

American Express @Work^{®1} Global Apply for Card (GAFC)

USER GUIDE FOR PROGRAM ADMINISTRATORS



DON'T *do business* **WITHOUT IT**™

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DON'T *do business* **WITHOUT IT™**

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BEFORE YOU BEGIN

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



NO

I AM NOT
ENROLLED



YES

**I AM
ENROLLED**

Checklist

ENROLLING TO GAFC

REASSESS WHO SHOULD HAVE ACCESS TO GAFC

SELECTING THE RIGHT PROCESS JOURNEY

REVISIT HOW EMPLOYEES WILL ACCESS THE APPLICATION FORM

NAVIGATING CRITICAL FUNCTIONS



Enrolling to GAFC



Below are some considerations for integrating the online process to your Organization's current workflow:



GlobalApply for Card (GAFC) still requires a Program Administrator to initiate and review applications. In comparison to our previous digital application platform, GAFC enables Users to select whether they want pre-approvals for an application and/or post approvals once the application is complete. See [Selecting the right process journey](#) for more details.



When enrolling to GAFC via the digital enrolment form or our Servicing Team, they will require the Enrollee to be an existing Program Administrator in our systems.



Ensure you at least have two individuals with access to the online system in case of unplanned absences etc.









If you are unsure who is a Program Administrator within your Company you can contact our Program Administrator(PA) Servicing Team who can help you [Enroll to GAFC](#).

[➔ BACK TO CHECKLIST](#)



Reassess who should have access to GAFC

-  How many individuals need to be involved in the end to end application process?
-  How many individuals needs to be involved in the end to end application process? Can you streamline the number of touch-points?
- 
 - i) Do you want Card Applicants to initiate their own applications and you nominate whether approval is required before they complete the form or simply approve them once complete? **Access Keys** might suit you.
 - ii) Do you want to initiate applications each time without needing to approve them once they have been completed? **Quick Send** might suit you.
-  How many pre-approvers are required? Do you want to select them or allow the Applicant to nominate during the form process? See how **Access Keys** can help you.
-  Do you require one **Access Keys** per Departament or one per Team Leader?
-  See the section on **Access Keys** which can help you set up a process with low touch-points but still meet your minimum company approval regulations.

[↩ BACK TO CHECKLIST](#)



Revisit how employees will access the application form

There are two options for how a Card Applicant (Employee) can access application forms:

1. You can initiate it via @ Work either by setting up an **Access Key** or **Quick Send** features.
2. Employees can initiate their own application using the unique **Access Key** you created and the system will follow the process you have established for approvals.

See which experience suits your **business needs**.

For Employee initiated Applications you need to decide how to communicate this, either:



Provide the **Access Key** via their Manager or their Program Administrator.



Publish the **Access Key** internally e.g. on a Company intranet or in an on-boarding guide*.

* Pre or Post approval set up recommended if Access Key to be easily accessible

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NO

I AM NOT ENROLLED

Checklist

DECIDE WHO SHOULD HAVE ACCESS TO GAFC

DEFINE YOUR APPLICATION PROCESS

SELECTING THE RIGHT PROCESS JOURNEY

DECIDE HOW EMPLOYEES WILL ACCESS THE APPLICATION FORM

WHAT IS AN ACCESS KEY?

CREATE ACCESS KEY






TRANSITIONING YOUR ORGANIZATION TO THE NEW DIGITAL SYSTEM

HOW TO ENROLL

NAVIGATING CRITICAL FUNCTIONS



Decide who should have access to GAFC

-  Individuals with access to Global Apply for Card (GAFC) will be responsible for ensuring the correct journey is created within @ Work to suit their individual business needs in relation to Card Applications. They may not necessarily have to approve Card Applications, but know who the Authorizing Signatories are for their Company and assign applications to them.
-  It is possible to customize the journey from initiating the Card Application through to how the applications are approved before submitting to American Express. See [Selecting the right process journey](#) for further details.
-  We do recommend that you have more than one individual with access to GAFC and the same Control Accounts. This enables Access Keys and tracking of Card Applications easier as everyone will have the same ability to manage these in the system.
-  Having multiple people with the same access also allows for the process to continue even when the Program Administrator(s) are out of the office for an extended period of time.
-  See [How to Enroll](#) for further details.

