American Express @Work®[1] Global Apply for Card (GAFC)

USER GUIDE FOR PROGRAM ADMINISTRATORS

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CONTENTS

**THIS DOCUMENT IS FULLY INTERACTIVE. CLICK ON LINKS
WITHIN EACH PAGE TO NAVIGATE BETWEEN SECTIONS.**

Before you begin

Yes I am enrolled

No I am not enrolled

Global Apply for Card Experience

Frequently Asked Questions

Before you begin

Click one of the options below to go to the relevant information.

ALREADY ENROLLED IN A DIGITAL CARD APPLICATION SOLUTION?

YES

I AM ENROLLED

Checklist

> Migrating from Apply for Card
  to the global solution

> Navigating critical functions

US

⊗ NO

I AM NOT
ENROLLED

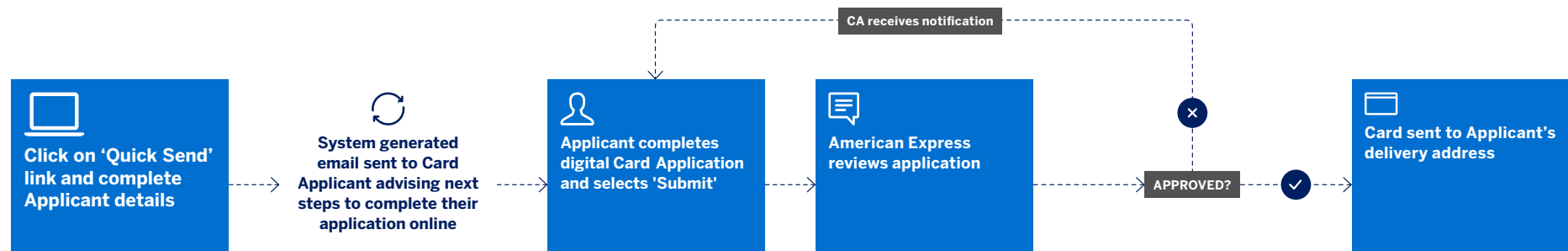![American Express logo] **DON'T** *do business* **WITHOUT IT** ™

Checklist

> What is an Access Key?

> How to enroll

> Navigating critical functions

Global Apply for Card Journeys

The Quick Send link can be found on the "To Do" section. By selecting this you have effectively 'approved' the application and it will automatically be routed to American Express once the Applicant has completed the form.

QUICK SEND

```
CA receives notification

Click on 'Quick Send'  →  System generated  →  Applicant completes  →  American Express  →  APPROVED?  ✓  →  Card sent to Applicant's
link and complete          email sent to Card      digital Card Application    reviews application         ✕                    delivery address
Applicant details          Applicant advising next  and selects 'Submit'
                           steps to complete their
                           application online
```
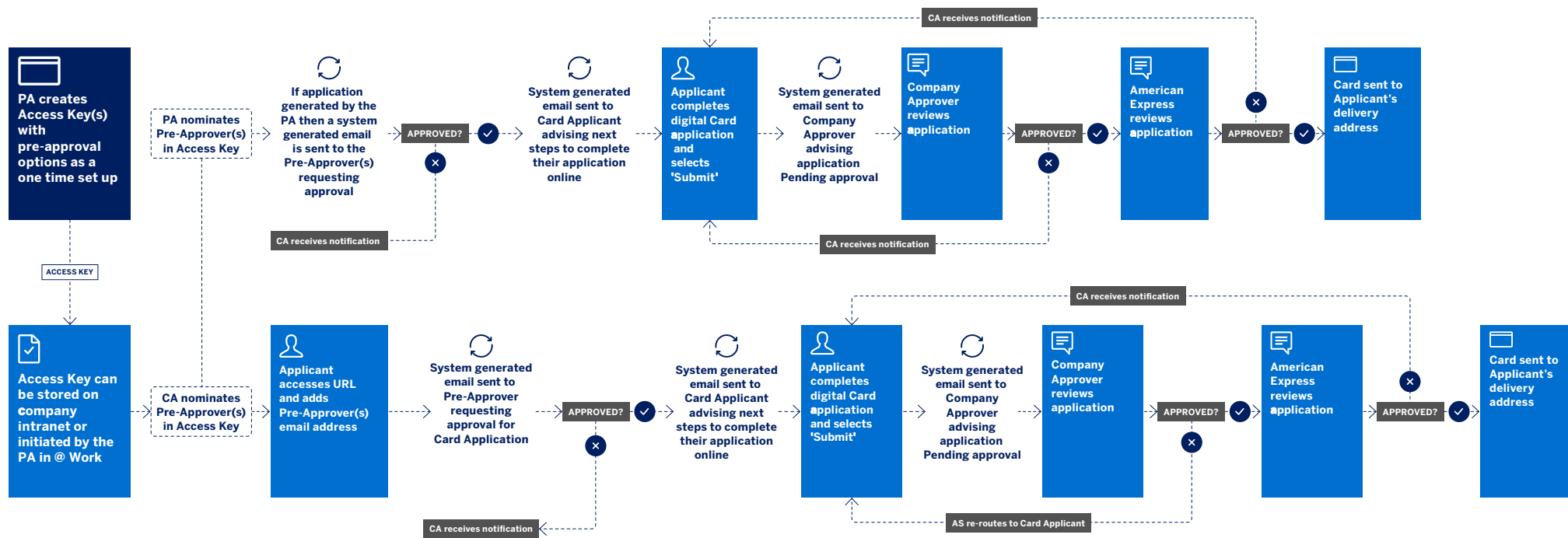
PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

