Requesting a PCard or Travel Card MCC Change

Scope and Purpose

This guide is intended for all TCU Procurement and/or Travel Card holders with access to Concur. This guide provides detailed information on how to request an MCC, or Merchant Category Code, change request to make purchases that have been, or otherwise would be, declined at the point of sale due to the merchant type.

Definitions

MCC Code: Merchant Category Code

A four-digit number used to designate the type of business or service provided by the seller or merchant. This code is assigned by the merchant's point-of-sale system and is based on the business type, not the specific goods being purchased. Whether a transaction is allowed depends on whether the MCC is permitted under the restrictions of the specific card type.

Process Overview

This section gives a quick overview without screenshots, if you just need a reminder of where to find the request.

Step 1: Create a Request in Concur

Access Concur using your preferred method, and create a request. Choose TCU Card Request and Updates, and select "change to existing card."

Step 2: Add an Expense to Report

Add an expense to your report, and choose item number 4- "MCC Change or Limit Change," and complete the applicable fields in the dialogue box that pops up. Click save once all the fields are complete.

Step 3: Submit Report

Submit the report.

Contents

Requesting a PCard or Travel Card MCC Change 1
Scope and Purpose 1
Definitions 1
Process Overview 1
Step 1: Create a Request in Concur 1
Step 2: Add an Expense to Report 1
Step 3: Submit Report 1
Contents 2
Step by Step Guide 3
Step 1: Access Concur 3
Step 2: Create a New Request 4
Step 3: Fill in the New Request Details 5
Step 4: Add an Expense 6
Step 5: Fill in MCC Request Information 7
Step 5: Review Details and Submit 9
Resources 9

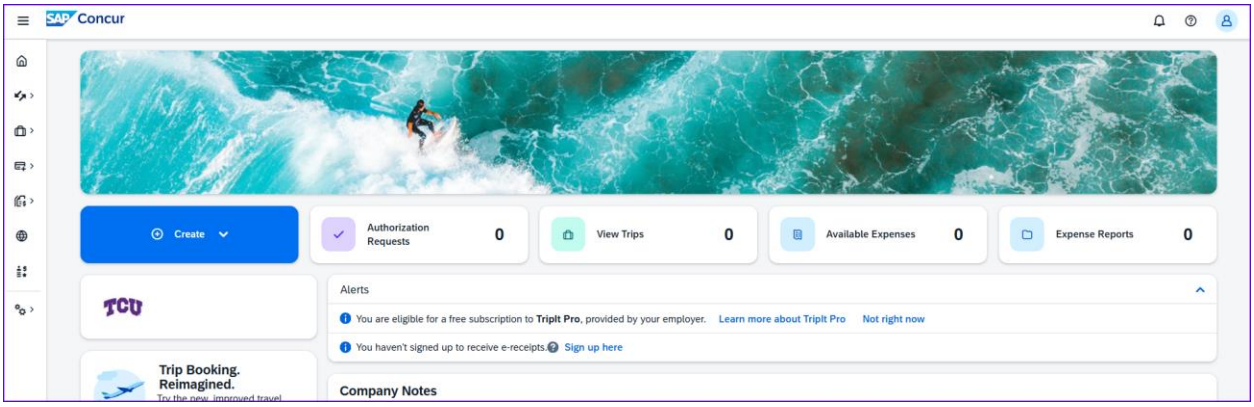
Step by Step Guide

Step 1: Access Concur

Navigate to your Concur profile through MyTCU, tcu.okta.edu, a saved web link, or links found on TCU's Procurement webpage.

Log in with your SSO if prompted. Your home page should look something similar to this.

