor-led Training**

Instructor-led classroom training is also available. In addition to the P-Card policies tutorial and certification quiz from the online option, classroom training includes instruction in how to use the P-Card software. Visit the [OBFS Training Center](#) to view class schedules and/or to register.

## **P-Card Roles and Responsibilities**

### **The P-Card Web Solution™ Software**

The University uses this web-based software product to manage all P-Card transactions. Within the P-Card software, roles are assigned to specific individuals. Each role has responsibilities in the P-Card transaction process.

All units with one or more P-Card users must designate specific employees to function in the following roles:

- Department Card Manager (DCM)
- Cardholder (optional role)
- Reconciler
- Approver (optional role)

No students, including graduate students, can be assigned the role of Cardholder, Reconciler, Approver, DCM, or Delegate for any role; nor are they permitted access to the P-Card software.

### **Unit Head**

- Provides budgetary and compliance oversight for the unit's P-Card program; follows sound business practices.
- Identifies unit employees who are to have P-Cards.
- Assigns P-Card roles within the unit, ensuring checks and balances, operational convenience, and maximum segregation of tasks.
- Reviews/reconciles monthly financial reports and statements.

In smaller units, the Unit Head may designate one individual to perform two or more roles within the P-Card software. However, to ensure the maximum segregation of tasks, *no one individual may function in all four (4) roles*. The Unit Head may ask employees from a different unit to assume Reconciler, Approver, or DCM roles for his/her Cardholders. **A Cardholder may not be assigned as the Reconciler or Approver for his/her own transactions**, under any condition.

## Department Card Manager (DCM)

### Role:

- Performs all required DCM functions in the P-Card software (see [P-Card Job Aids](#)).
- Makes necessary changes to existing roles or cardholders in the P-Card software.
- Also serves as the unit's T-Card DCM

### Responsibilities:

- Supervises, administers, and monitors the P-Card program for assigned business unit(s), under the direction of the Unit Head.
- Requests new cards as needed.
- Ensures that:
  - Applicants submit a signed [P-Card Authorization Agreement](#) for approval by the Unit Head or authorized Fiscal Officer.
  - Original applications are retained by the unit; and copies are faxed to the CCO.
- Sets dollar limits for Cardholders based upon review of actual purchasing needs and responsibilities as follows:
  - Dollar limit per transaction (maximum \$4,999).
  - Dollar limit in a billing period (maximum \$25,000).  
If your unit has higher dollar amount requirements, see [Exceptions](#).
- Determines which employees need access to the P-Card software.
- Collects P-Cards and follows related procedures for termination of P-Card privileges for staff members, who are leaving their unit or the University, or for those who no longer need P-Card privileges, or as a disciplinary action for those who have engaged in noncompliant use of the P-Card.
- Notifies the CCO of employee departures or changes in home unit (Org).
- Ensures that Cardholders, Reconcilers, Approvers, and Delegates are properly trained and perform their duties accurately and on time.
- Verifies signatures and approval authority level(s) for all signatures on the [P-Card Authorization Agreement](#) and the [P-Card Exception Request](#), *before* they are submitted to the CCO for processing.

## Cardholder

### Role is Optional:

- Performs all required Cardholder functions in the P-Card software (see [P-Card Job Aids](#)).
- Creates (or delegates another employee to create) an order log that properly documents each transaction by entering its details and business purpose in the P-Card software for each transaction, immediately after making a purchase.

### Responsibilities:

- Makes purchases in compliance with all rules, regulations, policies, procedures, and guidelines that govern the purchasing activity.
- Purchases supplies and/or small equipment competitively where practical. (Note: Cardholders are encouraged to use University contracted vendors listed at [the Source](#)).
- Makes purchases with consideration for performance, quality, suitability, delivery, and service.
- Provides complete shipping instructions to vendors when placing orders.
- Obtains detailed receipts for each purchase: vendor name, date, dollar amount of order, and an itemized description of the item(s) purchased.