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Define your application process

- ✓ Do you require approval for a Card Application before or after it has been completed by an Applicant?
- 👤 How many individuals need to be involved in the end to end application process? Can you streamline the number of touch-points?
- ⓪ i) Do you want Card Applicants to initiate their own applications and you simply approve them once complete? **Access Keys** will suit you.
- ⓪ ii) Do you want to initiate applications each time without the need to set up an Access Key? **Quick Send** might suit you.
- ⓪ How many pre-approvers are required? Do you want to select them or allow the Applicant to nominate during the form process? See '**What is an Access Key?**'
- ⓪ See the sections on **Access Keys flows** which can help you set up a process with low touch-points but still meet your minimum company approval regulations.
- ⓪ Do you require pre approval or post approvals on your process?
- 👤 How many individuals need to be involved in the process?
- 👤+ Ensure you have two individuals with access to the online system in case of unplanned absences, etc.

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Decide how employees will access the application form

There are two options for how a Card Applicant (Employee) can access application forms:

1. You can initiate it via @ Work either by setting up an **Access Key** or **Quick Send** features.
2. Employees can initiate their own application and the system will follow the process you have established for approvals.


See which experience suits your **business needs**.

For Employee initiated Applications you need to decide how to communicate this, either:

-  Provide the **Access Key** via their Manager or their Program Administrator.
-  Publish the **Access Key** internally e.g. on a Company intranet.

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What is an Access Key?

-  The Access Key defines fields and the process your Card Applications for a specific BCA will follow with no limit to the number of variations these Keys may have.



THE ACCESS KEY CAN BE CREATED TO DETERMINE THE FOLLOWING:

- What approvals are required when and by whom (e.g., Team Leader to approve the application before the employee receives the form and you need to approve it in @ Work once complete before it goes to American Express).
- If there are specific individuals involved with the approval process, where you can add their email address to ensure the application cannot proceed until that person has approved.
- If mandatory information is to be captured on the application, such as employee ID or Cost Center.



BENEFITS OF AN ACCESS KEY:

- Multiple **Access Keys** can be created for the same BCA allowing different options such as application fields and process preferences.
- You can quickly initiate multiple applications with the same **Access Key**.
- You can publish the **Access Key** and application Site URL for your organization on your company's intranet.
- Tighter controls to manage Card applications with reduced manual administration.
- You can easily view all applications and their status under specific **Access Keys** for tracking.

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Create Access Keys



This is a one time set up and identifies which application form, fields and approval process the Employee will complete before the application is sent to American Express. For more details see **'What is an Access Key?'**

See the process options available for **Access Keys**.



Do you need an **Access Key** for a whole Department or for each Team Leader? For example: One access key for the Sales Team and another for Procurement as they have different approvers or Card products.



Be sure to name the **Access Key** so it is easily identifiable for which Department or Team Leader they are linked to.



Do you require one Access Key per Department or one per Team Leader?



PAs with the same Account access will be able to view and edit Access Keys created by other PAs.

Review steps on **Creating an Access Key**.

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Transitioning your organization to the new digital system

You may wish to leverage the communication and Intranet notification documents on our @ **Work Resource Center** that have been created to help advise your Organization of the new digital Card application process.

- ☒ Ensure Approvers understand that the automated emails from American Express are from a trusted source and ensure Company firewalls accept them without issue.

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How to enroll



If you do not yet have access to @ Work, please contact the Program Administrator Help Desk at **1-800-597-5500** to register.



Once you are enrolled in @ Work, you will then be automatically enrolled in Apply for Card.

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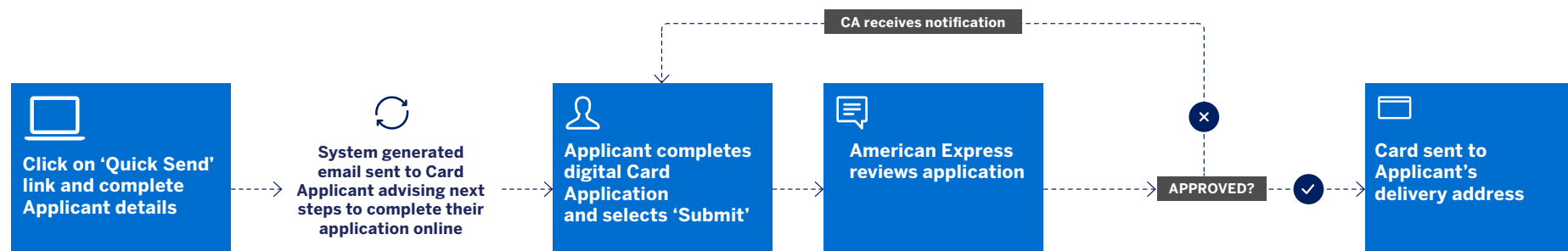