Global Apply for Card Journeys

Access Keys can be set up with either the ability to pre-approve applications before the employee completes them and /or to occur after the application has been completed. Card Applicants can also nominate who needs to approve their application before they complete the form.

PRE-APPROVAL ACCESS KEY

Top flow:

PA creates Access Key(s) with pre-approval options as a one time set up → PA nominates Pre-Approver(s) in Access Key → If application generated by the PA then a system generated email is sent to the Pre-Approver(s) requesting approval → APPROVED? (✓ / ✗) → System generated email sent to Card Applicant advising next steps to complete their application online → Applicant completes digital Card application and selects 'Submit' → System generated email sent to Company Approver advising application Pending approval → Company Approver reviews application → APPROVED? (✓ / ✗) → American Express reviews application → APPROVED? (✓) → Card sent to Applicant's delivery address

- CA receives notification (top)
- CA receives notification (under Pre-Approver email)
- CA receives notification (under Company Approver)

ACCESS KEY

Bottom flow:

Access Key can be stored on company intranet or initiated by the PA in @ Work → CA nominates Pre-Approver(s) in Access Key → Applicant accesses URL and adds Pre-Approver(s) email address → System generated email sent to Pre-Approver requesting approval for Card Application → APPROVED? (✓ / ✗) → System generated email sent to Card Applicant advising next steps to complete their application online → Applicant completes digital Card application and selects 'Submit' → System generated email sent to Company Approver advising application Pending approval → Company Approver reviews application → APPROVED? (✓ / ✗) → American Express reviews application → APPROVED? (✓) → Card sent to Applicant's delivery address

- CA receives notification (top)
- CA receives notification (under Pre-Approver email)
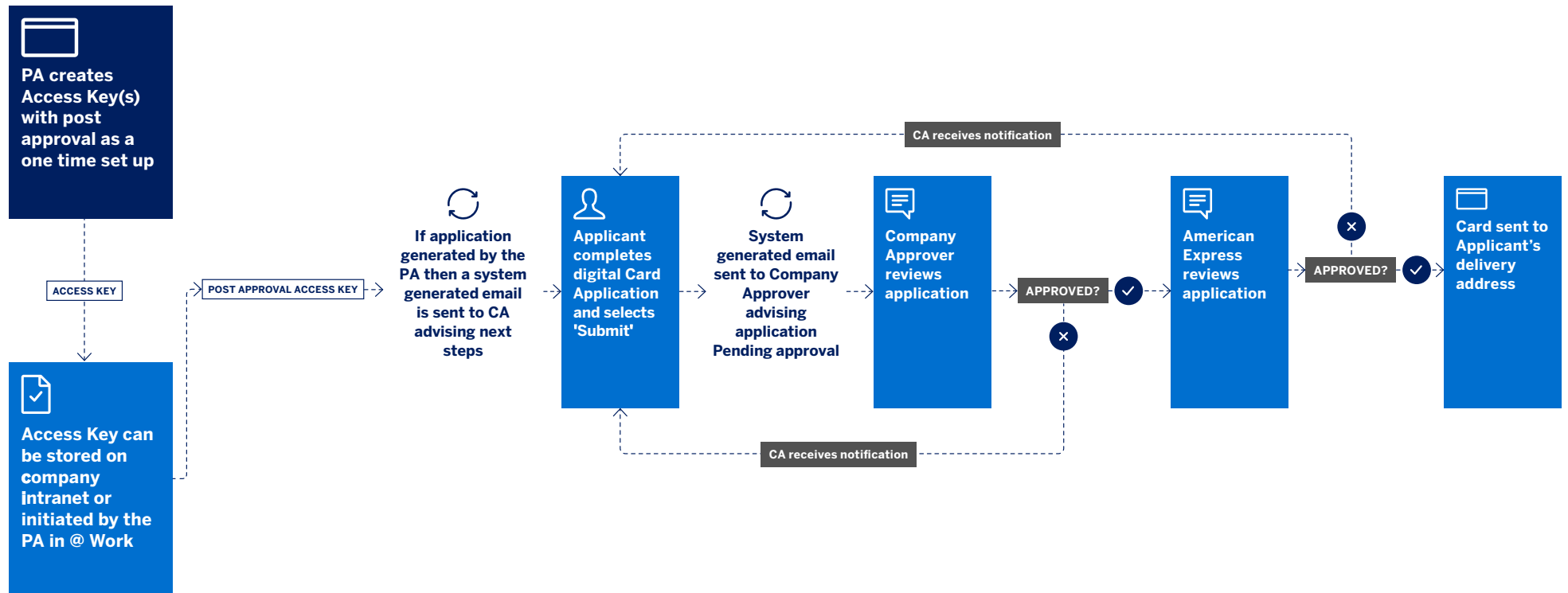- AS re-routes to Card Applicant

PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

Global Apply for Card Journeys

An Access Key can be created which requires the Card Application to be approved once the Applicant has completed the form. This is the final step before the system sends the form to American Express for processing.
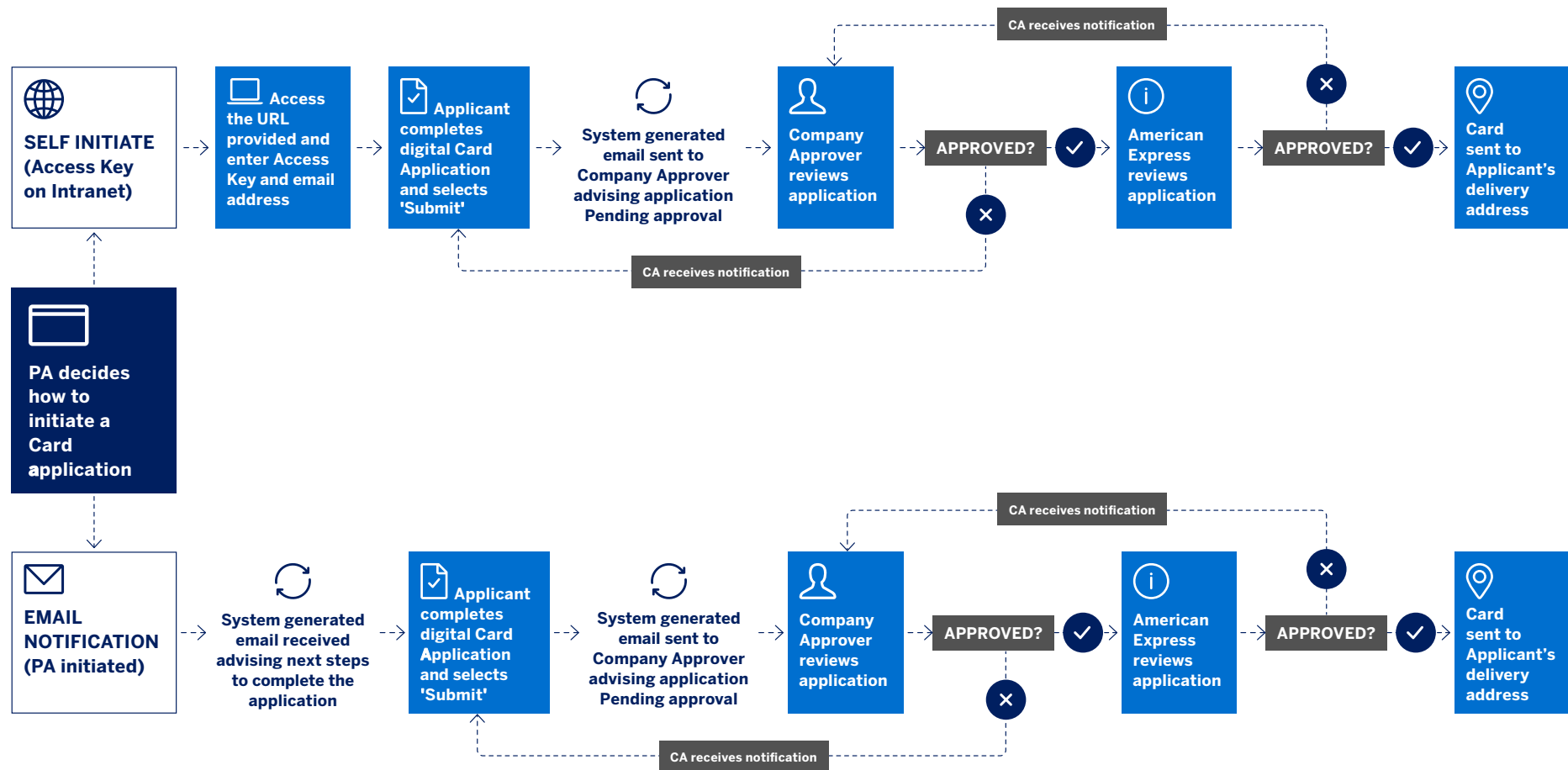
POST-APPROVAL ACCESS KEY

