An online application is now available for prospective Travel Cardholders. Account Request Manager (ARM) is a module of JP Morgan’s PaymentNet that automates the card application, submission, approval, and fulfillment process. The online application allows applicants to easily enter their personal information and route approvals. Once an application is approved and processed, PaymentNet is used to check card balance, make payments, and review and dispute transactions.

The Travel Card application process is as follows:

1. Employee completes application online.
2. Application is auto-routed to the specified Line Manager for approval. The Line Manager will then route the approved application to the Business Officer for approval.
3. Once the Card Program Administrator completes an HR status verification, the applicant will be emailed the university User Agreement and Travel Card training to complete.
4. Applicant scores a 100 on training assessment.
5. Card is processed and mailed to the specified card delivery address. Cards are received within 5-7 business days.

There are three application links, dependent upon the card limit needed. Clicking the desired application link will take you to the application in PaymentNet.

<table>
<thead>
<tr>
<th>Level</th>
<th>Name</th>
<th>Description</th>
<th>Limit</th>
<th>Application Link</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Infrequent Travel</td>
<td>1-2 times/year</td>
<td>$2,500</td>
<td>Application- $2500 Limit</td>
</tr>
<tr>
<td>2</td>
<td>Moderate Travel</td>
<td>3-10 times/year</td>
<td>$5,000</td>
<td>Application- $5000 Limit</td>
</tr>
<tr>
<td>3</td>
<td>Frequent Travel</td>
<td>11+ times/year</td>
<td>$10,000</td>
<td>Application- $10000 Limit</td>
</tr>
</tbody>
</table>
For Applicants:

In **Step 1**: General Information, provide your name, address, contact information, and other details to ensure the security of your account.

- **Full First Name and Last Name** — Enter your full, legal first and last names.
- **Date of Birth** — Enter your date of birth in the requested format.
- **Access Code 1** — Enter a four digit numeric security identifier of your choosing.
- **Access Code 2** — Enter a four digit alphanumeric identifier for security purposes.
- **First Name on Card, Middle Initial, and Last Name on Card** — Enter your first name, middle initial if applicable, and last name as you want them to appear on your card. The total cannot exceed 23 characters.
- **Business Email Address and Phone Number** — Enter your business email address and a phone number. These fields ensure appropriate servicing of your account by JP Morgan.
- **Cardholder Address (Card Delivery)** — Provide the address where your card should be delivered once your account is created.
- **Home Address** — Provide your home address. This is required to comply with JP Morgan’s OFAC requirements.

Click Next. You will be asked to verify all information before proceeding. If necessary, you may return to Step 1 to make edits and then continue with the application.
In **Step 2**: Administrative Information, you will provide departmental details and specify an approver for your application.

- **Department Name** — Provide your department name. If the full name cannot be entered due to character limitations, input an acronym or easily recognizable abbreviation.
- **Dept ID** — This is an optional field. If you do not know your 5 digit numeric department ID, you can search via the Departments link on the Ignite Resources website.
- **Approval** — Enter your Line Manager’s name and email address. Approvals can only be sent to @baylor.edu email accounts. If you are unsure who your Line Manager is, check your Organization Chart in Ignite (see below).
- **Comments** — Comments are optional and will be visible to all approvers who review your application.

Click Next. You will be asked to verify all information before proceeding. If necessary, you may return to Step 2 to make edits and then continue with the application process.

In **Step 3**: Cardholder Acknowledgement, you will be prompted to review and accept the JP Morgan Cardholder Acknowledgement. You must agree to the terms by selecting the check box. When your application is complete, click Submit.

After you complete Step 3, a screen confirming submission of your application will appear and you will receive a generic confirmation email from JP Morgan. As your application moves through the approval workflow, you will receive emails to alert you of its progress. These emails will have the following subject lines:

- **Application Approved** — Your application has been approved and now awaits final approval by the Card Program Administrator.
- **Card Account Processing** — Your Card Program Administrator has completed the final approval step and processing of your card will begin.
- **Application Rejected** — Your application has been rejected by an approver for the reason stated in the email. You will need to submit a new application.
For Approvers:

When an employee submits a card application, you will receive an email from JP Morgan containing a link to access the application. Click the link in the email, or copy and paste the link into a browser window. Sample email below:

```
From: no.replies@paymentnet.jpmorgan.com
Sent: Wednesday, March 15, 2023 8:27 AM
To:
Subject: A commercial card application requires your approval

Dear ___________:

A commercial card application for ___________ is awaiting your approval. Your approval is required to proceed to account creation. Please click on the link below to access the application for your review.

https://www.paymentnet.jpmorgan.com/application/approver/1234567890

Please attend to this review no later than 03/25/2023

Thank you.

*Please do not respond to this e-mail. Any response to this e-mail address will not be seen. Please contact your program administrator if you need assistance*
```

Approvers will have access to view the applicant name, department name, department ID, and card limit requested.

Once your review is complete, you can take one of the following actions:

- **Approve the application and assign the next approver.** It is required that the department’s Business Officer reviews and approves all card applications. You will see a message confirming your approval once submitted.
- **Reject the application.** If there are issues with the application, enter an explanation in the New Comment field and then click the Reject button. You will see a message confirming that the application has been rejected. If you do not add a comment, you will be prompted to do so with an alert message at the top of the screen. The applicant will receive an email notification and will need to reapply if a card is still desired.
- **Cancel your session and return at a later time to finish the approval process.** Reminders to approve the application will be sent every 3 days until action is taken.

New comments will be visible to subsequent approvers and the Card Program Administrator. After Business Officer approval, the application will route to the Card Program Administrator for review and processing.

For any questions or issues during the application process, contact the Card Program Administrator for assistance.

**Contact:**
Card Program Administrator
(8am-5pm CST, M-F)
254-710-8637
Purchasing_Card@baylor.edu