J.P. Morgan’s Account Request Manager (ARM) is a module of PaymentNet® that automates J.P. Morgan’s Commercial Card application, submission, approval and fulfillment process. The following figure provides an overview of the ARM workflow tasks.

1) Link to the P-Card Application is available on the Employee tab of DrexelOne.

2) Select the application that fits your needs.

   a. **Travel Card**: purchases based on travel needs only (transportation, lodging, meals, etc.)

   b. **Purchasing Card**: purchases based on non-travel needs

Please note that all entities (Drexel, ANS and DUO) have separate applications.
3) Complete Step 1: General Information

   a. Enter all required information. You will not be able to proceed until the required fields are completed.
For Applicant:
Application Process for P-Card

- **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.
  
  - Note: To improve compliance with The Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, the Date of Birth field is mandatory. It is used to verify access to a commercial card as well as validate your identity when you call J.P. Morgan for customer support or use the online tools.

- **Drexel Employee ID**: Enter your employee ID #.

- **Account Security – Access Code 1**: Enter a four-digit security identifier based on the last four-digits of your University ID#. Only numeric characters can be entered in this field.

- **Name as It Will Appear on Card**: Enter your first name, middle initial if applicable, and last name. The combined number of characters in these fields may not exceed 23 characters due to space limitations on the actual card.

- **Business Contact Information**: Enter your business email address, business phone number, and mobile phone number. These fields help to ensure appropriate servicing of your account by J.P. Morgan.

- **Cardholder Address (Card Delivery)**: Provide the address where your card should be delivered once your account is created. Your organization has already chosen whether to have cards delivered to cardholder addresses or to a central corporate location. Please contact your Program Administrator to determine where your card will be delivered.

- **Home Address**: Provide your home address.
  
  - Note: To improve compliance with The Office of Foreign Assets Control (OFAC) of the U.S. Department of the Treasury, the Home Address is mandatory. It is used to verify access to a commercial card as well as validate your identity when you call J.P. Morgan for customer support or use online tools.
For Applicant:  
Application Process for P-Card

b. Please review all information before continuing to the next section. When finished, please click Next.

4) Complete Step 2: Administrative Information
   a. Cost Centers (4-digit ORGN and 6-digit FUND) cannot be related to a restricted fund.
b. Administrative Information
   
i. Additional sections here can include **Transaction Defaults or Card Controls (credit limit)**. If you have questions about the fields, please contact pcard@drexel.edu.

c. If you require increased limits, please note this in the Comments section.

d. For Approval, please enter the required information of your Approver. Please only use their Drexel domain emails.

![Card Controls](image1)

![Approval](image2)

![Comments](image3)

![Next button](image4)


e. When finished, select Next. Please review the information before continuing to the next section.

5) Step 3: Review and agree to the Cardholder acknowledgement.
6) Step 4: Email Confirmations

   a. You will also receive an email notification confirming your submission. As your application moves through the approval workflow process, you will receive additional emails alerting you of its progress. These emails will have the following subject lines:

      i. **Application Approved**: Your application has been approved and now awaits final signoff by the P-Card Administrator.

      ii. **Card Account Processing**: Your Program Administrator has completed the final approval step and processing of your card will begin.

      iii. **Application Rejected**: Your application has been rejected by the approver for the reason stated in the email. You will need to submit a new application.

Please contact your Program Administrator with questions or more information.