Important

- The presentation will be recorded. All participants will receive an email with the link to the recording. The recording will also be available on the
- Purchase, Pay & Travel website following the session.
- All participants are automatically muted to avoid any background noise throughout the presentation.
- Enter any questions into the chat feature throughout the presentation.

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Payment Processing & Compliance

Accounts Payable 101 Lunch & Learn
OneCard & Concur

April 2026

Stephen Vallejo: Expense Report Specialist
Sarika Sethia: OneCard Administrator

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OneCard Administrator – Role

- **Role & Purpose – OneCard Administrator**
  - Oversee the OneCard program and manage daily operations.
  - Assist users with transactions, card limits, access, and issue resolution.
  - Ensure adherence to university policies and maintain program compliance.

- **Mission**
  - Provide timely, effective, and user-focused support.
  - Promote secure and policy-compliant card usage.
  - Enhance overall user experience and operational efficiency.

OneCard-Topics 💳

- **OneCard Application** — How to apply for a OneCard
- **PaymentNet Access** — Navigating and using the PaymentNet portal
- **Card Expiration**— Managing renewals
- **OneCard & Department transfer —** OneCard Guidelines for Department Transfers
- **Fraudulent Charges** — Steps to identify and report unauthorized transactions
- **Software Purchases with the OneCard** — Policies and procedures for software procurement
- **OneCard Limit Increases** — Temporary & Permanent Limit Change Requests
- **OneCard forms** — Where to Find Forms on the Website

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OneCard Application Process

- **Step 1: Complete Required Training**
  - Log into Pitt Worx Learning → “Me” tab → Learning App → Course Calendar
  - Complete OneCard Policies & Procedures for New Card Holders
  - Navigation guides available
- **Step 2: Submit OneCard Application**
  - Link at end of training module
  - Electronic routing of signatures (no printing)
  - Requires responsibility center number
- **Step 3: Complete OneCard Agreement**
  - Agreement sent via email through DocuSign
  - Sent by Credit Card Administrator
  - Two required signatures: Cardholder and Supervisor (or Business Manager)
- **Step 4: Receive Your Card**
  - Card processed after agreement is completed
  - Allow approximately one week for delivery
  - Card mailed to address listed in application
  - Home address recommended for delivery
- **Step 5: Read Commercial Documents**
  - OneCard is issued by JP Morgan
  - Documentation included with the card
  - Review terms and conditions carefully
- **Please refer to Purchase Pay & Travel website for more information: https://www.ppt.pitt.edu/help-training/system-access-training**

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Accessing Your OneCard Account via PaymentNet

- **Overview of accessing and managing your OneCard account online**
  - Access your OneCard account online at PaymentNet using your assigned credentials
  - Not registered yet? Contact us at **pittcreditcards@cfo.pitt.edu** to get set up
  - Already registered but forgot your credentials? Reach out to the same address
  - We strongly encourage ALL cardholders to activate their online account
- **Why Online Access Matters**
  - ✈️ Pre-Travel Preparation: Check and request limit increases before business trips to avoid declined transactions
  - 🏪 Billing Address on Hand: Quickly retrieve your billing address when vendor payment sites require it at checkout
  - 🔎 Transaction Monitoring: Regularly review activity to catch unauthorized or fraudulent charges early
  - ❌ Decline Resolution: See exactly why a transaction was declined so you can resolve it quickly
- **Retrieving Your Statement**
  - Log in to PaymentNet with your personal username and password
  - Navigate to the Home page — your statements will be listed there
  - Click "Download PDF" to save a copy of your statement
  - Store or submit your statement as needed for expense reporting
- **Protecting Your Credentials**
- 🚫 **Never share your PaymentNet username and password with anyone.**
- **Sharing your password exposes:**
  - Home address
  - Phone number
  - Card number & date of birth
  - Account spending limits
  - If you believe your credentials have been compromised, contact pittcreditcards@cfo.pitt.edu immediately.

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OneCard Renewal Process for Expiring Cards

A guide to automatic card renewal, address verification, and steps to take upon receiving your new card.

Automatic Card Renewal

When your OneCard is nearing expiration, a new card is automatically mailed to you between the 4th week of the month prior to expiration and the 3rd week of the expiration month. No new application is required.

