



Step	Action
1	When a Pcard or Travel Card application is submitted, both a single purchase limit and monthly credit limit are established.
2	The single purchase limit is the maximum amount of money that can be spent per purchase whereas the monthly credit limit is the maximum amount of money that can be spent during a billing cycle. Credit limits fully refresh at the start of a new billing cycle.
3	Oftentimes, departments will establish a low limit on a new Pcard or Travel Card but will later have a need to increase the limit for either a special purchase or permanently. When that happens, the single and/or monthly credit limit may need to be increased.
4	Please note that Small Dollar Policy caps the single purchase limit at \$5,000. Any transaction above this amount will need to be processed through Purchasing, not on a Pcard. Some exceptions can be made for travel expenses in excess of \$5,000 on a Travel Card, but these should be rare situations and known expenses in excess of this amount should be coordinated in advance with Purchasing.
5	For a one-time purchase, the Pcard Team can process a manual authorization, meaning that a transaction can be preapproved to go through, regardless of any card or limit restrictions. Manual authorizations can also be used when a vendor is registered incorrectly and purchases to them are blocked, but a legitimate business purchase with them needs to be made.
6	To process a manual authorization, the Pcard Team will need permission from a financial approver. The financial approver must be someone other than the cardholder as cardholders are not authorized to approve changes to their accounts.
7	The exact dollar amount of the purchase will need to be relayed in the request. Manual authorizations are only valid for the exact dollar amount – there can be no variance to the purchase amount for the manual authorization to work.
8	The financial approver should email the Pcard Team (Pcard@ou.edu or Pcard@ouhsc.edu) with the name of the cardholder and the exact dollar amount of the purchase. The Pcard Team can then authorize the transaction to be processed.
9	If limits need to be raised long-term, the financial approver will need to specify in the request what the new single and monthly limits should be, and how long the increase should be in effect.
10	Please note that credit limits must be raised per billing cycle, not at the beginning/end of a month. For example, if a credit limit is raised to \$10,000 for a project happening in the month of May, the credit limit increase will either need to end in mid-May or mid-June. If the limit increase is ended on May 31 st , the card will have reached its maximum credit limit on June 1 st and will not have any funds available until the new billing cycle starts in mid-June.
11	Billing cycle dates can be found on the Pcard website: https://financialservices.ouhsc.edu/Departments/Accounts-Payable/Pcard/Cutoff-Information