PA creates Access Key(s) with post approval as a one time set up

ACCESS KEY

Access Key can be stored on company Intranet or initiated by the PA in @ Work

POST APPROVAL ACCESS KEY

If application generated by the PA then a system generated email is sent to CA advising next steps

Applicant completes digital Card Application and selects 'Submit'

System generated email sent to Company Approver advising application Pending approval

Company Approver reviews application

APPROVED?

CA receives notification

American Express reviews application

APPROVED?

CA receives notification

Card sent to Applicant's delivery address

PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

Which experience suits your business needs?

Program Administrators can choose to initiate Card Applications each time, or they may publish the Access Key and Card Application URL on their company intranet so they only need to approve applications as required. **Card Applicants** can self-initiate Card Applications by using the URL and Access Key provided by the Program Administrator.

PA decides how to initiate a Card application

Top flow (Self Initiate):

SELF INITIATE (Access Key on Intranet) → Access the URL provided and enter Access Key and email address → Applicant completes digital Card Application and selects 'Submit' → System generated email sent to Company Approver advising application Pending approval → Company Approver reviews application → APPROVED? ✓ → American Express reviews application → APPROVED? ✓ → Card sent to Applicant's delivery address

CA receives notification (on rejection paths)

Bottom flow (Email Notification):

EMAIL NOTIFICATION (PA initiated) → System generated email received advising next steps to complete the application → Applicant completes digital Card Application and selects 'Submit' → System generated email sent to Company Approver advising application Pending approval → Company Approver reviews application → APPROVED? ✓ → American Express reviews application → APPROVED? ✓ → Card sent to Applicant's delivery address

CA receives notification (on rejection paths)

PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

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Navigating critical functions

Navigate to the relevant screens to initiate the most critical tasks quickly and easily.

✓ EASILY ACCESSIBLE

Click on Apply for Card on the **@ Work Homepage** to link directly to the related screen.

These additional links will only appear if you are enrolled to the existing digital solution.

① CREATE ACCESS KEYS

Within the **Access Key Overview** section, select **Create New Access Key** to initiate the process for all your applications. Please note, once you create an application, you will only be able to view and manage it with this tool.

Create New Access Key

Access Key Overview — Create New Access Key
Select an Access Key to send applications to employees, bulk apply, or copy an Access Key.

Copy Access Key | Bulk Apply | Send to Applicant

② INITIATE APPLICATION

In the **Send Applications by Country** section, select **Global Dollar Card**. Thereafter, please copy the **Application Link** or choose **Quick Send**.

Global Dollar Card

Send Applications by Country
Select the country where you would like to issue the Card Application
Global Dollar Card

Application Link — Share a Link and Access Key for employees to fill out an application.
Copy Link

Quick Send — Assign a BCA number and send up to 10 applications.
Send Applications

③ APPROVE APPLICATION

Please click on **Ready for Approval** under **Global Dollar Card Application Tracking** to quickly approve, edit, re-route back to Applicant or Cancel.

Ready for Approval

Global Dollar Card Application Tracking
1
Ready for Approval

④ TRACK APPLICATION

Click on **Sent to Employee** to view all Card Applications and their status.

Sent to Employee

14
Sent to Employee

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Creating an Access Key

An Access Key will enable you to mandate fields, select field length, customize application approval workflows to your needs and set other constraints on all Card Application initiated using this Key.

1 SELECT BASIC CONTROL ACCOUNT

Within the **Create New Access Key** screen, start typing for suggested results or select the desired BCA from the drop down.

Enter 'Create Access Key' Details

BASIC CONTROL ACCOUNT

Select ▾

Cancel   Continue

2 CUSTOMIZE ACCESS KEY

Type a unique **Access Key Name** and select the constraints you wish to have appear for all applications associated with the Key.

Enter 'Create Access Key' Details

BCA Number	MCA Name	Country
00000000000		GLOBAL DOLLAR CARD
Basic Control Account	Liability Type	Billing Option
TEST COMPANY	CORPORATE	INDIVIDUAL

Card Delivered To
COMPANY

DETAILS

ACCESS KEY NAME   CARD TYPE
GDC SALES TEAM   Select ▾

3 + 4 REVIEW & CONFIRM

Ensure all details are correct and select **Submit** then **Continue**. Your Access Key is now ready to use.

