Global Card Access

Global User Guide – Program Administrators

Contents

Introduction

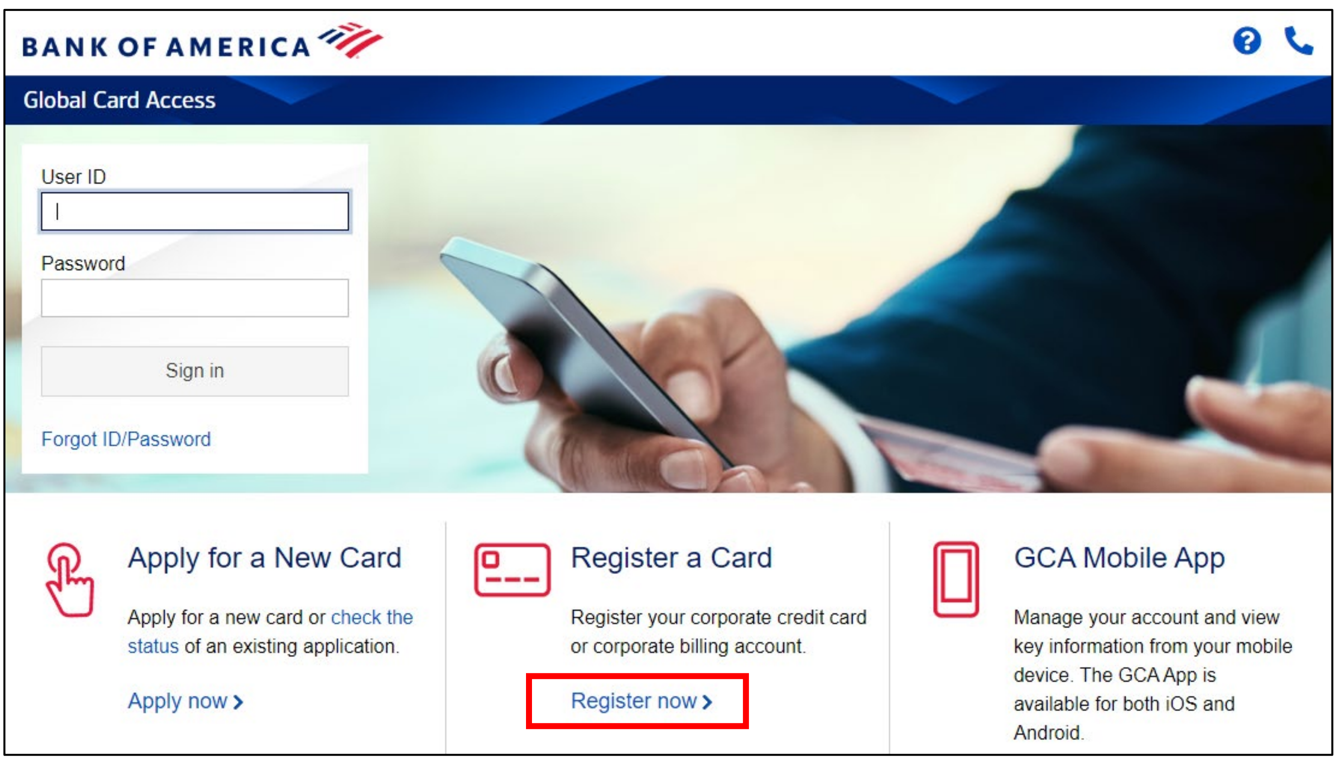
Global Card Access is an online card management tool that gives you and your cardholders access to your corporate card information whenever, wherever and however you need it. As a Program Administrator, you'll be able to view your global account dashboard, manage your cardholders and approve new account requests online[1], and view your current statement and up to 12 months of historical statements. Your cardholders will have access to features such as checking their credit limit, balance, and available credit, along with View PIN, Change PIN, Lock Card, Alerts, Statements and Payments[2] for added convenience and security.

First-time Registration for Corporate Accounts

A Program Administrator who manages a company's North America corporate card program can register for Global Card Access using the company's billing account number. Program Administrators who manage EMEA and APAC corporate accounts should contact Card Digital Services to be registered for Global Card Access. All cardholders, globally, are able to self-register their account on Global Card Access.