BEFORE YOU BEGIN

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



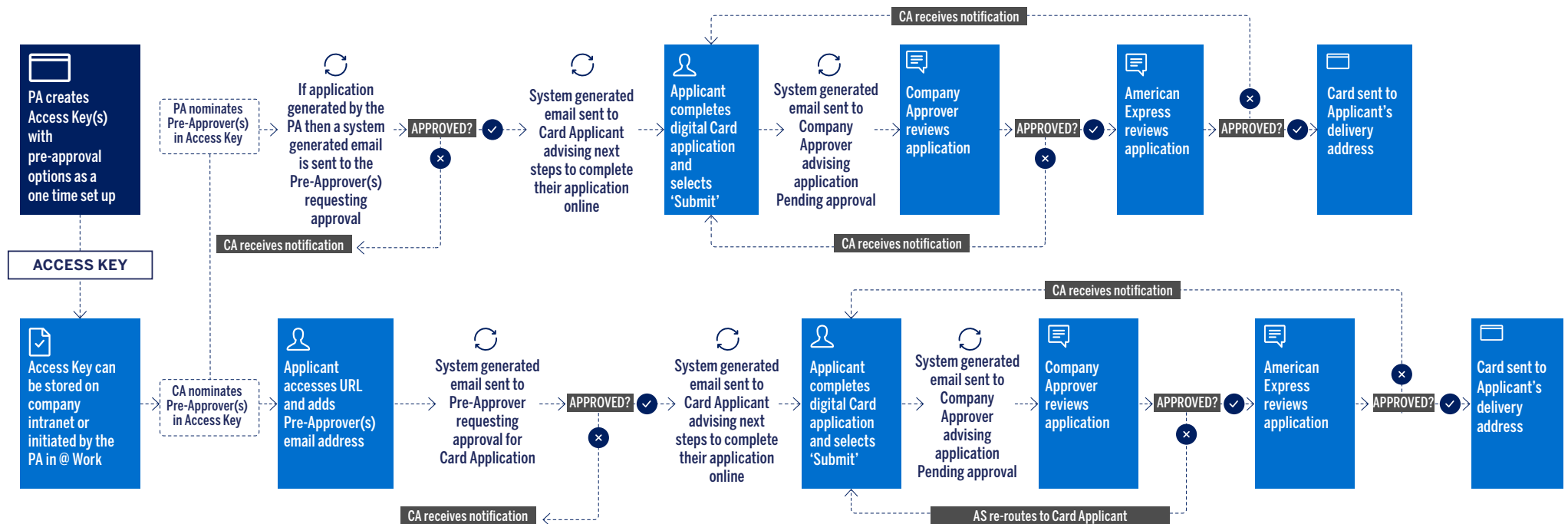
PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