*BCA - Basic Control Account

Initiating a Card Application

Select either Quick Send or click on the Access Key you want associated with the application.

FLEXIBLE INITIATION PROCESS

Select **Quick Send Application** or select an Access Key then click on **Send to Applicant** button.

Quick Send will mark the application as already approved by the Initiator and includes default preferences. In Australia, India, Mexico, Singapore and Japan the Initiator must be the Authorized Signer. Post Approver is required in the International Euro Card (IEC) and Japan markets.

close

1 ENTER EMPLOYEE DETAILS

Enter the **BCA number (if Quick Send)** and/or relevant **employee contact details** including email address.

2 REVIEW & SUBMIT

Ensure all details are correct before clicking **Next.**

3 REVIEW & CONFIRM

The system will confirm the application ID and automatically send an email to the Applicant so they can complete the form.

Approve a Card Application

Once reviewing a summary of the application, you can choose to approve, edit, or route it back to the Card Applicant for further details, or cancel (decline) to proceed with the application.

① REVIEW APPLICATION

Select the **arrow** on left of the application to see summary.

The number of **applications Ready for Review** and **Expedited Card** (urgent) **applications** will appear at the top.

Search by employee name, email, employee ID, application ID, or bulk tracking ID

For Card Applications in Australia, India, Japan, Mexico and Singapore only Authorised Signatory / Legal Representative can approve.

For applications past 90 days, use the Date Range filter to view more results.

Country ∨   Date Range ∨

Global Dollar Card ✕

Approve   Cancel

	DATE INITIATED	APPLICANT NAME	APPLICANT EMAIL	CARD TYPE	APPROVAL TYPE
☐ ∨	2020-08-11	Rahul Singh	rs@company.com	Corporate Green Card	Standard

APPLICATION ID
LA-0000001

NAME ON CARD
FM last

MOBILE PHONE
0123456789

RESIDENTIAL ADDRESS
address line
line 1
INDIA

BILLING ADDRESS
address line
line 1

ACCESS KEY NAME
SALES TEAM

BCA NUMBER
00000000012345

BCA NAME
TEST COMPANY

EMPLOYEE ID
12345678

COST CENTRE
1234568

DATE OF BIRTH
1999-10-10

✓ Approve
⊗ Cancel
✎ Edit
Route To Applicant
Change Delivery Speed

② CHOOSE YOUR ACTION

Select from one of the actions to the right of the application summary.

You may also **view the Applicant's attachments**.

✓ Approve
⊗ Cancel
✎ Edit
Route To Applicant

③ REVIEW & CONFIRM

A pop up will ask you to confirm your selection. This change to the application will be reflected in the **Tracking Status** screens.

Approve Applications   ✕

Would you like to approve the following Card Application?

APPLICANT NAME	EMAIL	APPLICATION ID
CHARLES FROST	CF@COMPANY.COM	LA- 00000001

On behalf of the Company, I confirm that the information given in this application is to the best of the Company's knowledge true and correct, and hereby approve the applicant's application.

Only the Authorized Signatory/Legal Representative can approve Card Applications in Australia, India, Japan, Mexico, Singapore. If you are not authorized to approve applications on behalf of your Company this application will not be processed by American Express.

Go Back   Confirm

Track a Card Application

The Track Applications tab displays all Card Applications so you can view application statuses and approve applications that are pending review.

1 VIEW APPLICATION LIST

In **Track Applications** tab you can view all applications at a glance and their **Current Status**.

By selecting the relevant check box(es) you can also **resend the notification email** to the Applicants. If necessary, you can also amend multiple Applicants' email addresses before resending.

To Do List	Track Applications

Search by employee name, email, employee ID, application ID, or bulk tracking

For Card Applications in Australia, India, Japan, Mexico and Singapore only Authorised Signatory / Legal Representative can approve.

For applications past 90 days, use the Date Range filter to view more results.

Application Status ⌄   Country ⌄   Date Range ⌄   ⬇ Download ⓘ

Approve   Resend   Cancel

	DATE INITIATED	APPLICATION ID	APPLICANT NAME	APPLICANT EMAIL	CURRENT STATUS
☐ >	2023-02-11	LA-000000001	CHARLES FROST	cf@company.com	Sent to Employee

2 VIEW STATUS OF APPLICATION

Multiple statuses for applications are available to help you identify where there might be delays occurring and who you could follow up with to move along the process.

