Welcome to our training on card product types associated with a Concur card request.
A card request must be submitted and approved for each type of university credit card an employee is applying for. The card types are dependent on the employee's purchasing needs.
There are seven types of cards available.
The first five are cards issued as physical plastic credit cards. We will look at these first.
Select Purchasing Card if you need the card only to purchase goods and services—not for business travel.
Conversely, if you need the card only for business travel—not to purchase goods and services—select Travel Card.
If your card needs include both goods & services and business travel expenses, select the One Card option.
For university vehicle expenses such as fuel and minor repairs, select Vehicle Card.
If you are not applying for a permanent card but need a one-time travel or event card and want to receive the card in a plastic format, select the Single Event Travel or SET Card. The SET card is issued with a preset dollar amount specific to the needs of your travel/event. This balance declines as expenditures occur. It is possible for the SET Card to allow for cash withdrawals; if cash withdrawals are needed, make sure you select the SET Card type that includes the cash advance option.
The two other card types, ghost cards and virtual cards, are not issued as physical plastic cards.
Ghost cards are cardless cards purposed for high-volume use with approved contract vendors.
Virtual cards are similar to SET cards, with a few differences.
The Virtual Card, like the SET Card, is a temporary single-use card specific to travel expenses. However, unlike the plastic SET Card, the Virtual Card is for purchases made either online or via mobile wallet, and the Virtual Card does not allow for cash withdrawals.
Because it is specific to vendors who can accept virtual payment methods, the Virtual Card is recommended only for those traveling to large cities or metropolitan destinations.