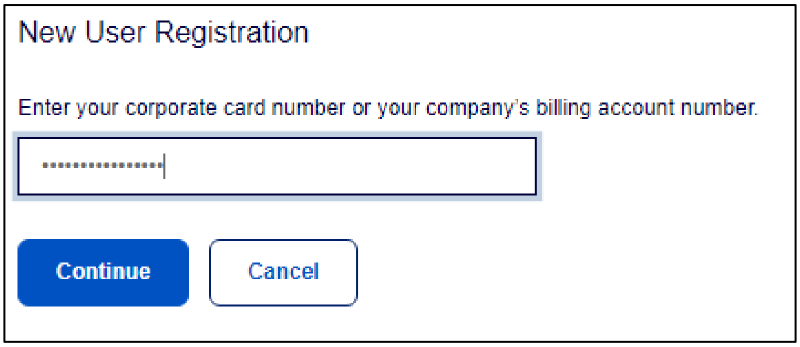
To register as a new user for a corporate account, complete the following:

1. Access the Global Card Access website at www.bankofamerica.com/globalcardaccess.
2. From the Global Card Access Login screen, click *Register now*.



[1]Online account request is available in North America, EMEA, Australia, Hong Kong and Singapore
[2] Payments are only available in North America

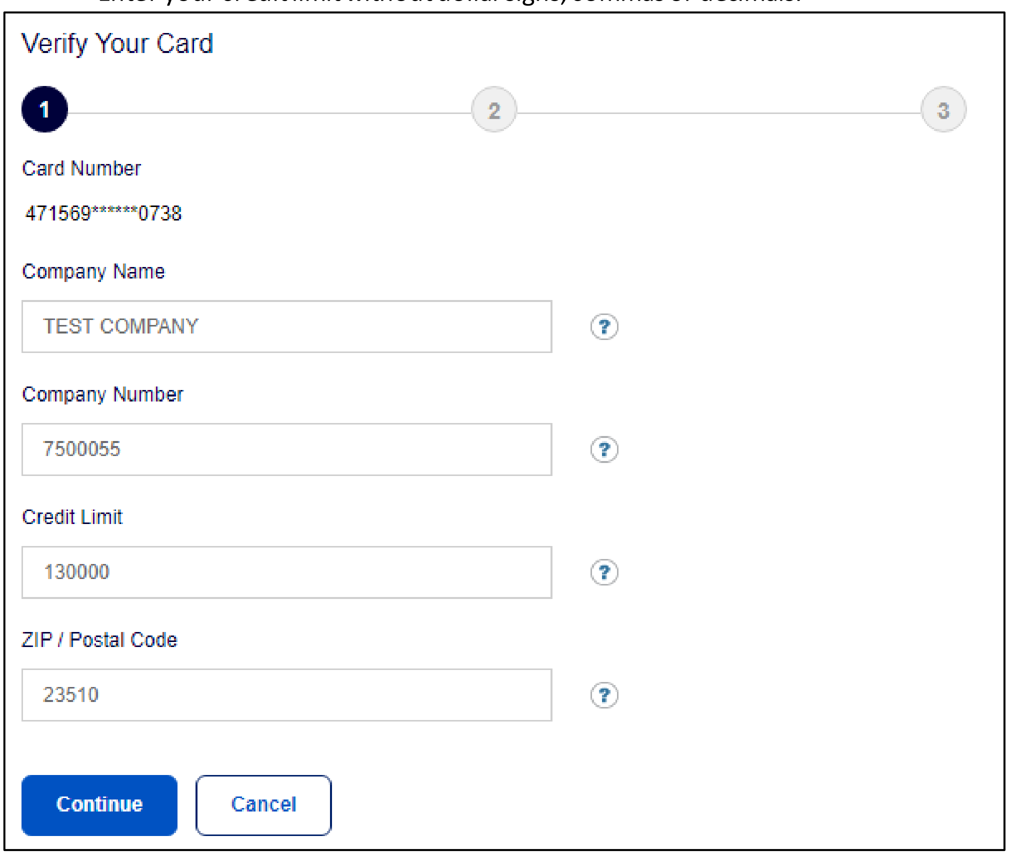
3. Enter your company's billing account number and click *Continue*.