Application Status ⌃

☐ Application Expired
☐ Approved by Amex
☐ Cancelled by Amex
☐ Declined by Amex
☐ PA Declined
☐ Pending Amex Approval
☐ Pending PA Review
☐ Pending Pre-Approver
☐ Pre-Approver Cancelled
☐ Sent to Employee

3

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Track a Card Application (cont.)

If you nominated Pre-Approver(s) in the Access Key, you can track their approval status.

③ VIEW APPLICATION LIST

All Pre-Approvers must complete their approvals before the Applicant will be able to complete the form. You can resend emails to these Pre-Approvers as required.

Card Applicant Experience

Upon receipt of emails from American Express, Applicants simply log in using the link and Application ID provided. Applicants may also use the URL and Access Key posted on their company's intranet and go straight to Step 2 since emails won't be triggered from @ Work by the Program Administrator.

1 **APPLICANT EMAILS**

Once the application has been initiated, two emails are generated by American Express to the Applicant containing an application ID and link to URL.
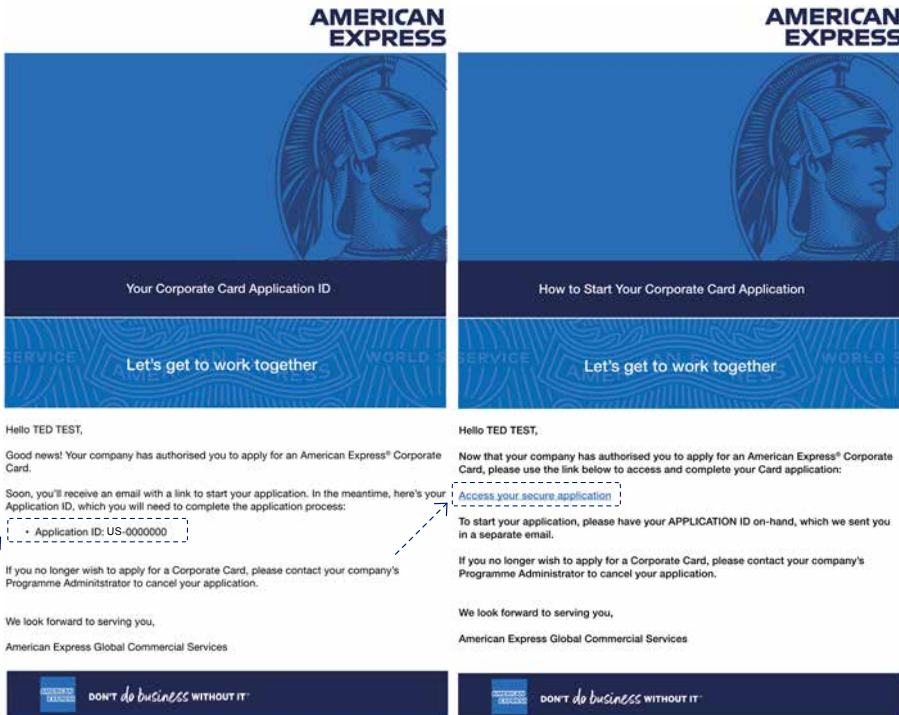
2 **LOG IN TO APPLY**

Applicants enter their email address or Access Key to access the application.

3 **NOMINATING APPROVERS MAY BE REQUIRED**

This screen will appear if the Program Administrator has opted for Applicants to enter Card Application approvers. Applicants can enter the name and email address(es) of those individuals.

Card Applicant Experience

Applicant completes all fields, uploads mandatory identification documentation, accepts terms and conditions before submitting the final version.

① COMPLETE THE APPLICATION

All fields are mandatory and need to be completed.

② TRACKING ID

Retain this unique reference number for your records.

Thank you! Your application has been submitted.

Application ID: US-00003333999

Your application for **Corporate Platinum Card** was submitted successfully on Tuesday, August 8.

Close

Frequently Asked Questions

American Express @ Work® Global Apply for Card

OVERVIEW

1. . How do Applicants access their Card Application?

There are two ways to access a Card Application:

1. **Access Key and a URL Link**

- You can provide Applicants with a link to the application site and an Access Key via email.
- Your Access Keys may be posted on your company's internal intranet site or internal documents.

2. **Email Invitation**

- Applicants receive two emails from American Express, initiated by their Program Administrator, inviting them to apply for their Corporate Card.
- One email will contain a link to the application site, the other will contain an Application ID that they'll need to log on and complete their application.

Once on the Card Application site, Applicants will be instructed to enter their corporate email address and Application ID or Access Key to begin their Corporate Card Application.

2. What Card products are available in Global Apply for Card (GAFC)?

Green, Gold and Platinum Corporate Cards are available on GAFC. Basic Control Accounts with these Cards will appear in GAFC. Currently Corporate Meeting Card (CMC) and Corporate Purchasing Card (CPC) are excluded.