What to Expect

- 🏠 Your new OneCard will be mailed to the address on file in your OneCard account.
- 🔐 To verify your mailing address, log in to the PaymentNet portal using your credentials. If you need help with your login, please contact us at pittcreditcards@cfo.pitt.edu.
- ⚠️ Make sure your mailing address is current to avoid any delivery issues. If you need to update it, submit a OneCard Change Request Form

Once You, receive Your New Card, complete these steps

- ⚡ Activate your new card as soon as it is received
- 🔄 Update any vendors or subscriptions with your new card information.
- ✅ Verify the new expiration date is correct in Concur — it updates automatically but always double-check.
- ℹ️ If the expiration date doesn't match, you will need to manually update it within your user profile to avoid having your purchase rejected. For step-by-step instructions, visit the Concur Travel & Expense Management SharePoint site.

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OneCard & Department Transfers

I'm leaving the team — what do I do with my OneCard?

When changing departments, your next steps depend on whether you'll need your OneCard in your new role.

- **Case 1:** Keeping your OneCard in your new role
- **Case 2:** Not keeping your OneCard / Leaving the university

Note: Case 2 also applies to cardholders leaving the university entirely

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- **Case 1: Keeping Your OneCard** (Transferring to a New Department — Card Stays With You)
  - **Take Your Card With You**: Keep your OneCard and bring it to your new department.
  - **Allow 7–10 Business Days**: Your default account number and approver in Concur will update automatically as your HR record is updated. Wait before submitting an expense report.
  - **Verify Changes in Concur**: Check your default account under Expense Settings and your default approver under Company Information in Profile Settings.
  - **Submit a Change Request Form**: Complete the OneCard Change Request Form and include your new department number in Field 7 to update the J.P. Morgan system. Find the form on the PPT Website (Forms page).

- **Case 2: Surrendering Your OneCard** (Not Keeping the Card — or Leaving the University)
  - **Submit a Change Request Form:** Complete a OneCard Change Request Form to disable the card.
  - **Return Your Card:** Return your OneCard to your supervisor before your last day in the department.
  - **Reconcile All Charges:** Ensure all outstanding card charges are reconciled on a final approved expense report before departing.
  - **Card Will Be Destroyed:** Your supervisor will verify the card has been returned and then destroy it.

Handling Fraud & Unauthorized Charges

- **Merchant is Known**

  Contact the merchant directly (e.g., the hotel or vendor) to resolve the charge.

- **Merchant is Unknown**

  Call JP Morgan immediately using the phone number on the back of your card to report the unauthorized charge and initiate a refund.

- **JP Morgan Will:** Void the compromised card & Reissue a new card — request this during the call

  Note:
  - Fraud and disputes must be reported within 60 days.
  - Charges not reported within 60 days become the cardholder's and department's responsibility.
  - Enroll in U.S. Cardholder Fraud Alerts at **ccportal.jpmorgan.com** to authorize or block flagged transactions.

- **Reconciling a Fraud or Disputed Charge**
  - **Mark the Expense:** In Concur, mark the transaction as "Fraudulent or Disputed Charges.
  - **Credit Is Issued:** If the dispute is accepted by JP Morgan, a credit will typically be posted to your account within 5–7 business days.
  - **Reconcile Debit & Credit:** When the credit posts, submit an expense report in Concur that pairs the original charge with the credit — zeroing them out together.
  - **Processing Timeline**
    - Credits are typically received within 5–7 business days.
    - Both the debit and credit must be reconciled in Concur through an expense report.

Software Purchases with the OneCard

Software Purchase with the OneCard: Software purchases are permitted on the OneCard — but require specific steps to enable the Software Merchant Category Code (MCC) on your OneCard before any purchase can be made.

Required Steps

1. Complete Required Training

- Take the “OneCard Policies & Procedures for Software Purchase” training and pass the exam (annual requirement).
- Access via PittWorx > Learning tab > OneCard Policies & Procedures for Software Purchase” training

2. Submit Authorization Form

- Complete the DocuSign “OneCard Software MCC Authorization Form” (found on the PPT website under Help & Training > Forms).
- Must be signed by both the cardholder and supervisor (or Business Manager for faculty).

3. Account Update

- Once your training confirmation and the signed OneCard Software MCC Authorization Form have been received via DocuSign, your
- OneCard account will be updated to include the necessary Merchant Category Code (MCC) for software purchases.