- Provides Reconciler with original detailed, itemized receipts for all P-Card transactions.
- Verifies receipt of supplies and/or small equipment and contacts vendors regarding delivery problems, discrepancies, damaged goods, and/or returns.
- Ensures that credits issued by a vendor on goods purchased are processed as credit transactions on the P-Card.
- Provides all documents related to the P-Card purchase, (e.g., packing lists, competitive quotations, and/or exception approvals that were obtained for restricted or prohibited purchases) to appropriate unit personnel.
- Maintains a valid US Postal Service (USPS) mailing address.
- Maintains a valid University phone number and email address in Banner HR.
- Refrains from loaning or sharing the P-Card, even with employees in the same unit.
- Notifies the bank, the DCM, and the CCO if the P-Card is lost or stolen, to eliminate unit liability for any charges incurred as a result of the loss or theft.
- Ensures purchases are for University projects or activities and that they comply with any funding restrictions applicable to the accounting C-FOAPAL, including restrictions outlined for grants and contracts funds and gift and endowment income funds ([Section 7.2, Purchase of Goods and Services](#); and [Section 8, Allowability and Funding of Certain Expenditures](#)).
- Understands and complies with the listing of [prohibited](#) and [restricted](#) purchases.
- Limits payment of sales tax on purchases from vendors registered in Illinois and other states. Emphasizes the University's tax exempt status and exemption number when placing orders with Illinois vendors. Presents the University's [Tax Exempt Letter](#) or Tax Exempt Identification Number (embossed on the P-Card) when making purchases from vendors registered in Illinois or in any of the 24 reciprocal exemption states ([Section 18.6, Sales and Use Tax](#)).  
Purchases from vendors outside of Illinois may or may not be exempt; some states or vendors may limit the products or services to which the exemption applies, in which case payment of sales tax is acceptable.
- Does not engage in "stringing," or making successive purchases to circumvent the P-Card single transaction limit, or to avoid the competitive bid requirement, whether the purchase is with one or several vendors ([Section 7.2, Purchase of Goods and Services](#)).
- Does not split one transaction into several for one activity or occurrence; e.g., the P-Card may not be used for a deposit, a progress payment, and/or a balance payment.

## Reconciler

### Role:

- Performs all required Reconciler functions in the P-Card software (see [P-Card Job Aids](#)).
- Checks the P-Card software daily for transactions awaiting reconciliation.
- Reviews and reconciles each transaction with the Order Log and with the original, detailed, itemized receipt *within seven business days* of its appearance in the P-Card software, in order for the transaction to post to Banner for financial reporting.
- Checks and corrects, if necessary, the accounting C-FOAPAL used for each purchase. (Note: Expenditures must comply with any restrictions applicable to the C-FOAPAL, including gift and endowment income funds, and grant and contract funds.)

### Responsibilities:

- Verifies that purchases follow established unit and University policies, including those regarding purchase records retention ([Section 1.4, Retention of Financial Records](#)); initiates corrective action, by contacting the DCM and the CCO when charges are inappropriate or inconsistent with any applicable policies and procedures.

## Approver

### Role is Optional:

- Performs all required Approver functions in the P-Card software (see [P-Card Job Aids](#)).
- Checks P-Card software daily for items awaiting approval.
- Reviews the C-FOAPAL for each transaction; initiates corrective action if C-FOAPAL is incorrect.
- Approves transactions in the P-Card software *within three (3) business days* of reconciliation.

### Responsibilities:

- Initiates corrective action, by contacting the DCM and the CCO when charges are inappropriate or inconsistent with University policies and procedures.

## Restrictions on Assigning Multiple P-Card Roles to One Employee

Some restrictions apply when assigning multiple roles to individual employee(s):

- To ensure maximum segregation of responsibility, no one employee may hold all four (4) roles (DCM, Cardholder, Reconciler, and Approver).
- A Cardholder may not hold the role of P-Card software Reconciler or Approver for his/her own P-Card transactions, or perform either role as a Delegate for his/her own P-Card transactions.
- If the Approver role is not used, the Reconciler's name must be used in the Approver field in the P-Card software, or the workflow will not function correctly.
- Subject to the restrictions above, the Unit Head or DCM may hold the role of Approver or Reconciler.
- Delegates for ALL roles are subject to all of the above restrictions.

## Purchasing Guidelines

Administrative controls and/or legal requirements place limitations on the use of the P-Card.

### Prohibited Purchases

P-Cards may not be used to purchase the following items:

- Purchases from University employees, their spouses, parents, or children.
- Purchases from business concerns of which an employee (or an employee's spouse, parent(s) or children) is a sole or principal owner, major officer, or primary employee.
- Purchases for which the vendor requires a deposit, an agreement, or a contract, **except** as allowed under Restricted Purchases.
- Employee expenses while in Travel Status, Travel Status expenses include, but are not limited to:
  - airport shuttles
  - automobile rentals and replacement fuel
  - baggage fees, unless prepaid at the time of ticketing
  - laundry and dry cleaning
  - lodging, including reservations, and services
  - parking
  - per diem allowance
  - personal, rental, or University vehicle fuel
  - taxi cabs
  - tolls
- Alcoholic beverages
- Business Meals
- Capital Development Board purchases.