3. Is GAFC mobile or tablet friendly?

Yes, GAFC will respond to and function on smaller screen resolutions like tablet and mobile . However, we do not have a separate mobile-only application.

4. When the Embossed Company name is on the Card, where does it draw from?

Embossed Company names are pulled from your American Express Basic Control Account details.

5. Who do I contact if I need assistance with GAFC?

If you experience any errors or have additional questions, please contact the American Express Program Administrator Servicing Team at 1-800-597-5500.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

HOW CARD APPLICANTS RECEIVE APPLICATIONS TO APPLY

1. **Can an Applicant initiate their own Card Applications?**
   Yes, the Applicant only needs the Access Key and URL to initiate the process.
   A few things to keep in mind:
   • You can store the Access Key and Application URL on your internal Intranet or internal documents.
   • If the Access Key requires pre-approval, the Applicant will enter their contact information to kick-o˜ th e pre-approval process.
   • The Program Administrator will always need to review Applications completed in this fashion to ensure proper controls for your Card program are in place.

2. **How many applications can PAs send at a time?**
   PAs can send up to 10 applications at a time by simply entering the Applicant's first name, last name, and email address. This will create a unique Application ID for each Applicant that is automatically delivered to them via emails from American Express.

3. **Once sent to the employee, how long do they have to complete an application?**
   Applicants will have 7 days to complete their application prior to it being cancelled by the system.

4. **Are there any notifications sent to Applicants to remind them to complete online?**
   The Card Applicant will receive an email reminder to complete any non-started or pending application 3 days after application initiation.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

ACCESS KEYS

1. What is an Access Key?

An Access Key is a unique code created in @ Work, and each one is associated with a Basic Control Account for your company. The Access Key carries information about the Basic Control Account set up such as Product, Billing and Liability Type, to the Card Application.

Program Administrators can mandate Cost Center ID or the Employee ID and even the length of the fields required.

2. How do I create an Access Key?

PAs create an Access Key in the 'Send Applications' tab with a few simple steps:

a. Click 'Create' on 'Send Application' tab

b. Choose the BCA for the Access Key

c. Set the options you would like associated with the Access Key (more details on options below)

d. Confirm and Create

3. Are there any fields I can mandate in the application?

Yes, if you want to mandate that Applicants enter their Cost Center or Employee ID on applications, including the length of the fields required, check the boxes for these items during the Access Key set-up process.

4. Does each PA need to set up their own Access Keys?

No, all PA with permissions for a Basic Control Account will have full visibility to manage and use Access Keys created for those Basic Control Accounts. You may only need one Access Key for each Basic Control Account. If a Basic Control Account has both Gold and Green Cards associated to it, you will need one Access Key for Gold and one for Green. If you prefer, you can create multiple Access Keys for a Basic Control Account if there are different departments and/or Approver combinations required. These Access Keys can be leveraged by all Program Administrators responsible for those departments and Approvers.

5. How many Access Keys can a PA create?

There is no limit to how many Access Keys can be created for each BCA or by each PA. Developing consistent naming conventions and internal workflows will help your organization optimise the number of Access Keys created.

6. Are Access Keys required to initiate applications?

No, not always. To initiate an application without an Access Key, you can select the 'Quick Send' option to send Application(s). The Card Application will be sent straight to American Express after the Applicant submits it. Use this option when PA approval is not needed once the application is completed.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

ACCESS KEYS

7. When does an Access Key expire?
Access Keys do not expire. However, if the Program Administrator who set up the Access Keys moves to a new role, or leaves the company, we recommend an active Program Administrator edit the Access Key to ensure all notifications stay within the group. We always recommend at least 2 Program Administrators register for GAFC to ensure all roles can be completed any time.

8. Is there a limit to the number of applications for each Access Key?
There is no limit to the number of applications issued for any Access Key.

9. If we add new PAs, will they be able to see existing Access Keys by default?
Yes, provided the new PAs are set up with permissions at the same BCA level, new PAs can access, use and maintain the Access Keys.

10. Do Access Keys expire in GAFC?
No, there is no expiration date for GAFC Access Keys.

HOW DO THE APPROVAL ROUTINGS IN THE ACCESS KEYS WORK?

1. For applications that have Assigned Approvers, will the Approvers receive an email alert in real time?
Yes, Approvers will receive an email shortly after the Card Application has been submitted. They can decision whether an employee is eligible to apply directly from the email, without needing an @ Work ID.