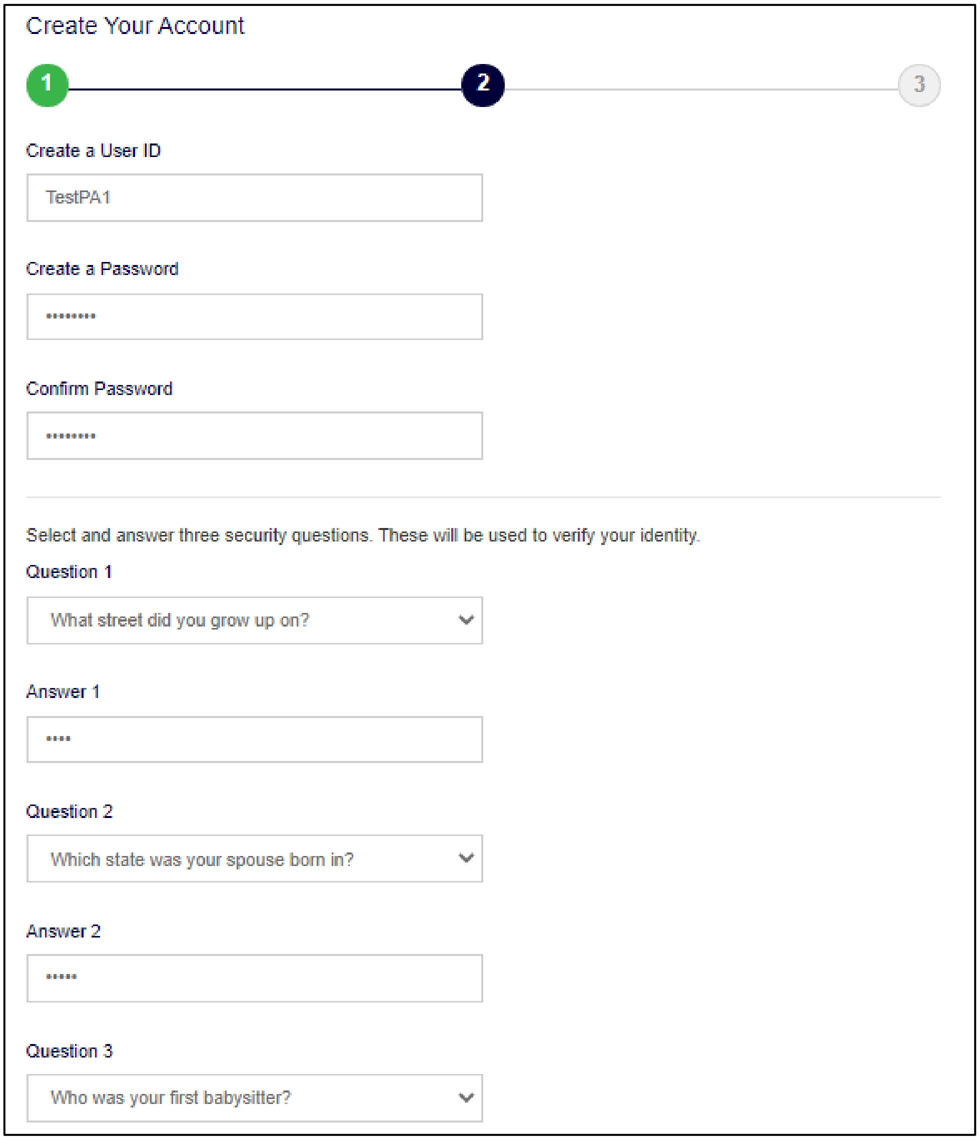
4. Enter your account information (company name, company number, credit limit, zip/postal code) and click *Continue.*

   Important:

   - Enter the company name exactly as it appears on your statement.
   - Enter your credit limit without dollar signs, commas or decimals.



5. Create your user ID, password and answer three security questions. This information will be used to verify your identity. Click *Continue*.
   - A user ID must be a minimum of 7 characters and a maximum of 50 characters.
   - A password must be a minimum of 8 characters and a maximum of 100 characters and include alphabetic and numeric characters. Passwords are case sensitive.



Create Your Account

1 2 3

Create a User ID

TestPA1

Create a Password

••••••••

Confirm Password

••••••••

Select and answer three security questions. These will be used to verify your identity.

Question 1

What street did you grow up on?