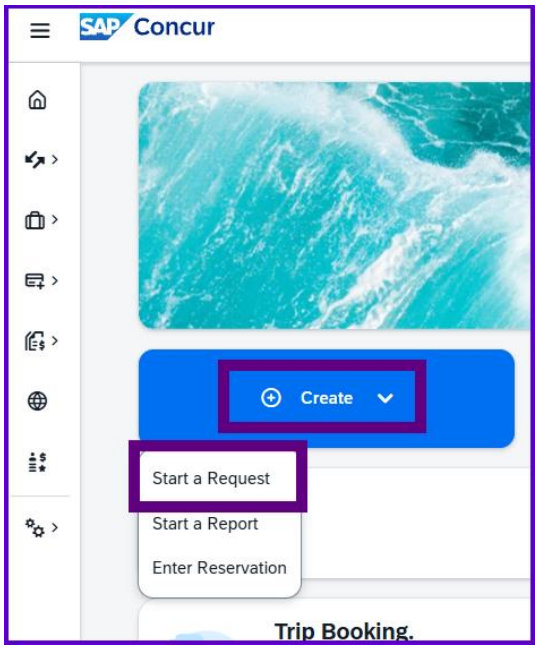
Interior navigation is found via icons on the left-hand side, or through the large tiles under the picture header.



Step 2: Create a New Request

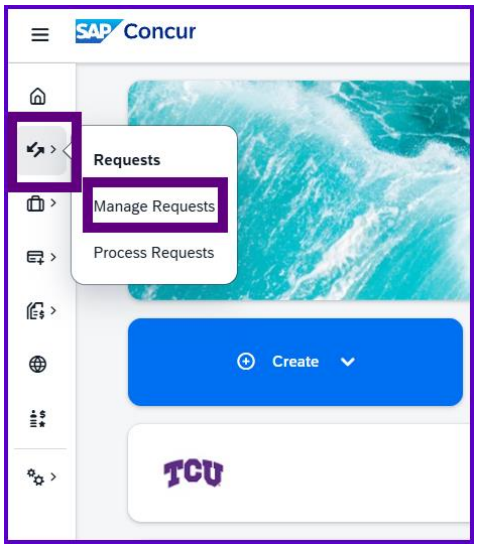
Method 1: From the Homepage

From your home page, click on the blue “create” button, and select “start a request.”



Method 2: Navigate through Manage Requests

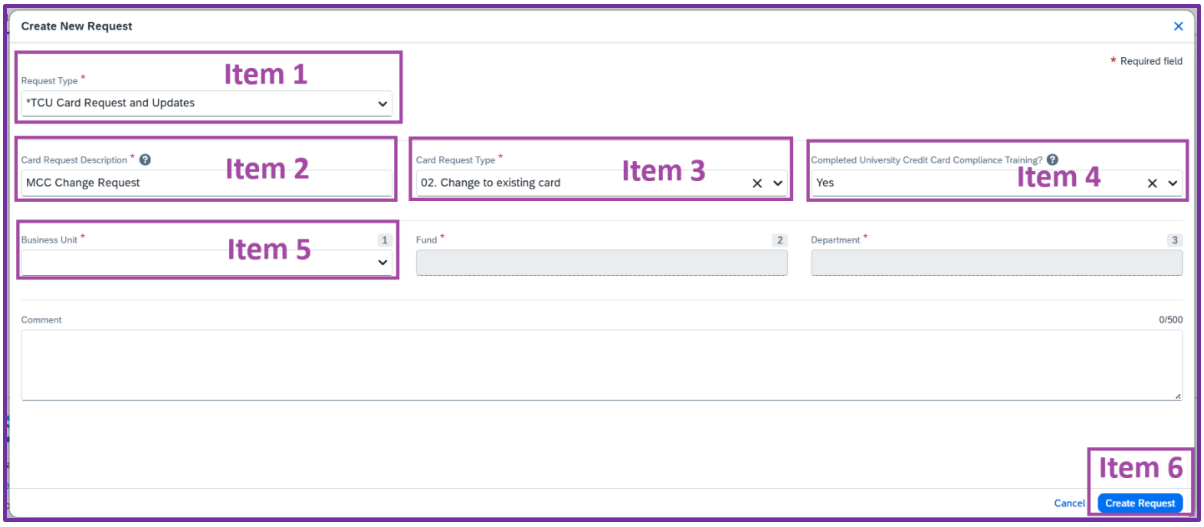
Click on the double arrow icon on the left-hand side, and click on Manage Requests.



Once the page loads, click on Create New Request in the upper right-hand corner.

Step 3: Fill in the New Request Details

A new dialogue box will open after you click on Create New Request.