2. What Approval options are available?
When setting up the Access Key the User can choose either:
- **Pre- and Post-Approval**, where a Pre-Approver (e.g Line Manager) approves the application prior to being sent to the employee and a Post-Approver reviews and approves the completed application.
- **Pre-Approval**, where only a Pre-Approver approves the application. Once the Applicant completes the application, it will be routed to American Express for processing.
- **Post-Approval**, where there is no Pre-Approver , and the PA reviews and approves the completed application prior to submission.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

📄 HOW DO THE APPROVAL ROUTINGS IN THE ACCESS KEYS WORK?

3. **Do Post-Approval applications go to the PAs automatically?**
Once completed, applications requiring Post-Approval appear in the To Do List tab for all PAs with GAFC permissions under that BCA.

In addition, the PA who last edited the Access Key will receive an email notification that they have an application to review.

4. **What is Quick Send and when should I use it to initiate applications?**
Quick Send allows you to quickly initiate an Application to an employee from within @ Work.

a. Simply select a Basic Control Account and enter the employee's first name, last name, and email, then review and submit.

b. Once the application is completed by the Applicant it will go directly to America Express for processing.

c. No Access Key or Final Approval is required.

Use Quick Send when you want to quickly provide a Card to an employee without the need for an Access Key or additional approvals.

5. **How many Card Applications can I initiate at one time?**
Program Administrators can initiate up to 10 applications at one time.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

APPLICATION TRACKING

1. How can a I see where a Card Application is in the process?

The 'Track Applications' tab allows you to view any individual Card Application and its status in the system.

2. What are the different statuses in GAFC?

GAFC statuses include:

- Sent to Employee
- Pending
- Pre-Approver
- Pre-Approver Cancelled
- Pending Program Administrator Review
- Pending American Express Approval
- Approved by American Express
- On Hold by American Express
- Cancelled by American Express
- Declined by American Express
- Program Administrator Declined
- Application Expired

3. How can I track if the Assigned Approver has approved the application?

The 'Track Applications' tab can be used to check the status of the application throughout its lifecycle. This section will show the status at every stage of the application.

4. If I cancel or reject an application, will the Applicant be notified in real-time?

Yes, the Applicant will receive an email notification advising that the company has declined/cancelled their application within 15 minutes.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

👍 APPLICATION REVIEW AND APPROVAL

1. How will I know when there are applications to review?

The Program Administrator who set up or last edited the Access Key will receive an email notification that there is a completed application to review.

When any Program Administrator logs onto GAFC, they will see Applications to review and approve in the 'To Do List'.

2. What kind of actions can I take on a Card Application being reviewed?

The following actions can be taken on Card Applications pending approval:

- Change delivery address from residential to business (unless the company is set up on Central Card delivery).

- Change from or to Expedited Card delivery.
  - American Express does not guarantee at any time certain delivery date or time frame for Expedited Card Delivery. Expedited Card Delivery time is subject to the courier services available in the country in which the requested delivery address is located.

- Edit some of the non-personally identifiable information on the application such as Employee ID or Cost Center.
- Route the application back to the Applicant to correct fields with errors, and include a note with details on what the Applicant needs to correct.
- Approve applications one at a time or all at the same time.
- Cancel applications one at a time or all at the same time.

3. What happens when a I re-routes the application back to the Applicant for edits using GAFC?

When a Program Administrator routes the application back by selecting the link that says 'Route back to Applicant', they can enter comments as to why they are routing it back, and the Applicant will receive the details in an email.

The Applicant then logs in again using the details in their email, fixes the errors and re-submits to the Program Administrator for review. When the application is rerouted to the Applicant, the application status will appear as 'Sent to Employee' in the 'Track Applications' tab since the Card Application is pending with the employee.

Frequently Asked Questions

American Express @ Work® Global Apply for Card

CARD APPLICATION/CARD DELIVERY

1. Are there mandatory fields on the application and will the Applicant know if there is an error with their application?
Yes, Applicants will be notified which fields are mandatory while completing the online application. If they encounter any errors, Applicants will see an error message with instructions on what to do.

2. Can different Card delivery address locations be managed by creating another Access Key for the same BCA?
There is not an option within Access Key Details to select Card delivery options.

If Central Card Delivery is ON, their Card will be delivered to the Business Address.

If Central Card Delivery is OFF, the Applicant is advised that their Card will be delivered to the address they selected as their Statement/Billing address.

3. What are the Card delivery address options for Applicants?
Unless your company has arranged to distribute Cards centrally, the Applicant can choose to have their Card sent to their residential address or company address.

4. How do Applicants submit completed applications?
After they've completed all the mandatory fields in the application, they'll reach a Review and Submit screen. There they can review and modify fields if necessary. Once finalized, Applicants will need to accept the Terms and Conditions and click the Submit button.

A screen confirming that their application has been submitted will then appear.