BEFORE YOU BEGIN

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



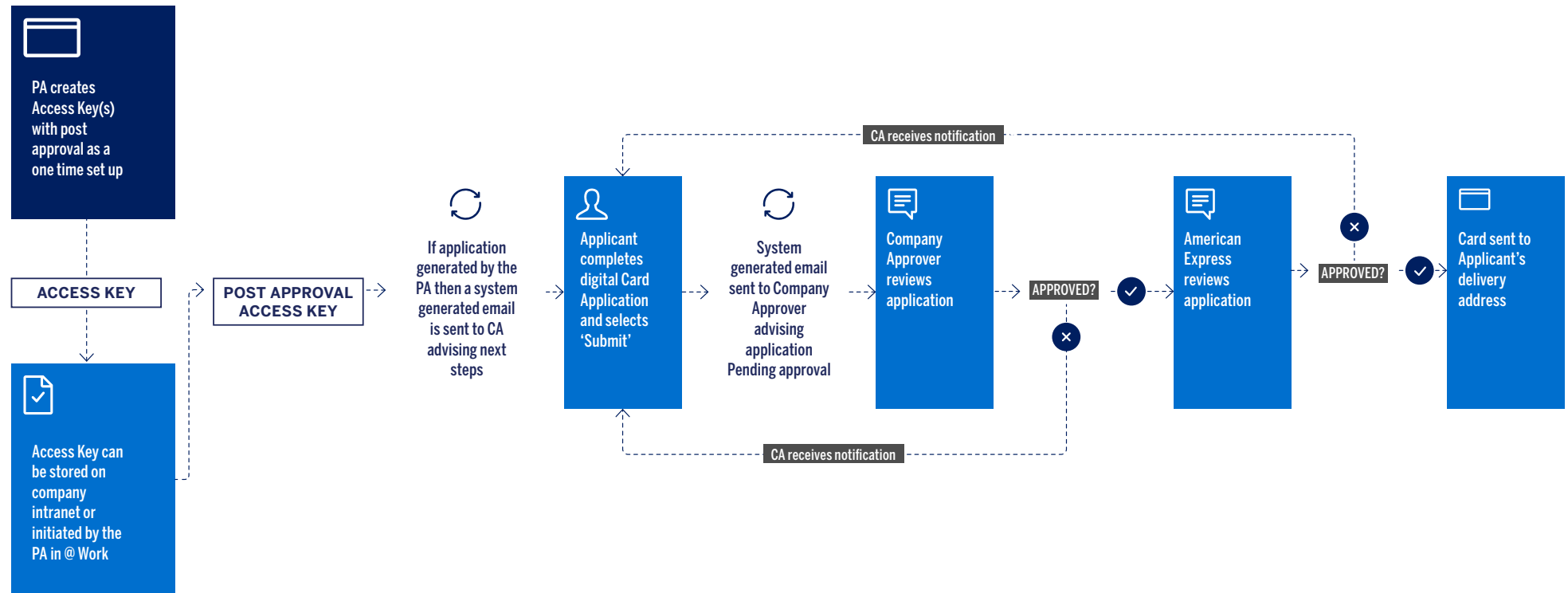
PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