4. After MCC Code Is Enabled:

- Obtain approval from Pitt Digital by submitting the Security Vendor Risk Assessment form for each software purchase.
- Complete the OneCard Software Purchase checklist and certification form for every purchase (found on the PPT website under Help & Training > Forms).
- Attach all completed forms and Pitt Digital approval to your Concur expense report when requesting reimbursement.

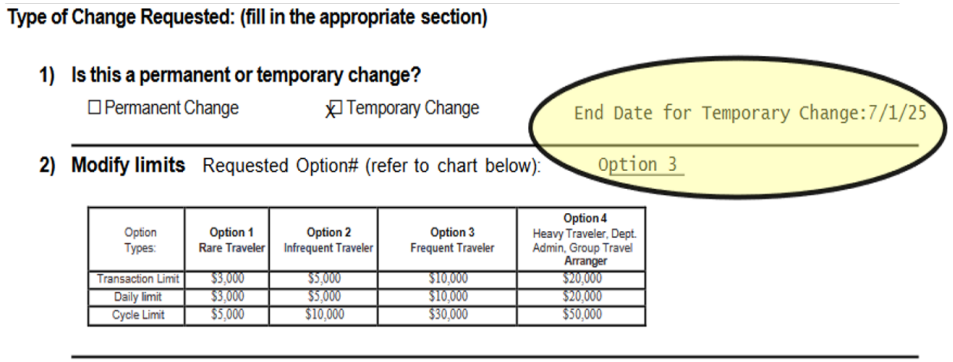
OneCard Limit Increases
Temporary & Permanent Limit Change Requests

⏱️ Temporary Increase

- Available for travel, a specific purchase, or a defined timeframe
- Complete the OneCard Change Request Form (name, email, last 4 digits)
- Select the desired limit tier (Tiers 1–4) and the end date
- Requests are processed in real-time — changes take effect immediately

🔒 Permanent Increase

- Limit increases are temporary by default
- A permanent increase requires a valid business justification
- Limits are based on actual usage history
- Designed to reduce risk for both the department and the University



Type of Change Requested: (fill in the appropriate section)

1) **Is this a permanent or temporary change?**

☐ Permanent Change ☒ Temporary Change

End Date for Temporary Change:7/1/25

2) **Modify limits** Requested Option# (refer to chart below): Option 3

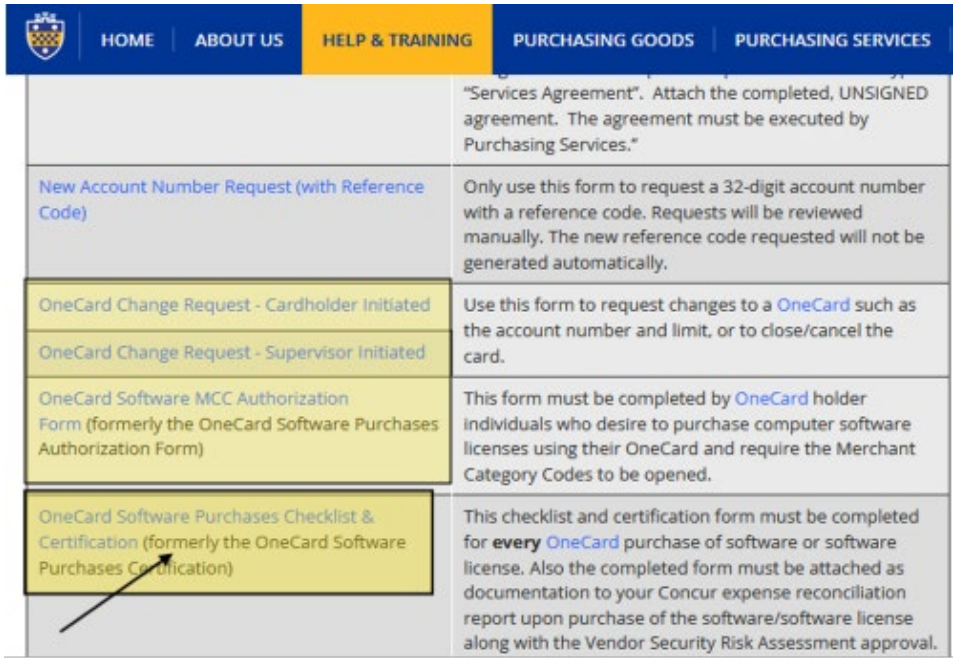
Option Types:	Option 1 Rare Traveler	Option 2 Infrequent Traveler	Option 3 Frequent Traveler	Option 4 Heavy Traveler, Dept. Admin, Group Travel Arranger
Transaction Limit	$3,000	$5,000	$10,000	$20,000
Daily limit	$3,000	$5,000	$10,000	$20,000
Cycle Limit	$5,000	$10,000	$30,000	$50,000

