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.

APPROVALS

There are two levels of approvals for a Purchasing Card (P-Card) application: Level 1: Expense Approver and Level 2: Budget Owner.

1) Level 1 Approval: Expense Approver
   a. Once an applicant completes and submits their application, the Expense Approver will receive an email from J.P. Morgan requesting you to review and approve the application. This email will look similar to the sample image below.
For Approvers:
Approval Process for Online P-Card Applications

Caution: This message came from outside of Drexel. Do not click links or attachments unless you expected this email.

Dear P-Card Office:

A J.P. Morgan Commercial card application has been submitted by JANE DOE. This application requires your approval to proceed to account creation. Please click on the link below to access the application for your review.

https://www.paymentnet.jpmorgan.com/arm/public/arm.html#apprd0296a1e-9d39-45dd-9c01-7976b4e1c337

Please attend to this review no later than 05/19/2019.

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**

b. Please click the link in the email to review the application.

c. While reviewing the application, you can contribute information in the fields as necessary. Required fields are identified by a red asterisk and will only appear in the Approval section if the template is set up to display them.
d. Processing an Application
   • Once your review is complete, you can take one of the following actions:

   i. **Assign the next approver and approve the application.**
      ▪ Next Approval – (Required)
      ▪ Configuration requires you to direct applications to the next approver by entering the Budget Approver’s name and email address.

   ii. **Reject the application.**
       ▪ If rejecting the application, please enter the reason in the comment section.

   iii. **Cancel your session.**
       ▪ You can return later to finish the approval process.

For additional support resources, or if you have any questions about the approval process for a commercial card application, please contact pcard@drexel.edu.

2) **Level 2 Approval: Budget Owner**
   a. After the Expense Approver approves the application, the Budget Owner will receive an email from J.P. Morgan requesting you to review and approve an application.
For Approvers:
Approval Process for Online P-Card Applications

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Dear P-Card Office:

A J.P. Morgan Commercial card application has been submitted by JANE DOE. This application requires your approval to proceed to account creation. Please click on the link below to access the application for your review.

https://www.paymentnet.jpmorgan.com/arm/public/Arm.html#appprd028ea1-e-9039-45dd-9e01-797db4c1c37

Please attend to this review no later than 05/19/2019.

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**

b. Please click the link in the email to review the application

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For Approvers:
Approval Process for Online P-Card Applications

d. Processing an Application
   • Once your review is complete, you can take one of the following actions:

   i. Approve the application.

   ![Image of approval process]

   ii. Reject the application.
       ▪ If rejecting the application, please enter the reason in the comment section (shown in image above).

   iii. Cancel your session.
       ▪ You can return at a later time to finish the approval process.

For additional support resources, or if you have any questions about the approval process for a commercial card application, please contact pcard@drexel.edu.