Answer 1

••••

Question 2

Which state was your spouse born in?

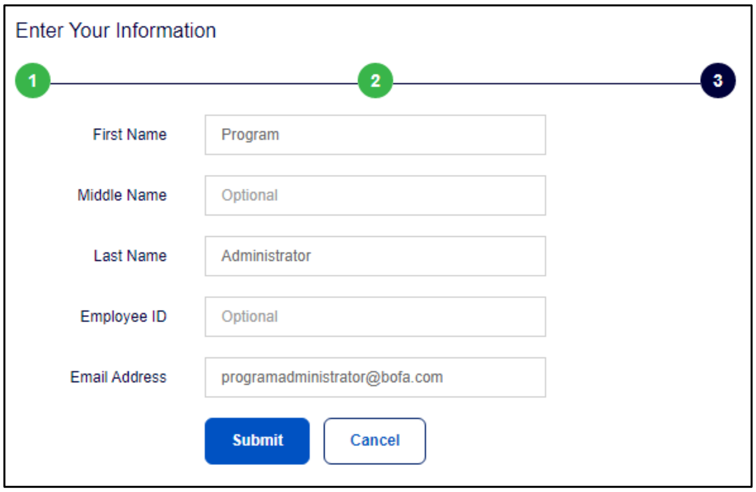
Answer 2

•••••

Question 3

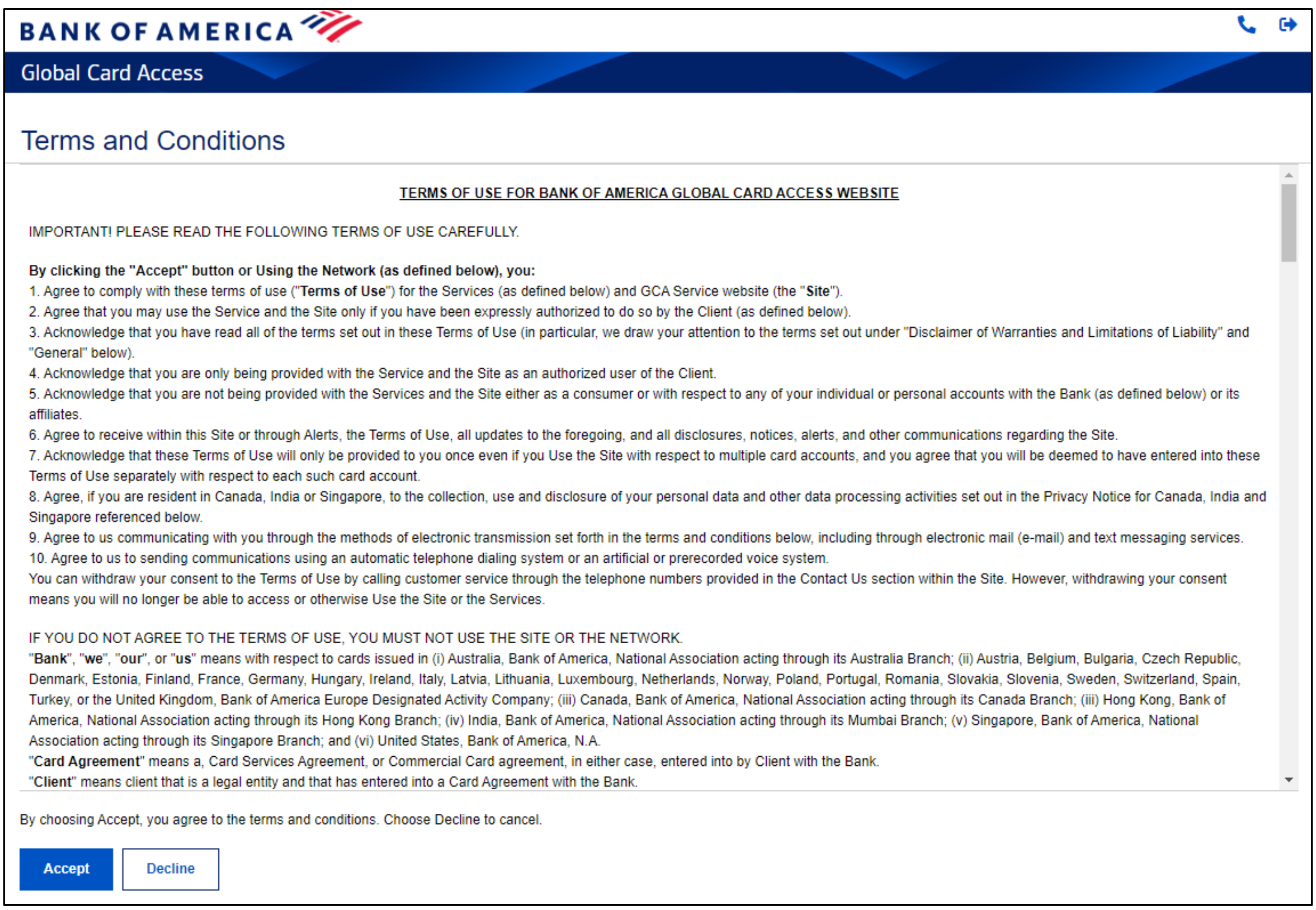
Who was your first babysitter?

