American Express® @ Work® Global Apply for Card (GAFC) Program Administrator Frequently Asked Questions

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Overview

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.
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.
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.
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.

Applying for a Card/Card Delivery

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.

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Can an Applicant initiate their own Card Application?	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-off the 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.
What happens if the employee didn't receive their invite to apply?	Please have the employee check their 'Junk' or 'Spam' folders as emails are sent from a generated email tool. Program Administrators can resend the application emails via the 'Track Applications' tab.
What type of documents are required?	Applicants must provide their Social Security Number or a valid copy of a government-issued ID such as a passport or driver's license. More information on accepted identification documents is available while completing the application. On the right-hand side of the screen under 'Important Information' select the hyperlink 'Learn more' for additional details.
How do Applicants upload documents?	Applicants can upload additional documents under the Supporting Documents section in the application.
Do Applicants need to print their application and have an Authorized Signatory sign it?	No, the approval process is automated and fully online. There is no need for any paper copies or wet signature in this process.
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.
Why is the Applicant's mother's maiden name required?	We use this information to help verify the Applicant's identity.
Why do you need the Applicant's company email address?	If their application is approved, we'll use the Applicant's company email address to communicate important updates and information about their account.
How do Applicants submit their completed application?	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.

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.
Can an Applicant request an alternate delivery address for the Card?	No, not currently.
Can a Card be delivered to the Applicant if my company is currently set up to have Cards delivered centrally?	No, not currently.

Access Keys

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.
How do I create an Access Key?	Program Administrators create an Access Key in the 'Send Applications' tab with a few simple steps:
	1. Click 'Create' on 'Send Applications' tab
	2. Choose the Basic Control Account for the Access Key
	3. Set the options you would like associated with the Access Key (more details on options below)
	4. Confirm and Create
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.
Does each Program Administrator need to set up their own Access Keys?	No, all Program Administrators 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.

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How many Access Keys can a Program Administrator create?	There is no limit to how many Access Keys can be created for each Basic Control Account or by each Program Administrator. Developing consistent naming conventions and internal workflows will help your organization optimise the number of Access Keys created.
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 Program Administrator approval is not needed once the application is completed.
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.
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.
If we add new Program Administrators, will they be able to see existing Access Keys by default?	Yes, provided the new Program Administrators are set up with permissions at the same Basic Control Account level, new Program Administrators can access, use and maintain the Access Keys.

Approval Routings

What is Customize Approvals?	Customize Approvals provides flexibility for Program Administrators to adapt the approval flow for their application process. Approvals can be selected when the Program Administrator creates their Access Key and can be modified at any time.

What Custom Approval options are available?	The following approval options are available: • **PA assigns Approvers**, where the Program Administrator assigns the Approver(s) for the Card Application. Up to three Approvers can be assigned. • **CA selects Approver,** where the Card Applicant will input the Approver(s) for their application. • **Assigned and Final Approval**, where an Assigned Approver will pre-approve the Card Application and the Program Administrator (Final Approver) reviews the completed application before submitting to American Express. • **No Assigned Approver**, where there is no Assigned Approver needed before the Card Applicant can start their Card Application. • **Review for Final Approval**, where the Program Administrator reviews the completed application prior to approving and submitting to American Express. • **No Final Approver**, where the Program Administrator initiates the application and the Applicant completes and submits the application directly to American Express for processing.
What is an Assigned Approver?	The Assigned Approver can be a manager or leader who needs to approve the employee for a Card. Assigned Approvers are different from the Program Administrator(s) who are the Final Approvers for applications.
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.
What happens if the Assigned Approver does not have a company email address?	An Assigned Approver should be an employee of the company and therefore have a company email address.
If a Card Applicant enters an incorrect email address for their Assigned Approver can I change this?	Yes, Program Administrators can view the email addresses for the Assigned Approvers in the 'Track Applications' tab and edit the details by selecting the application and clicking on the Resend button.
If the original Assigned Approver is currently out of the office and an application is pending their approval, can I change the Assigned Approver?	Yes, Program Administrators have the option to edit the Assigned Approver email address in the 'Track Applications' tab by clicking the application and selecting the Resend button.
How long does an Assigned Approver have to approve a Card Application?	The Assigned Approver has 45 days to approve the application. If the Assigned Approver hasn't approved the application within that timeframe, the application will be cancelled.
Can I reinstate an application that has been declined by an Assigned Approver?	No, the application cannot be reinstated. The Program Administrator will need to re-initiate a new application for the employee.

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What will happen if I do not select an Assigned Approver?	The application will go directly to the Card Applicant and they can begin the application straight away.
When will Assigned Approval Applications route to Program Administrators for a final review?	Applications with Assigned Approvers will route to the Program Administrator for final review in two situations: • When the Assigned Approver and Final Approvals are set up on the Access Key, or, • The application is submitted via the Card Applicant Self-Initiated Link with an Access Key with Assigned Approvers. ▪ 100% of Card Applicant Initiated applications are routed to Program Administrator for final approval for validation purposes, regardless if the Access Key does not indicate a Post-Approval.
What happens if I selected 'No' for Final Approval in error for the Access Key and a few applications have already been initiated. What will happen to those applications?	Applications can't be changed once they've been initiated to the employee with No Final Approval.
If I select Final Approver as 'No' will those appear in my 'Track Applications' tab?	Yes, all applications initiated will appear under the 'Track Applications' tab.
Do Final Approval applications go to the Program Administrator automatically? What happens when there is more than one Program Administrator?	Once completed, applications requiring Final Approval appear in the 'To Do List' tab for all Program Administrators with GAFC permissions under that Basic Control Account. The Program Administrator who last edited the Access Key will receive an email notification that they have an application to review.
Is it mandatory to select 'Review for Final Approval' every time an Access Key is created?	No. You can choose to opt-out of Final Approval and the application will be submitted to American Express directly without any Program Administrator review. By default, the 'Review for Final Approval' has been set to 'Yes' for every Access Key.
Are there applications that never go to the Program Administrator for final review and approval?	Yes, there are two types of applications that don't go to the Program Administrator for final review and approval: 'Quick Send' Applications and applications initiated by a Program Administrator using Access Keys without Final Approval selected.

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. - Simply select a Basic Control Account and enter the employee's first name, last name, and email, then review and submit. - Once the application is completed by the Applicant it will go directly to America Express for processing. - 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.
How many Card Applications can I initiate at one time?	Program Administrators can initiate up to 10 applications at one time.
Can I approve my own Card Application?	No, Program Administrators cannot approve their own applications. Their applications must be approved by Authorized Signers.

Application Review and Approval

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'.
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. - 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.
What happens when I re-route 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.

Application Tracking

How can I see where a Card Application is at in the process?	The 'Track Applications' tab allows you to view any individual Card Application and its status in the system.
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
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.
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.
How will I know if an application has been rejected by American Express?	You can view all application statuses, including rejections, via the 'Track Applications' tab. If an application is rejected, you will see the status: Cancelled by American Express or Declined by American Express. Program Administrator won't be notified via email when American Express has made a decision on an application.

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