



University Card: Frequently Asked Questions

What is the billing address for my card?

All cards across campus have the same billing address:

TCU Box 297041, Fort Worth, TX, 76129

Where can I find guides on how to submit my Concur request?

Guides are available at any time on the [University Credit Card Program](#) page, under “Concur Guides for Card Requests”.

My card declined. What happens next?

Any time your card declines, **always call JP Morgan** using the number on the back of your card to find out why. The decline may be suspected fraud, and it’s important to respond to those as quickly as possible.

- **Merchant Category Code (MCC) Declines:** If the purchase is within university policy, submit an MCC request in Concur. After it is approved, it will be processed by the Card Administrator, and you will receive an email. Then you can retry your purchase.
- **Insufficient Credit Declines:** If your card declined due to insufficient available credit, you can request a temporary credit increase. The same process applies to temporary credit increases.

If your card does not show a decline on the JPMorgan side, verify that your card information and billing address are correctly entered, and contact the merchant for more information.

What are some common purchases that are not allowed on University Cards?

- Deposits of any kind, unless specified in an approved contract
- Amazon purchases – please use the Jaggaer Amazon punchout catalog
- Services of any kind, unless specified in an approved contract
- Catering services – defined as anything beyond the delivery/pick up of food
- Gift cards on Travel Cards – please use a PCard for this expense



What is an MCC?

MCCs are four-digit codes assigned by merchants that classify the type of business they conduct. They are not tied to specific items being purchased. Each University card type (PCard or Travel Card) is authorized only for select MCC groups. Transactions may be declined when:

- The merchant has not updated its MCC to reflect its current business type.
- A service-related MCC is used. Services are not permitted on University cards unless covered by an approved contract.
- A Travel Card is used for retail purchases or tangible goods.
- A PCard is used for food purchases.

What is an MCC Change Request?

Certain groups of MCCs are pre-authorized for each card type (PCard and Travel Card) in accordance with Procurement policy and to protect cardholders from fraud. An MCC Change Request may be submitted in Concur to temporarily expand a card's preauthorized MCCs.

MCC requests are designed to be temporary; there is no option to permanently add a single code to an individual card. Allowing unrestricted MCC access also increases exposure to fraud and the risk of out-of-policy purchases.

For international travel, cardholders are strongly encouraged to submit MCC requests in advance to minimize the likelihood of declines while abroad.

What is the submission timeline for my card transactions?

All card transactions appear under "Available Transactions" within Concur. Cardholders are responsible for **all items on their profile**, including refunds, fraud credits for JP Morgan, and discrepancies.

- **PCard Transactions:** PCard transactions must be placed into a single monthly statement report. Reports are due for submission and approval by the 7th of the month following the statement. Submission becomes available on or after the 3rd of the following month. Concur will send automated reminders for PCard reports.
- **Travel-Related Travel Card Transactions:** All travel-related transactions should be moved into a report dated to match your travel dates as they become available. These reports do not need to be submitted until after travel concludes, but must be submitted and approved within 30 days of the trip's end.
- **Non-Travel Travel Card Transactions:** Entertainment or other non-travel expenses should be grouped in a non-travel report. These reports must be submitted and approved by the 7th of the following month.