BEFORE YOU BEGIN

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

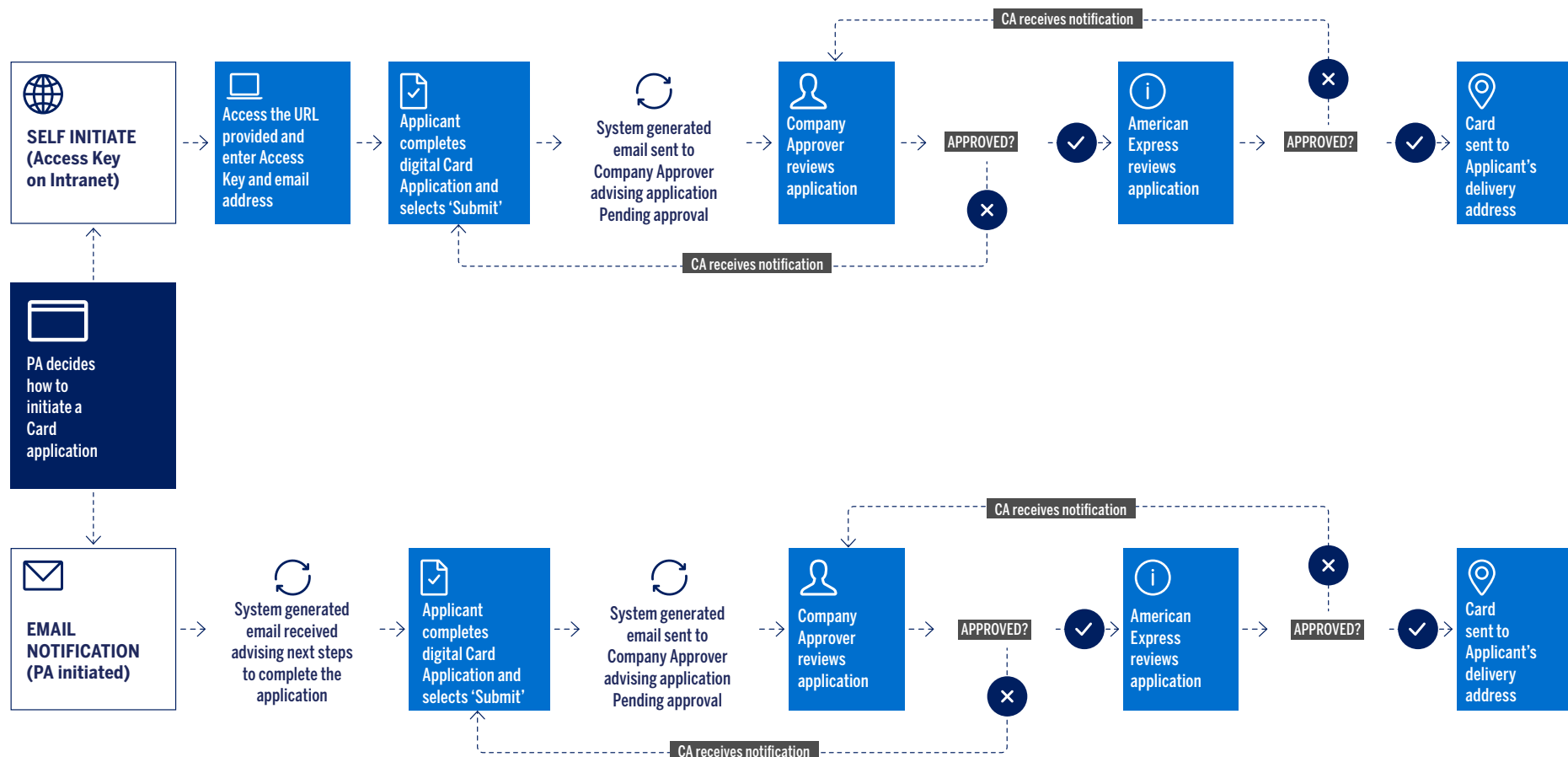


PA = Program Administrator
CA = Card Applicant
AS = Authorized Signed

BEFORE YOU BEGIN

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 = Program Administrator
CA = Card Applicant
AS = Authorized Signed



INITIATING A CARD APPLICATION

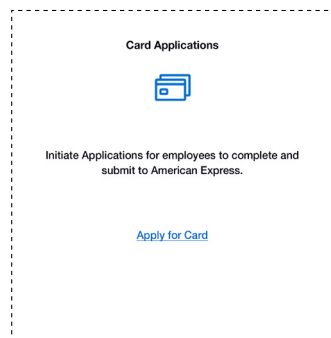
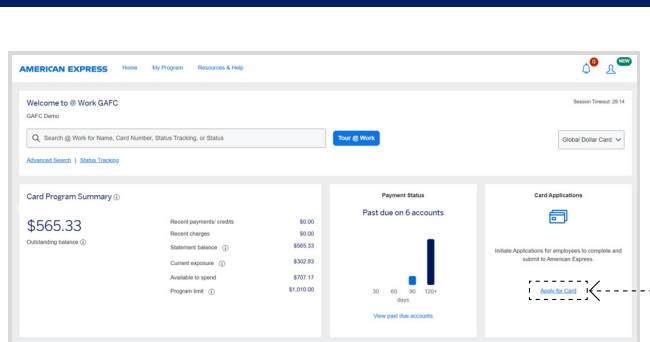
Navigating critical functions > Creating an Access Key > Initiating a Card Application > Initiating Multiple Applications

Navigating critical functions

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

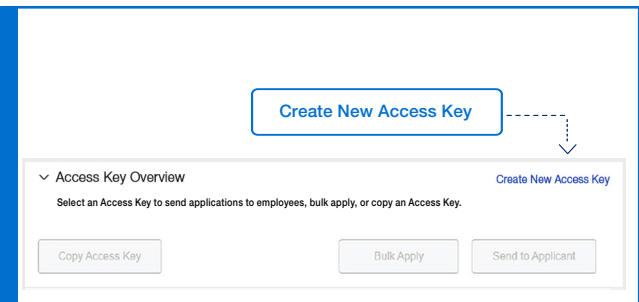
✓ EASILY ACCESSIBLE

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



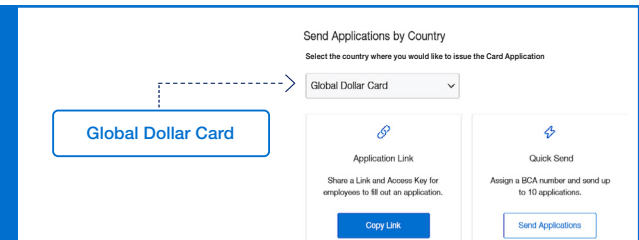
1 CREATE ACCESS KEYS

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.