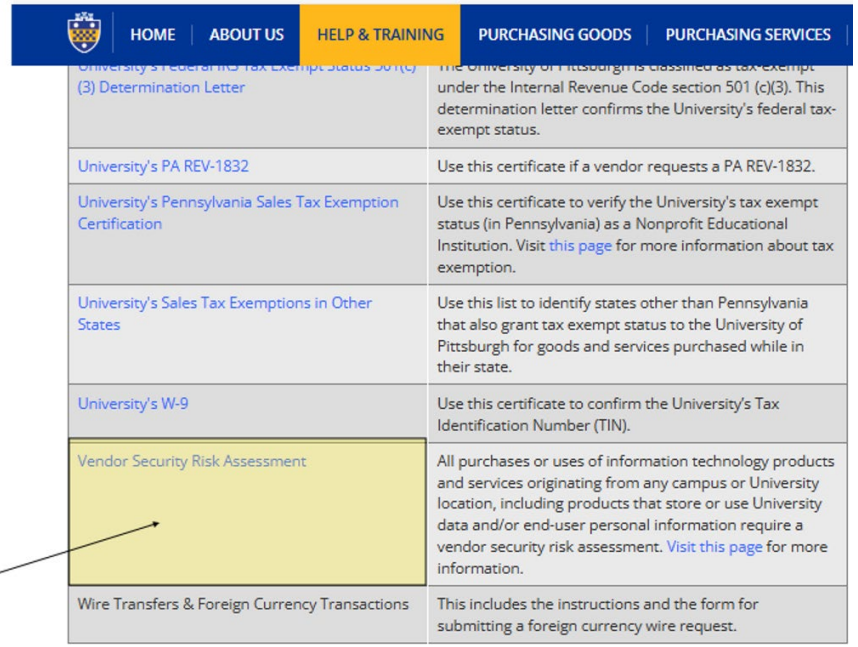
📝 To request a limit change (Temporary/Permanent), complete the **OneCard Change Request Form** found on the PPT Website (Forms page).

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OneCard forms

- All the OneCard forms (OneCardChange request form, Software MCC authorization form, OneCard software purchase checklist & certification form and Vendor security risk assessment) are found on PPT Website (Get Help & Training | Purchase, Pay & Travel | University of Pittsburgh)
- To Access OneCard forms navigate to the PPT Website and select Help & Training, then Forms





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What is an Expense Auditor?

Role Definition & Purpose

- **Who we are**
  - A trained financial professional employed by the University of Pittsburgh within Finance & Audit Services.
  - Responsible for reviewing all expense reports submitted by faculty, staff, and departments through SAP Concur.
  - Acts as a quality control checkpoint between the employee submitting expenses and the University approving payment.

- **My Mission as an Expense Auditor**
  - Ensure every dollar spent is legitimate, documented, policy-compliant, and serves a clear University business purpose.
  - Protect the University from financial risk, fraud, and regulatory violations — including federal grant compliance.
  - Help employees get reimbursed quickly and correctly by catching errors before they cause delays or rejections

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SAP Concur: The Auditor's Primary Tool

How Technology powers the audit Process

- **What Is SAP Concur?**
  - Cloud-based expense management software used university-wide
  - Employees submit travel & expense reports digitally — no paper
  - Receipts, approvals, and payments all live in one system
  - Integrates directly with Pitt's financial systems for payment processing

- **What Auditors Do in Concur**
  - Review submitted expense reports in the audit queue
  - Examine attached receipts and supporting documents
  - Flag exceptions, policy violations, or missing information
  - Approve, send back, or escalate reports for further review
  - Add audit comments visible to the employee and approver action taken

What Auditors Review

Three Pillars of Expense Review

- **Receipt Validity**
  - Receipts must be legible, complete, and match the dollar amounts claimed on the expense report.
  - Itemized receipts are required for any expense over $75 — credit card receipts alone are not sufficient.
- **University Policy Compliance**
  - Meal per diem rates are applied for domestic and international travel based on published GSA rate schedules.
  - Lodging limits based on GSA rates or conference location.
  - Entertainment expenses and alcohol purchases are subject to strict restrictions and require additional approval.
- **Business Purpose & Justification**
  - Every expense must have a clear, documented reason: What was the business need? Who attended? How does it relate to university operations, research, or education?
  - Conference attendees must include the event name and explain how it relates to their role at Pitt.