- Cash advances.
- Catering
- Charter bus and charter air services.
- [Chemicals](#) as specified (specific precursor and chemicals/toxins not allowed for purchase with P-Card).
- Drugs and pharmaceuticals.
- Fuels including but not limited to: alcohol, ethanol, gasoline, diesel, kerosene, propane, fuel oil, aviation, and any other combustible liquid or gas.
- Furniture with a unit cost of \$500 and above.
- Gift certificates, gift cards, cash-equivalent prepaid cards ([Section 8, Allowability and Funding of Certain Expenditures](#)).
- House accounts, e.g., extension of credit by a vendor allowing the payment of goods or services over a period of time, or on a summary invoice or bill.
- Imported goods that must pass through customs.
- Lab or specialty gases, including but not limited to: liquid or compressed nitrogen, helium, and oxygen.
- Laboratory animals.
- Laminar flow fume hoods and biological safety cabinets.
- Moving expenses ([Section 8, Pay Professional Movers for Employee Moving Expenses](#)).
- Parking tickets or other fines.
- Payments for or on behalf of [Foreign Nationals](#).
- **Personal purchases of any kind.**
- Personal electronic communication services and equipment, including but not limited to: cell phones and accessories, internet service (ISP), cable, satellite, On-Star™, GPS devices, or any other service that is activated and/or billed in the name of the employee.
- Professional and artistic services, including but not limited to: fees or expenses for attorneys, consultants, health-care providers, and independent contractors ([Section 17.1, Consultants, Independent Contractors, and Honoraria](#)).
- Radioactive materials.
- Recombinant deoxyribonucleic acid (RDNA).
- Rental or lease of equipment or meeting space that is not University-owned, unless listed as a contracted vendor at [The Source](#).
- Services involving labor and/or installation, e.g., tent rental, catering (see [Restricted Purchases](#)), on-site repairs, furniture setup, unless listed as a contracted vendor at [The Source](#).
- Stringing successive purchases to circumvent the P-Card single transaction limit or to avoid the competitive bid requirement. The practice of 'stringing' is a violation of the IL Procurement Code.
- Trade-in of inventoried equipment.
- Travel and lodging expenses for employees and non-employees, including students and guests of the University.
- Uniforms, including safety shoes.
- Vehicle purchases, reservations, or rentals, e.g., autos, trucks, and cycles.
- Weapons, ammunition, or detonating equipment or material.

[Section 8, Allowability and Funding of Certain Expenditures](#) provides a comprehensive list of unallowable expenditures from various or any fund sources.

## Restricted Purchases

P-Cards can be used for the following items when corresponding requirements are met and appropriate funding is available. Related policies are noted where applicable, to provide additional information on requirements and procedures before you make any purchases from these categories:

- **Calling cards** - may be purchased if the unit maintains a log of all calls made on the card and reports to Payroll any personal calls made ([Section 8, Allowability and Funding of Certain Expenditures](#)).
- **Computer software and electronic services** - may be purchased if they meet the requirements of Restricted Items as outlined in [Section 7.2, Purchase of Goods and Services](#). The term, "electronic services," refers to software developed and hosted by a vendor, which the end-user accesses over the Internet. Unlike traditional packaged applications that users install on their computers or servers, the vendor owns the software and runs it on computers in its data center. The customer effectively rents it, usually for a monthly fee. CITES has provided additional [information and security guidelines](#) related to P-Card purchases of software and electronic services.
- When using a P-Card to purchase allowable software or electronic services with contracts (including 'click-through' agreements), units must complete and retain in their files the [Software Purchased by P-Card](#) and/or the [Electronic Services Purchased by P-Card](#).
- **Food and beverage supplies and small electrical appliances for official office reception areas** - are allowable if the purchase is in compliance with [Section 8, Allowability and Funding of Certain Expenditures](#), and fully documented in the P-Card software.
- **Inter-departmental transactions** - Using the P-Card for "internal" transactions is allowable for units that sell to external customers, including auxiliaries and activities, e.g., Campus Union Operations, University-owned bookstores, campus convenience stores, Conferences and Institutes, Division of Intercollegiate Athletics, and other University sponsored programs and events.
- **Off-site repair of equipment by incorporated entities** - may be charged on a P-Card if the amount of the repair is known in advance to be less than the Cardholder's maximum transaction limit.
- **Postage Stamps** – may not be purchased with a P-Card if the purchase is from State funds. All postage stamps purchased from State funds must be perforated with a block "I" for identification purposes. Non-perforated stamps purchased from a Post Office or other mailing service, including on-line providers, are allowable on the P-Card only if purchased using institutional, gift and endowment, or service plan funds. ([Section 8, Allowability and Funding of Certain Expenditures](#)).
- **Signs** - may be purchased if no installation is done by the vendor and if the unit has written approval in advance that the sign meets campus and Americans with Disabilities Act (ADA) requirements. (At UIC, obtain approval from Facilities Management; at UIS, obtain approval from Physical Planning and Operations; at UIUC, obtain approval from Project Planning and Facility Management.)
- **Typesetting, printing, and binding (including office forms)** - may be purchased if the unit has complied with applicable portions of the Illinois Procurement Code and any campus regulations governing such purchases ([Section 7.2, Purchase of Goods and Services](#) Printing Requirements).
- **Telecommunication equipment (other than phones or answering machines)** - may be purchased if the unit receives approval for the purchase from the campus telecommunications office.
- Also at UIUC, networking equipment (wired and wireless) that must be connected to the campus network requires approval by CITES Network Design Office (NDO) prior to purchase.