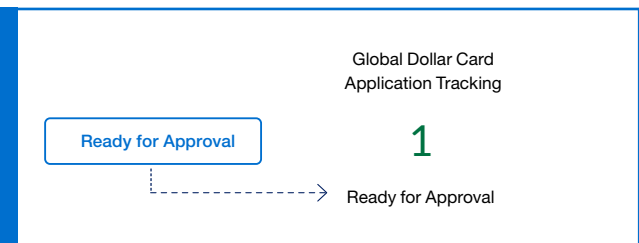
2 INITIATE APPLICATION

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



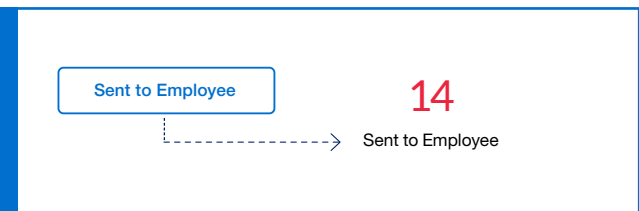
3 APPROVE APPLICATION

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



4 TRACK APPLICATION

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





INITIATING A CARD APPLICATION

Navigating critical functions > Creating an Access Key > Initiating a Card Application > Initiating Multiple Applications

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 0000000000	MCA Name	Country UNITED STATES
Basic Control Account TEST COMPANY	Liability Type CORPORATE	Billing Option INDIVIDUAL
Card Delivered To COMPANY		

DETAILS

ACCESS KEY NAME

CARD TYPE
Select

3 + 4 REVIEW & CONFIRM

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

Card Delivered To
COMPANY

DETAILS

ACCESS KEY NAME

CARD TYPE
Select

EMPLOYEE ID

YES ☒ NO ☐

LENGTH
Any (1-10)

COST CENTER

YES ☒ NO ☐

LENGTH
Any (1-10)

ALL INFORMATION ON CARD DELIVERY
American Express does not guarantee at any time a certain delivery date or time frame for Expedited Card Delivery. Expedited Card Delivery is subject to the courier services available in the country in which the requested delivery address is located.

YES ☐ NO ☒

Customize Approvals
How should approvals work for this Access Key?

☐ I assign approvers for the Card Application.

☐ The Card Applicant will assign managers or leaders who need to approve the Card Application.

☐ I do not want to assign additional approvers.

Cancel Continue

*BCA - Basic Control Account

Navigating critical functions > Creating an Access Key > **Initiating a Card Application** > Initiating Multiple Applications

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

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.

INITIATING A CARD APPLICATION

Navigating critical functions > Creating an Access Key > Initiating a Card Application > Initiating Multiple Applications

Initiating Multiple Applications with Bulk Apply

The Bulk Apply feature allows Program Administrators (PAs) the ability to initiate up to 3,000 applications at once.

Click **Learn More** in the **Bulk Apply** tile to read the full instructions on processing bulk applications.

Application Link

Share a Link and Access Key for employees to fill out application.

[Copy Link](#)

Quick Send

Assign a BCA number and send up to 10 applications.

[Send Applications](#)

Bulk Apply Template

Initiate up to 3000 applications

[Learn More](#)

[Download](#)

When PAs initiate applications using the Bulk Apply feature, approvals follow the settings of the associated access key.

Access Key Overview

Select an Access Key to send applications to employees, bulk apply, or copy an Access Key.

[Copy Access Key](#)

[Bulk Apply](#)

[Send to Applicant](#)

[Create New Access Key](#)

[Bulk apply](#)

1 COMPLETE THE TEMPLATE

Follow the instructions in the template. You will need the Card Applicant's first and last name and email address. Employee ID and cost center are optional.

2 UPLOAD THE TEMPLATE

Select an access key - and then click Bulk Apply on the GAFC dashboard to upload the template.

3 REVIEW & CONFIRM

The system will display the access key settings and preview template details. Once submitted, the system will generate a Bulk Apply - confirmation and automatically send email invitations to each employee included in the template.