The Audit Process: Step by Step

From Submission to Payment

- **Employee submits Expense Report in SAP Concur**
  - The employee attaches receipts, adds expense descriptions, and submits. Their manager/approver reviews and forwards it to the audit queue.
- **Auditor Opens & Reviews the Report**
  - The auditor examines every line item, receipt, and justification against Pitt's travel & expense policies, federal regulations, and grant requirements if applicable.
- **Auditor Takes Action: Approve, Exception, or Return**
  - If compliant: the report is approved and sent to Accounts Payable. If issues are found: the auditor sends it back with detailed comments explaining what needs to be corrected.
- **Payment Processed or Report Corrected & Resubmitted**
  - Approved reports move to payment. Returned reports are corrected by the employee, resubmitted, and re-reviewed by the auditor to confirm all issues are resolved.

Real World Audit Scenarios

Learning from Common Situations

- **Scenario 1: The Conference Trip**
  - Dr. Smith attends a conference in Chicago. She submits hotel, airfare, meals, and a $45 Uber receipt. **Result:** **Approved** — all receipts are itemized, per diem is within GSA rate for Chicago, and the conference name and relevance to her research are clearly documented.

- **Scenario 2: The Team Lunch**
  - A department admin submits a $210 team lunch charged to a grant. No attendee list, no business purpose noted. **Result:** **Returned** — auditor requests full attendee names/titles, a documented business purpose, and confirmation this expense is allowable on the specific grant.

Benefits of Using Concur

Why Concur Makes Expense Management Easier

- **Speed & Efficiency**
  - Faster reimbursements through automated workflows and approvals.
- **Mobile Access**
  - Submit expenses on-the-go with Concur mobile app – Snap and submit receipts instantly.
- **Transparency**
  - Track the status of your expense reports in real-time from submission to reimbursement.
- **Cost Savings**
  - Reduces manual processing time and helps companies identify spending patterns.
- **Better Reporting**
  - Comprehensive analytics and insights into company spending trends.

Common Audit Findings

What Gets Flagged Most Often.

- **Missing or Illegible Receipts**
  - The #1 reason reports are returned. Blurry photos, screenshots of totals only, or missing receipts for expenses over $75. Always submit a clear, itemized receipt.
- **Policy Violations**
  - Mixing up which policy to use when submitting purchases or expenses—whether you're the one making the purchase or buying on someone else's behalf.
- **Personal Expenses**
  - Non-business items are mixed in with business expenses, and some expenses are incorrectly marked as "Personal Expense (Non-Reimbursable)."
- **Missing Itemization**
  - Credit card receipts without itemized details for Meals, Lodging and Airfare.

Tips for Fast, Smooth Reimbursement

Best Practices Every Employee Should Follow

- **Take clear photos of receipts immediately:**
  - Don't wait until you return. Use the SAP Concur mobile app to upload receipts in real time while traveling. (Create the report upon return from your trip while it’s fresh in your mind)
- **Write detailed business purpose descriptions:**
  - Include who, what, why, and how it connects to your role or project at the time of submission, not days later.
- **Always request itemized receipts:**
  - for restaurants, hotels, and any purchase over $75. A credit card statement or summary receipt is never sufficient on its own.
- **Organize Your Report Before Submitting**
  - Review every line item yourself before hitting submit. Verify that each expense has a receipt, a description, the correct expense type selected.
- **Use the Correct Expense Type Every Time**
  - Selecting the wrong expense type (e.g., labeling a hotel as "Miscellaneous") can route the report incorrectly or flag it for an exception. Familiarize yourself with Concurs expense type list and when in doubt, use the closest match and add a clarifying note.

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Questions ?

Contact Information

- Purchase, Pay & Travel Customer Service

  Submit an online inquiry or call 412-624-3578 (4-3578 or HELPU)

- Travel Card Administrator

  For the status of an application or other questions specific to the University OneCard, email pittcreditcards@cfo.pitt.edu

Training Resources

- Training Reference Guides
- Frequently Asked Questions | Purchase, Pay & Travel | University of Pittsburgh
- Additional resources can be found on Purchase, Pay and Travel website, ppt.pitt.edu

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