





## Types of Credit Cards Available for Harvard University Business Use

TYPE OF CARD	PURPOSE	PROPER USES (PARTIAL LIST)	PROHIBITED USES (SEE SPECIFIC POLICY FOR FULL DETAILS)	BILLING, PAYMENT & LIABILITY
<p>Purchasing Card <a href="#">PCard Program Information</a></p> 	<p>Issued to staff, faculty, affiliates, some graduate or undergraduate students (with financial dean approval).</p> <p>Low-dollar, high-volume purchases not available through HCOM.</p>	<ul style="list-style-type: none"> <li>Miscellaneous supplies not available through HCOM</li> <li>Conference &amp; professional membership fees</li> <li>Subscriptions</li> <li>Taxis (including UBER) &amp; sedan services</li> <li>Business meals &amp; allowable entertainment <b>in the Boston/Cambridge area only</b></li> </ul>	<ul style="list-style-type: none"> <li>Personal expenses</li> <li>HCOM supplier purchases</li> <li>Travel expenses</li> <li>Cash advances</li> <li>Prescription drugs, controlled substances or hazardous materials</li> <li>Gift cards or gift certificates</li> <li>Gifts over \$100</li> <li>Rental cars (includes Zip Car)</li> <li>Payments to independent contractors</li> </ul>	<ul style="list-style-type: none"> <li>University billed</li> <li>Centrally paid</li> <li>University liability</li> <li>Single purchase &amp; monthly spending limits</li> </ul>
<p>Corporate Card <a href="#">Corporate Card Information</a></p> 	<p>Issued to staff &amp; faculty for reimbursable expenses incurred while traveling or conducting approved University business.</p>	<ul style="list-style-type: none"> <li>Lodging</li> <li>Ground transportation</li> <li>Reimbursable meals</li> <li>Airfare</li> <li>Conference fees</li> <li>Other allowable Harvard business expenses</li> </ul>	<ul style="list-style-type: none"> <li>Personal expenses</li> <li>Payments to independent contractors</li> <li>Late fees</li> </ul>	<ul style="list-style-type: none"> <li>Individually billed</li> <li>Direct payment of approved expenses to Citibank via Concur</li> <li>University &amp; Cardholder jointly liable</li> <li>Payments must be made within statement date to avoid late fees, within 90 days to avoid individual tax liability</li> <li>Monthly spending limits</li> </ul>
<p>Declining Balance Card <a href="#">Declining Card Program Information</a></p> 	<p>Issued under an individual's name (including students), but must have a Harvard employee assigned as a department program administrator. May be used for purchases associated with approved activities with set budgets.</p>	<ul style="list-style-type: none"> <li>Food for on-campus meetings</li> <li>Local student transportation</li> <li>Tickets to approved events</li> <li>Per diems for athletes</li> <li>Approved travel</li> <li>Tub can restrict spending types (MCC Codes)</li> </ul>	<ul style="list-style-type: none"> <li>Personal expenses</li> <li>Payments to independent contractors</li> <li>Late fees</li> </ul>	<ul style="list-style-type: none"> <li>Parent account billed</li> <li>Payment through HCOM</li> <li>University and Departments jointly liable.</li> <li>Payments must be made within statement date to avoid late fees</li> <li>School/Unit sets card spending limit (does not refresh monthly)</li> </ul>
<p>Department Card <a href="#">Department Card Information</a></p> 	<p>Issued under a department's name, but must have a Harvard employee assigned as a department card administrator. May be used for travel expenses for guests &amp; employees who do not have Corporate Cards as well as department expenses which cannot be put on a PCard, purchased through HCOM or invoiced (e.g., catering deposit or hotel)</p>	<ul style="list-style-type: none"> <li>Lodging</li> <li>Ground transportation</li> <li>Reimbursable meals</li> <li>Airfare</li> <li>Conference fees</li> <li>Meeting deposits &amp; charges</li> <li>Tub can restrict spending types (MCC Codes)</li> </ul>	<ul style="list-style-type: none"> <li>Personal expenses</li> <li>Business supplies &amp; services eligible to be purchased via HCOM or PCard</li> <li>Payments to independent contractors</li> <li>Rental cars (includes Zip Car)</li> <li>Late fees require a letter of exception signed by Financial Dean or designee</li> </ul>	<ul style="list-style-type: none"> <li>Individual account billed</li> <li>Direct payment of approved expenses to Citibank via Concur</li> <li>University and Department jointly liable.</li> <li>Payments must be made within statement date to avoid late fees</li> <li>School/unit sets monthly spending limits.</li> </ul>