Your Bulk Apply with 1 application(s) has been submitted

Bulk Tracking ID:

We will start processing your request. Once processed, Card Applicants will receive two emails, one containing a secure link to the application and the other with a unique Application ID.

You can track applications individually, or all applications part of your submission using your bulk Tracking ID.

[Track Applications](#)

[@ Work Home](#)



APPROVE A CARD APPLICATION

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.

Menu AMERICAN EXPRESS Help Log Out

For Card Applications in Australia, France, India, Italy, Japan, Mexico and Singapore only Authorised Signatory / Legal Representative can approve.
For applications past 60 days, use the Date Range filter to view more results.

Country: 1 Selected Date Range (Start Date - End Date): 2025-09-11 - 2025-11-10

Global Dollar Card X Clear All

Approve Cancel

DATE INITIATED	APPLICANT NAME	APPLICANT EMAIL	CARD TYPE	APPROVAL TYPE
2025-11-10	Frost Charles	cfrost@company.com	Corporate Green Card	Rush

APPLICATION ID
LA-JBX7JHLIAPSR

NAME ON CARD
Charles Frost

MOBILE PHONE
123456789

EMAIL
cfrost@company.com

FIRST NAME
Charles

MIDDLE NAME
W

LAST NAME
Frost

SUFFIX
Sr

RESIDENTIAL ADDRESS
123 test drive
phoenix
AZ 85055
United States of America

COMPANY ADDRESS
1900 Company street
phoenix
AZ 85252
United States of America

ALTERNATE ADDRESS
9876 alternate drive
phoenix
AZ 85226
United States of America

ACCESS KEY NAME
NOV 7 TEST 1

SCA NUMBER

SCA NAME
POPE & ASSOCIATES

MCA NUMBER

PA APPROVER EMAIL
thunderbird@aexp.com

EMPLOYEE ID
123

COST CENTER
98765

DATE OF BIRTH
1999-02-18

CARD & STATEMENT DELIVERY
Business Address

Approve

Cancel

Edit

Route To Applicant

Change Delivery Speed

File Attachments

Test Upload File.pdf

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

Change Delivery Speed

File Attachments

Test Upload File.pdf

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
frost charles	cfrost@company.com	LA-JBX7 JHLIAPSR

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 **Authorised Signatory/Legal Representative** can approve Card Applications in **Australia, France, India, Italy, Japan, Mexico, Singapore**. If you are not authorised 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.

The screenshot shows the 'Track Applications' tab in a web application. At the top, there are two tabs: 'To Do List' and 'Track Applications'. Below the tabs is a search bar with the placeholder text 'Search by employee name, email, employee ID, application ID, or bulk tracking ID'. Below the search bar, there is a note: 'For Card Applications in Australia, India, Japan, Mexico and Singapore only Authorised Signatory / Legal Representative can approve.' and another note: 'For applications past 90 days, use the Date Range filter to view more results.' Below these notes are three dropdown filters: 'Application Status', 'Country', and 'Date Range'. To the right of these filters are 'Download' and 'Info' icons. Below the filters are three buttons: 'Approve', 'Resend', and 'Cancel'. At the bottom is a table with the following columns: 'DATE INITIATED', 'APPLICATION ID', 'APPLICANT NAME', 'APPLICANT EMAIL', and 'CURRENT STATUS'. The first row of the table shows a checkbox, a date '2023-02-11', an application ID 'LA-000000001', an applicant name 'CHARLES FROST', an applicant email 'cf@company.com', and a status 'Sent to Employee'. A dashed box highlights the 'CURRENT STATUS' column header and the status 'Sent to Employee' in the first row.

	DATE INITIATED	APPLICATION ID	APPLICANT NAME	APPLICANT EMAIL	CURRENT STATUS
<input type="checkbox"/>	> 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.

The screenshot shows the 'Application Status' dropdown menu. The menu is titled 'Application Status' with an upward arrow icon. It contains a list of status options, each with a checkbox: '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', and 'Sent to Employee'. A dashed box highlights the entire list of status options.

- ☐ 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

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.