6. Enter your user information (first name, last name, email address) and click *Submit*.



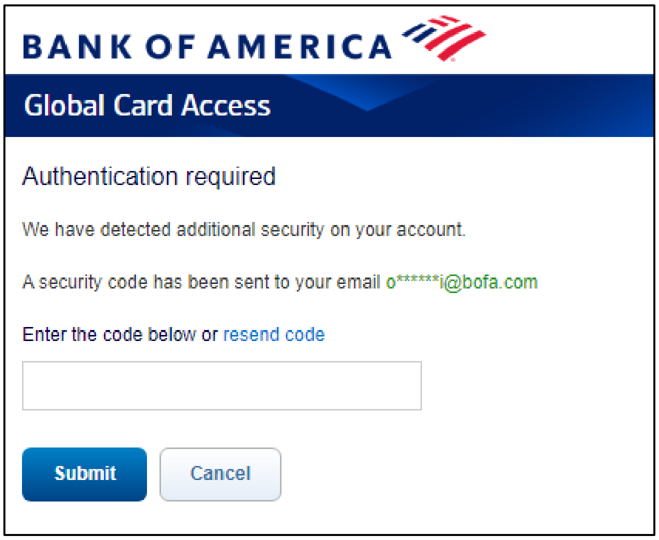
7. You will be taken to the Global Card Access login page to sign in with the user credentials you just created. You will also receive an email confirming your enrollment.

8. Accept the Terms and Conditions upon next sign-in to complete your registration.



Logging in to Global Card Access

Log into Global Card Access via the following link: bankofamerica.com/globalcardaccess. After registration, subsequent sign-in to Global Card Access for all users will require additional authentication via a One-Time Passcode (OTP).



Important:

- The OTP is valid only for the current session and expires within 15 minutes from the time of generation. A new OTP will be required if the current session ends due to inactivity.
- The resend code link allows you to request a new single-use OTP to be resent via email. This will cause any outstanding passcodes previously sent during login to expire. Multiple, consecutive expired or invalid token entries will cause your account to be locked.
- For North America and EMEA users, an email OTP is only presented at first login from a particular device/browser. Users can continue to access Global Card Access from the same device/browser and will not be prompted for an email OTP going forward as this has now become a recognized device.
- APAC users will experience an email OTP upon each login due to regional regulatory requirements.