## Auditing Your Unit's P-Card Program

The CCO, as well as internal and/or external auditors, can conduct periodic reviews of unit P-Card use. P-Card violations can result in a review of individual Cardholder's privileges and include, but are not limited to:

- Using the card for prohibited purchases.
- Failing to provide documentation of purchases.
- Providing unacceptable documentation.
- Providing purchase documentation after the designated deadline.
- Failing to reconcile purchase charges.
- Allowing the P-Card to be used by individuals other than the Cardholder.
- Splitting one transaction into several to cover one activity or occurrence.
- "Stringing" successive purchases to circumvent the single transaction limit or avoid the competitive bid requirement.

Cardholders who **misuse or fraudulently use** the P-Card are subject to investigation, disciplinary action, termination of employment, and may also be subject to criminal prosecution if deemed necessary by University officials. The University can deduct any personal or non-authorized P-Card charges from the Cardholder's salary.

## Consequences of Inappropriate P-Card Use and/or Processing

Violations of P-Card policies, such as the examples listed above, or failure to correctly process and document required software activities can result in consequences for cardholders as well as for units.

### Unit Due Diligence

When policy violations by a particular Cardholder are identified during the reconciling, approval, and/or the DCM review processes, the following procedures must be followed by the DCM and Unit Head, with discretion given to use a more severe level when deemed necessary:

- First incidence of noncompliant activity - a written warning is issued jointly by the DCM and the Unit Head to the Cardholder; a copy is placed in the Cardholder's unit file; and a copy is faxed to the CCO. The documentation must include details of the offense(s) along with the Document ID number(s) for the offending transaction(s).
- Second incidence of noncompliant activity - a written notice is issued jointly by the DCM and the Unit Head to the Cardholder; a copy is placed in the Cardholder's unit file; and a copy is faxed to the CCO. The CCO will suspend the Cardholder's P-Card for the remainder of the current billing cycle through the next full billing cycle.
- If noncompliant activity continues after reinstatement of the P-Card, the card is suspended up to one year, or the P-Card account may be canceled altogether.

The DCM or Unit Head may forego all of these steps if the incident is severe enough, and request that the P-Card be suspended or canceled immediately.

When a Cardholder's noncompliant activity is discovered by the CCO, it may impose the same actions cited above, including immediate suspension and/or cancellation of the Cardholder account. The CCO notifies the cardholder, the DCM, and the campus OBFS executive officer when a P-Card is either suspended or canceled. University Audits is also notified immediately if the situation warrants.

The University reserves the right to forgo any of these steps at any time and pursue the matter criminally if deemed necessary by University officials.

The CCO can impose consequences on individual units for any of the following:

- Repeated incidences of noncompliance with any University or OBFS policy, by unit Cardholder(s) and/or the unit.
- Improper documentation.
- Failure of the DCM to perform due diligence and report or act on noncompliant activity as it occurs.
- Failure of the DCM and/or unit to comply with the action plan and performance goals established as a result of previous non-compliant activity.

The following actions will be initiated upon discovery, or tracking, of repeated occurrences of noncompliant activity:

- The CCO will schedule a meeting with the DCM and the Unit Head to review the issue(s).
- A behavior modification action plan that identifies specific performance goals and timelines for follow-up reviews will be developed and agreed upon by the unit and the CCO.
- Retraining of employees who function in any of the P-Card process will be conducted by the CCO at the unit level when necessary.
- The campus OBFS executive officer will be notified of the issue(s) and the action plan, and University Audits will also be engaged if the situation warrants.
- Failure to modify behavior(s) prior to any follow-up review, or failure to meet all action plan goals, will result in CCO notification to the DCM, the Unit Head, and the campus OBFS executive officer, and possible suspension (or permanent cancellation) of P-Cards for the entire unit, for at least one full billing cycle.
- If noncompliant activities/behaviors continue after a third review, the CCO will notify the DCM, Unit Head, and the OBFS executive officer, and the P-Cards for the entire unit may be suspended for up to one year (or permanently canceled).