Application Activity

[Back to Overview](#)

[To Do List](#)
[Track Applications](#)

Only the Authorized Signatory (AS) can approve Card Applications in India

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

Application Status ▾
Country ▾
Date Range ▾
[Download](#)

market028 x

	DATE INITIATED	APPLICATION ID	APPLICANT NAME	APPLICANT EMAIL	CURRENT STATUS
<input type="checkbox"/>					
<input checked="" type="checkbox"/>	> 2023-02-09	LA-SUBMITTED	Test	user@aexp.com	PA Declined
<input checked="" type="checkbox"/>	> 2023-02-09	LA-SUBMITTED	Test	user@aexp.com	PA Declined
<input checked="" type="checkbox"/>	> 2023-02-08	LA-SUBMITTED	Test	user@aexp.com	Submitted to Amex

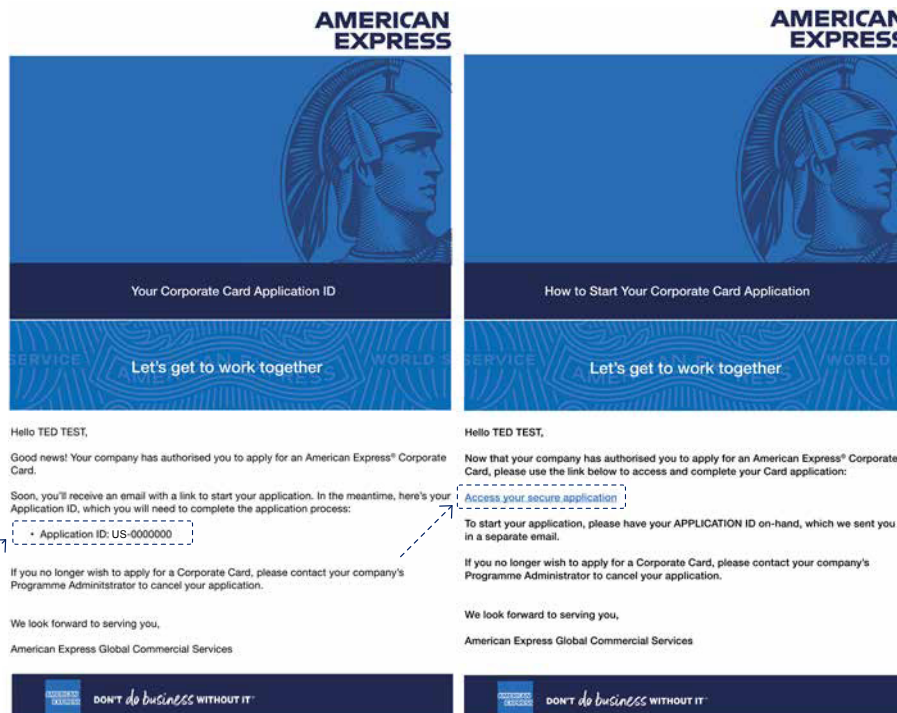


Card Applicant Experience

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.



DON'T do business WITHOUT IT™



Card Application Experience [PART 1] > Card Application Experience [PART 2]

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.

The 'COMPLETE THE APPLICATION' section consists of four sub-forms:

- Applicant Information:** Fields for Employee ID (optional), Cost Center (optional), Full Legal Name, First Name, Middle Name (optional), Last Name, Date of Birth, Gross Annual Income (USD), National ID Number, National ID Type, National ID Expiry Date (DD-MM-YYYY), Residential Address, Country, City/Town, State/Province, and Postal Code.
- Company Information:** Fields for Company Name (ROBEY BARBER INS), Company Address, Address Line 1 (20 characters), City/Town, State/Province, Postal Code, and an Alternate Address (optional).
- Review:** A summary of the information entered in the previous steps, including Employee ID, Cost Center, Full Legal Name, First Name, Middle Name, Last Name, Date of Birth, Gross Annual Income, National ID Number, National ID Type, National ID Expiry Date, Residential Address, Country, City/Town, State/Province, and Postal Code.
- Agreements:** A section for Terms & Conditions, Privacy Statement, and a Consent checkbox. It includes a dropdown for 'UNITED STATES OF AMERICA (THE)' and a 'Continue' button.

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

GDC CPC & CMC SPENDING LIMITS

The "Limits" section will appear on the digital Card application when the PA has opted to allow the Card applicant to set and edit limits.

Should limits be permissible for this card application?

☐ Yes ☒ No

Please select application limit below.

TOTAL

\$ 0.00

Please check this box if you would like the limit.

Total TSE	Total Read
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$
\$	\$