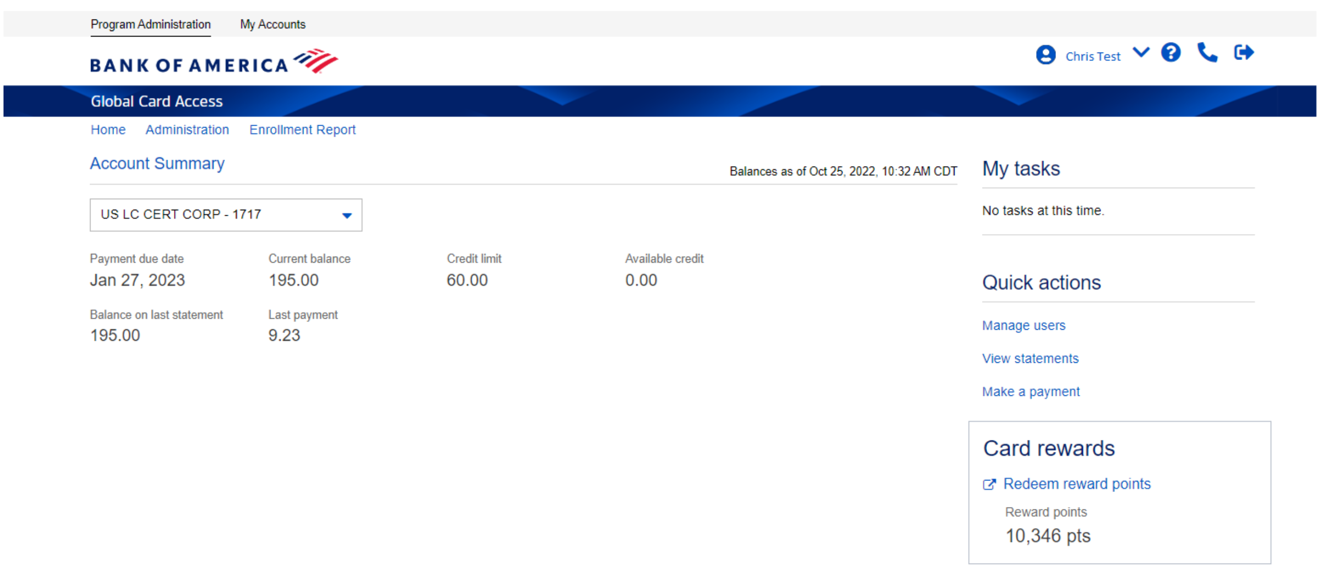
If you have self-registered for an account, you will use the User ID and Password you created upon registration to log in to Global Card Access.

If you have had your role created for you either by a Program Administrator in your organization or a Bank Servicing user, you will receive an email from Global Card Access containing your User ID and a link to complete registration by setting your password and security questions. You may change your User ID from your profile upon logging in to Global Card Access.

Program Administration Dashboard

From the account dashboard, you are able to view the spend details, credit limit, and available credit limit of your corporate accounts. The following links are also located on the right-side navigation bar and provide quick, easy access to commonly used features:

- My tasks – Notification area of any pending items that require attention (e.g. password expiration or account request key expiration).
- Quick actions – Options listed in this menu vary depending on company configuration and availability per region.
    - Manage account requests – access the account requests awaiting approval and view account request history.
    - Manage users – view a complete list of users tied to your company.
    - View statements – view current and prior (rolling 13 months) corporate statements. An email notification is sent when your statement is available for viewing.
    - Make a payment – Process a payment in USD or CAD for corporate or individual billed accounts.
    - Card Rewards (U.S. Only) – eligible accounts can view available Premium Reward points balance and access the rewards site to redeem reward points.
- Related Links
    - Global Reporting and Account Management – opens Global Reporting and Account Management in a new tab or browser window.
    - Works – opens Works in a new tab or browser window.
    - Card Assistant – opens Card Assistant, your commercial card resource center, in a new tab or browser window.



User Management

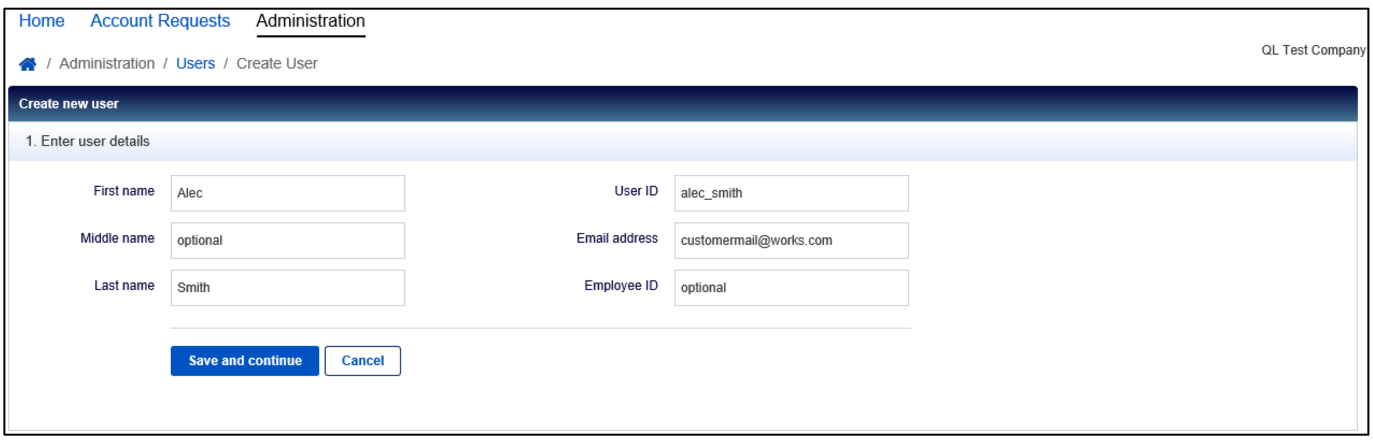
As a Program Administrator, you can view, create, edit, and deactivate users, as well as reset their passwords.