Item 1: Request Type

Select “TCU Card Request and Updates” in the box labeled 1. This will change all the field names and tell Concur that you are doing a request related to your card.

Item 2: Card Request Description

Enter a TITLE into this field for your request. Common titles include “MCC Change,” your name followed by “MCC,” and “Open MCC for XYZ”.

Item 3: Card Request Type

Select “Change to existing card” for item number 3. This will tell Concur you want to update your current card, not request a new one or cancel your existing card.

Item 4: Training

Always select “yes” to indicate you have completed the University training.

Item 5: Unit Information

If this information is not auto-filled, complete this section according to the unit you are assigned to or making the purchase for.

Item 6: Create Request

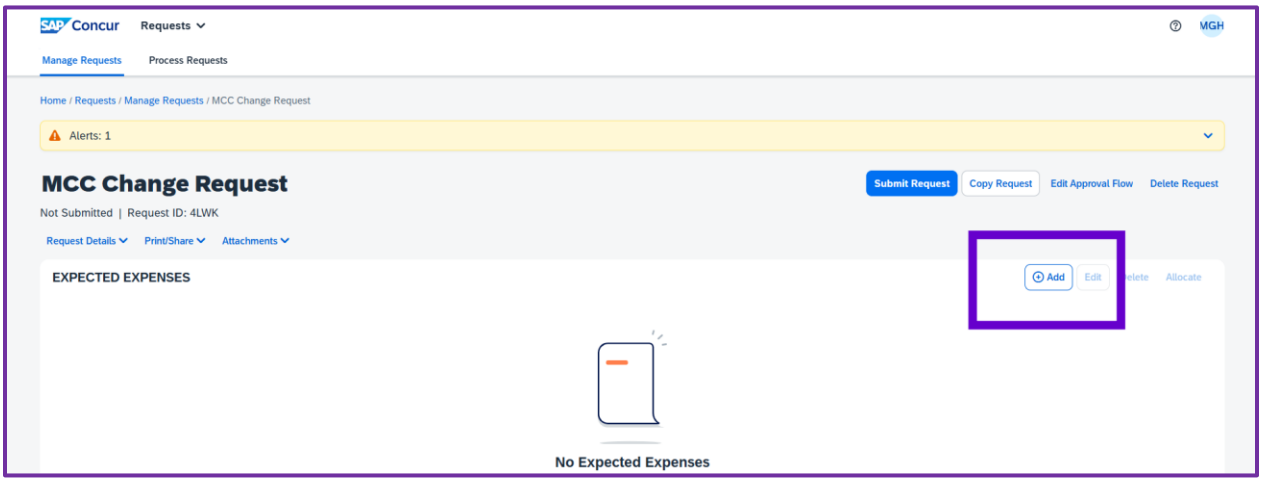
Review the information you have entered for accuracy, and then click on Create Request in the bottom right-hand corner.

Step 4: Add an Expense

You have now created a report to request an MCC Change, but have not submitted it. The next step is to tell the report what kind of change to your card you would like to make.

