American Express @ Work®
UK Digital Card Application Comparison

Contact the American Express Programme Administrator team on +44 (0) 800 917 8230 to enrol into Global Apply for Card.

FUNCTION	DESCRIPTION	Apply For Card	Global Apply for Card
Initiation of a new Card Application	Application initiated by Card Applicant (post Programme Administrator review required) – Access Key required[1]	Yes	Yes
	Application initiated by Programme Administrator – Access Key required[1]	Yes	Yes
	Enable Bulk Applications to be initiated (up to 3,000 Applications)	Yes	Yes
	Programme Administrator Bulk Apply (FCL Centrally Settled only)	Yes	No
	Quick Initiate Function – No Access Key required[1] (no post review required)	No	Yes
Access Key to customise Application forms	Mandate Cost Centre and/or Employee ID fields to be completed by the Card Applicant	Yes	Yes
	Ability to select number of alphanumerical characters for Cost Centre and Employee ID fields	No	Yes
	Select whether the Direct Debit section is optional, mandatory or does not appear at all for the Card Applicant.	Yes	Yes
	Opt for "no post review" enabling the completed Card Application to be immediately sent to American Express for processing without the need for further approvals.	No	Yes
	Ability to choose if Rush option will appear on the Card Application	No	Yes
	Expiration date for Access Key(s)	Yes	No
	Card Applicant can nominate their Pre-Approver(s)	Yes	Yes
	Assign up to 3 Pre-Approvers per Card Application or Access Key	No	Yes
Card Applications	Automated Email Notifications sent to Card Applicant when Application pending completion	Yes	Yes
	Before you Begin section provides details of what type of identification and Proof of Address documents are required	No	Yes
	Pre-select the Card PIN number	Yes	Yes
	Ability to supply Direct Debit information	Yes	Yes
	Identification and Proof of Address documentation to be provided	Yes	Yes[2]

		Yes *Up to 15 documents*	Yes *Up to 5 d documents*
Card Applications	Ability to upload/ provide additional documentation	Yes *Up to 15 documents*	Yes *Up to 5 d documents*
	Ability to select Rush delivery (if enabled by Programme Administrator in the Access Key setup)	Yes	Yes
Programme Administrator Review	Change Card delivery address from residential to business	No	Yes
	Revise Application to upgrade/downgrade to a Rush Card	Yes	Yes
	Edit non-PII information such as Employee ID or Cost Centre	No	Yes
	Ability to view summary of Card Applications for approval	Yes	Yes
	Ability for shared Programme Administrator view of completed Card Applications for approval globally[4]	No	Yes
	Ability to view completed Card Application details for approval	Yes	Yes
	Ability to review Proof of Identity and Proof of Address documentation before submitting to American Express	Yes	Yes
	Ability to review additional documentation provided by employee	Yes	Yes
	Ability to input comments when submitting/ approving an Application	Yes	No
Programme Administrator Tracking	Ability for shared Programme Administrator view of Applications across Accounts[3]	Yes	Yes
	Check all Global Application statuses within the same view in your @ Work profile[4]	No	Yes
	Monitor which Pre-Approver(s) have approved the Application before the Card Applicant can proceed with next steps	No	Yes

[1] An Access Key allows you to define a set of criteria that can be applied to one or more Applications

[2] Logic built to make this mandatory and request when Applicant's residential address is non-UK

[3] Programme Administrator must have access to the same Basic Control Account number/ country as other Programme Administrators to view all Access Keys set up for that Account

[4] Applications can be managed across all countries in one view (once further GAFC markets are launched)

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To enrol in @ Work please contact your American Express Representative or call the American Express PA Servicing Team +44 (0) 800 917 8230