Viewing Users

1. Go to *Administration* → *Users* from the top of the Program Administration Dashboard or *Manage users* from the Quick actions menu.
2. This will show you a view of all the users within your scope that are registered for Global Card Access, along with their role type.

Creating a User

1. Go to *Administration* → *Users* from the top of the Program Administration Dashboard or *Manage users* from the Quick actions menu.
2. Click *Create* from the top right-hand corner.
3. Select *Create User*.
4. Enter the user details: Name, User ID, Employee ID (optional), and Email Address.
    - A user ID must be a minimum of 7 characters and a maximum of 50 characters.
    - You may customize the field label from Employee ID to your preferred internal identifier (e.g. Person Number). Refer to the Customize Applications section for more information.
5. Click *Save and continue*.



6. Assign the desired roles to the new user. Role options are:
    - Program Administrator: User will have full administrative permission over the selected billing accounts.
        i. Click *Add accounts* to assign accounts the user will be a Program Administrator for.
        ii. Select the radio button for the type of Program Administrator you would like to create.
            1. Selecting *All accounts (Global)* will give the user the Global Program Administrator role, where they will have administrative privileges over all of your company's existing billing accounts, as well as any future billing accounts.

               Note: This option may not be available based on your company's configuration.
            2. Selecting *Select accounts (Scoped)* will give the user the Scoped Program Administrator role, where they will have administrative privileges over a subset of your company's billing accounts. Use the radio buttons to designate these specific accounts.

3. Selecting *None* removes the Program Administrator role from the user.
iii. Once you've made your selection, click *Add*.

- Auditor: User will have read-only permissions on the selected billing accounts.
  i. Click *Add accounts* to assign accounts the user will be an Auditor for.
  ii. Select the radio button for the type of Auditor you would like to create.
     1. Selecting *All accounts (Global)* will give the user the Global Auditor role, where they will have read-only permissions over all of your company's billing accounts, as well as any future billing accounts.

        Note: This option may not be available based on your company's configuration.

     2. Selecting *Select accounts (Scoped)* will give the user the Scoped Auditor role, where they will have read-only permissions over a subset of your company's billing accounts. Use the radio buttons to designate these specific accounts.

     3. Selecting *None* removes the Auditor role from the user.

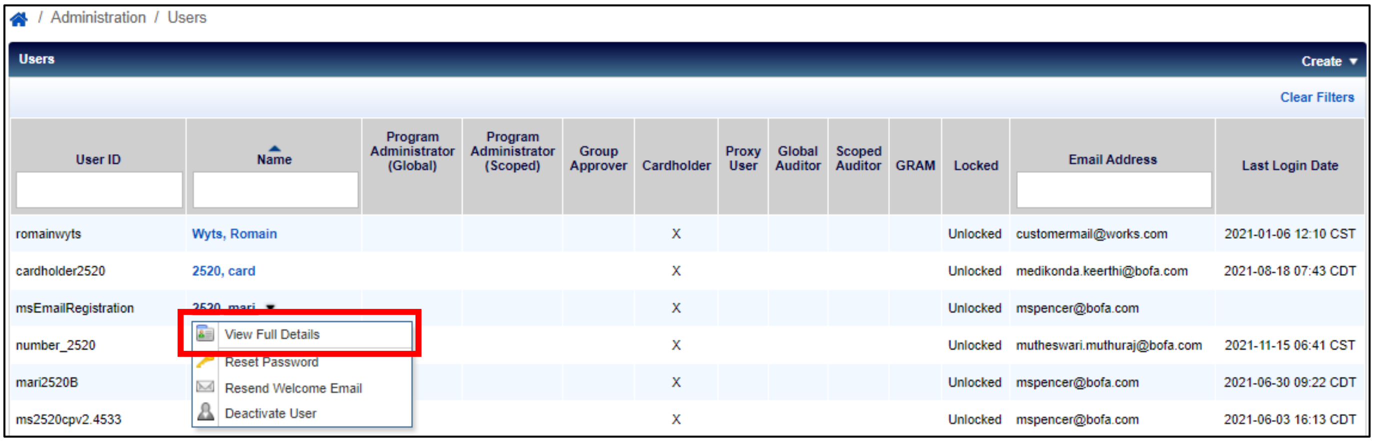
  Important: A user cannot be a Program Administrator and an Auditor for the same billing account.