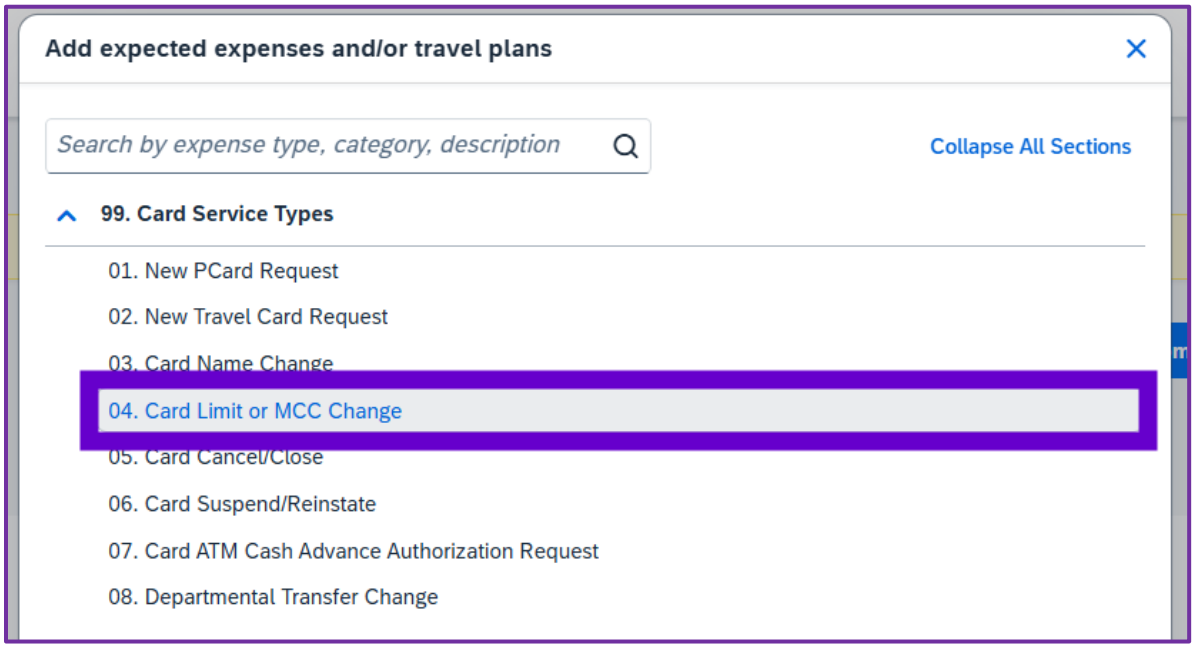
Item 1: Add an Expense

Click the +Add button in the upper right-hand corner underneath Submit Request.



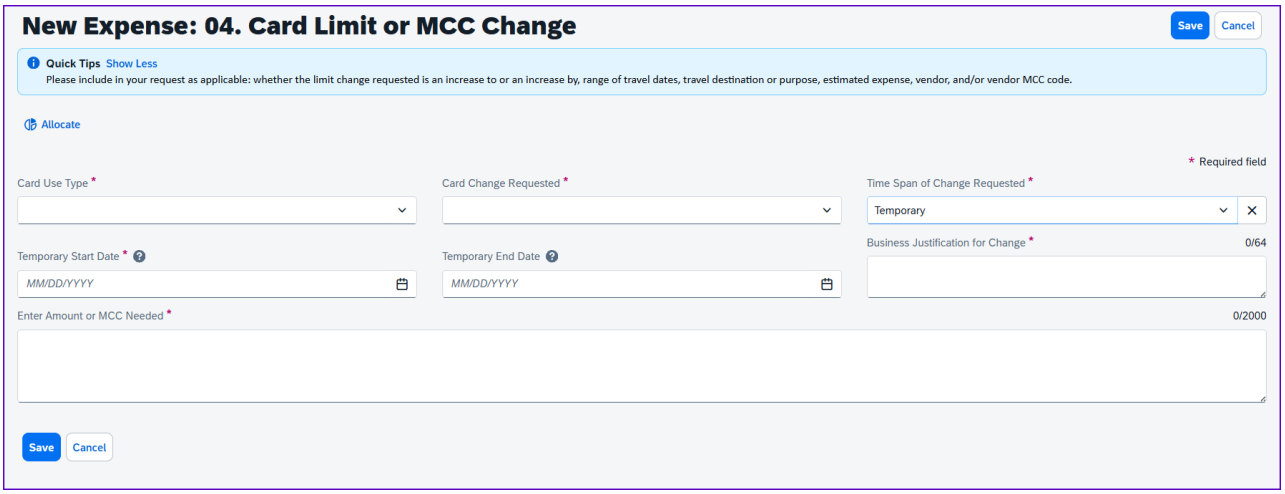
Item 2: Select Card Limit or MCC Change

In the dialogue box that opens, select item number 4: Card Limit or MCC Change.



Step 5: Fill in MCC Request Information

Complete the applicable fields, and make sure to provide as much information about your purchase as possible.



5a: Card Use Type

Select either Travel Card or PCard, depending on the type of card you need your MCC Change request for.

NB: If you have both a PCard and a Travel card, your selection here will be the card the MCC Change is applied to. It will NOT carry over to both cards.

5b: Card Change Requested

Select MCC Change in this box to indicate you need one.