## Exceptions

Only the campus OBFS executive officer, or delegate, is authorized to approve exceptions to this policy.

All exception requests must be submitted to the CCO using the [P-Card Exception Request](#). Based on the exception criteria, the CCO routes the request to the appropriate unit(s) or employee(s) for review, and notifies the requester via email of the approval or denial of the request.

Due to the complexity of some requests, an exception may require review by one or more unit(s) or employee(s) before a decision can be made. A minimum of 10 business days is required to ensure accurate and appropriate exception processing. **Exceptions must be approved prior to making the requested purchase(s).**

Failure to submit the [P-Card Exception Request](#) and allow sufficient time for the processing procedure prior to initiating the transaction(s) can result in an audit finding. The CCO will notify the requester by email of the approval or denial. A copy of the email notification must be placed in the unit's P-Card files in support of the authorized purchase(s).

If an exception request involves a single transaction limit of \$5,000 or more, the Cardholder is also required to submit an annual [Statement of Economic Interest](#) to the University Ethics Office. The Unit Head is responsible for providing the names of employees who must complete this additional step of the exception process to the University Ethics Officer, upon approval of their exception requests.

## Contact

The University Corporate Card Office (CCO) manages the P-Card program. Contact the CCO for additional information about P-Card training, P-Card Compliance, restricted/prohibited purchases, exceptions, and auditing or issues of inappropriate/fraudulent P-Card use, at: (217) 244-9300, (800) 260-9113; or email [cco@uillinois.edu](mailto:cco@uillinois.edu).

## Definitions

**Approver** – An optional role in the P-Card process and the P-Card software. The Approver reviews details of transactions after they are reconciled and before they are uploaded to Banner. *Requirement: Training and subsequent passing of the certification quiz.*

**Bank** – JPMorgan is the financial institution that issues MasterCard® purchasing cards used for the University P-Card program.

**Banner** – This is product from SunGard that forms the core of the UI-Integrate system, comprised of Student Administration, Human Resources, and Finance functionality. UI-Integrate/Banner is the University system of record.

**Billing Address** - The US Postal Service (USPS) address at which the Cardholder receives his/her P-Card.

**C-FOAPAL** – The Banner finance accounting string, the C-FOAPAL is made up of Chart, Fund, Organization, Account, Program, Activity, and Location data. The Chart, Fund, Organization, Account, and Program segments are required in order to record a financial transaction.

**Cardholder** – This is a role in both the P-Card process and the P-Card software, and is also the individual employee to whom a P-Card is issued. Cardholders can make purchases in compliance with policies regarding University procurement, State and Federal statutes, allowable expenditure and funding, payroll, and tax-related policies. *Requirement: Training and subsequent passing of the certification quiz.*

**Delegate** – A Cardholder, Reconciler, Approver, and/or DCM may assign another employee to the Delegate role to perform their assigned functions within the P-Card software. A Reconciler or Approver may not assign a Cardholder to be their delegate if that will give the Cardholder access to reconcile or approve the Cardholder's own transactions. *Requirement: Training and subsequent passing of the certification quiz.*

**Department Card Manager (DCM)** – This is a role in the P-Card process and the P-Card software, which is responsible for administering the P-Card program for a unit. *Requirement: Training and subsequent passing of the certification quiz.*

**MasterCard®** – The purchasing card (P-Card) is a MasterCard® charge card issued by JPMorgan Bank.

**Order Log** – A listing of detailed information about supplies and equipment purchased with the P-Card. The Cardholder, or his/her delegate, is responsible for completing an Order Log for each transaction immediately following each purchase with the P-Card.

**Reconciler** – This is a role in the P-Card process and the P-Card software. Reconcilers are responsible for reviewing and reconciling each transaction (using the Order Log and original receipts) within seven (7) business days of the transaction's appearance in the P-Card software. *Requirement: Training and subsequent passing of the certification quiz.*

**Reconciliation** – This is an accounting activity that matches transaction information received from the bank to the purchase information (from original receipts) in the P-Card software.

**The P-Card Web Solution™** – This is the software product used to manage and maintain the University P-Card program.

**Transaction** – A unique purchase made with the P-Card, which generates a charge from the bank against the Cardholder's account, and appears in the P-Card software to be reconciled and approved.