5c: Time Span of Change Request

This field is defaulted to temporary. ALWAYS choose temporary for this field.

Permanent requests are only in rare circumstances and require prior discussion outside of Concur. If you change this field to permanent, your request will be returned to change it to temporary.

5d: Temporary Start Date

Select a date you need the change completed. This date can be in the future.

NB: Look ahead as much as possible with your purchases, and allow time for your financial approvers to process your request. When processed, if the need-by date has already elapsed, the change request will begin on the date it is processed.

5e: Temporary End Date

Enter an end date for the MCC Change request if desired.

The standard window of time for an MCC Request is 3-5 business days. If you leave this field blank, a decision will be made for you.

If you require additional time beyond the standard to make your purchase, such as a series of purchases while traveling during a week-long conference, please enter the end date you need and add sufficient details regarding the extra time needed into the report in the box at the bottom.

5e: Business Justification for Change

This field is designed to indicate to TCU why you need your MCC Change. Most purchases, such as conference registration fees for professional development, are straightforward.

However, a more detailed justification is preferred. If you need more character space, continue providing details in the box at the bottom.

5f: Enter Amount or MCC Needed

Enter into this box as much detail on the transaction as you can provide. Information should include:

- Merchant name
- Dollar amount
- Items being purchased
- Merchant category code (optional)
- Purpose of the purchase
- Dates of travel (if applicable)

Example: "$350.00 flowers from Flowers2Go for event on 12/01/2025; pick up only, no services included"

NB: If this is a technology, software, or online data platform purchase, please indicate if IT has pre-approved the purchase. Email itpurchasing@tcu.edu with questions and requests.

NB: If this is a purchase that requires a contract, please provide the contract provisions as approved by University Contracts. Email contract_questions@tcu.edu with questions and requests.

5g: Review and Save

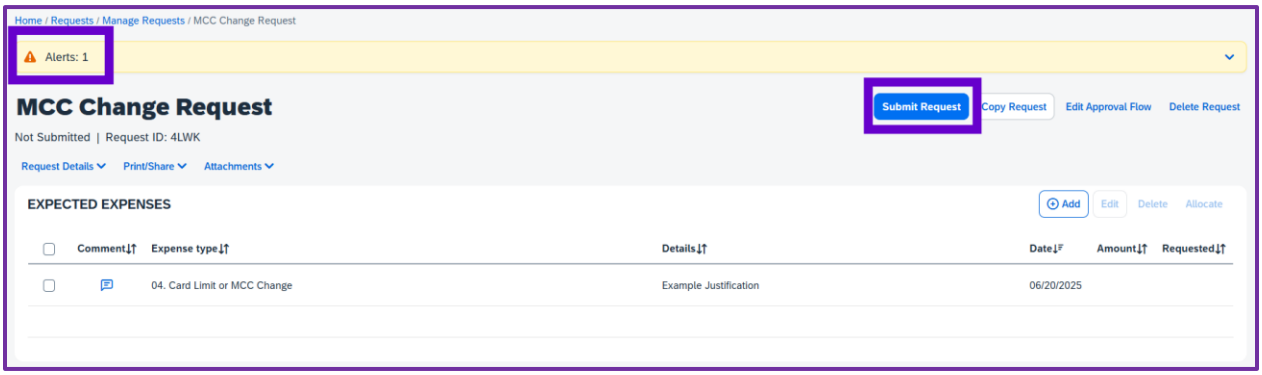
Review the information entered to ensure accuracy, and then click save at the bottom OR the top.

Step 5: Review Details and Submit

Review the details of the report to ensure accuracy.

Check for Alerts at the top and ensure there are no errors.

Click on Submit Request.



Resources

Concur Travel & Expense Page – Information regarding expenses and traveling

University Card Programs – University page including Travel and PCard Guides

Card Compliance Training – University training for card compliance

concur@tcu.edu – Support for Concur and purchasing cards

itpurchasing@tcu.edu – Support for software and online data platform purchases

contract_questions@tcu.edu – Support for contracts with vendors

JP Morgan Cardholder Support - 800-316-6056

International Cardholder Support 1-847-488-3748

Fraud Alert Text Messages - Sign Up Website