- Account Request Approver: If applicable to your program, the user will be able to approve online account request applications.
  i. Click *Add approval groups* to add the groups that this user should approve applications for.
- Cardholder: This user is assigned to another cardholder's card account in order to perform functions on their behalf, such as setting up alerts, checking statements, etc. This role is often assigned to Executive Assistants to perform functions for their manager's card.
  i. Click *Add accounts* to add accounts the user will have certain permissions over.

7. Once you complete the role assignment, click *Finish*. The user will receive a welcome email from Global Card Access with their user ID and steps for completing their registration.

Editing User Details

1. Go to *Administration* → *Users* from the top of the Program Administration Dashboard or *Manage users* from the Quick actions menu.
2. Click the desired user's name and select *View Full Details*.



3. Edit the available fields as desired and click *Save*.
   - A user ID must be a minimum of 7 characters and a maximum of 50 characters.
   - Suppress awaiting approval email – selecting this checkbox provides the ability for the user to opt out of receiving an email each time an account request is submitted by an applicant.
   - Do not include my name or email address in emails to applicant – selecting this checkbox suppresses the user's name and email address in emails to applicants.

Deactivating a User

1. Go to *Administration* → *Users* from the top of the Program Administration Dashboard or *Manage users* from the Quick actions menu.
2. Click the desired user's name and select *Deactivate User*.
3. Click *Ok*. The user will no longer be able to sign in to Global Card Access.

Resetting a Password

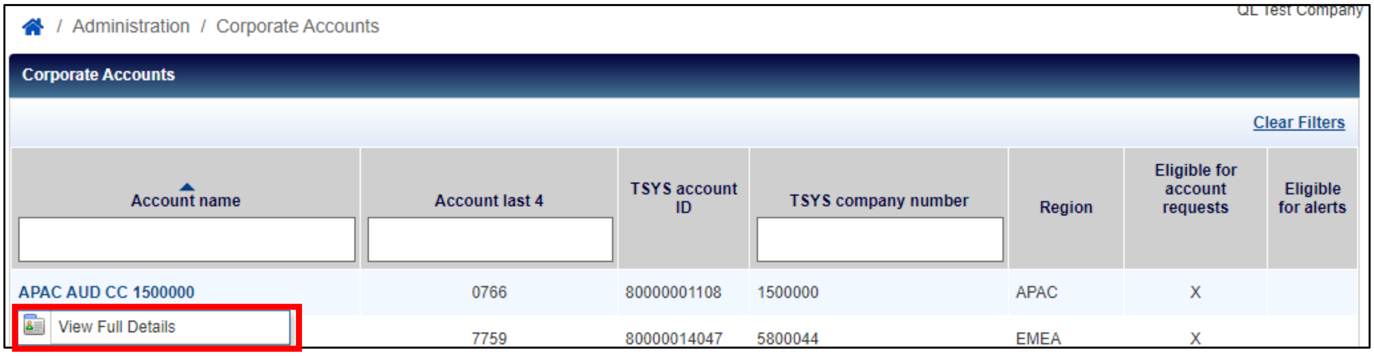
1. Go to *Administration* → *Users* from the top of the Program Administration Dashboard or *Manage users* from the Quick actions menu.
2. Click the desired user's name and select *Reset Password*.
3. Click *Ok*. The user will be sent an email providing further instructions on how they can successfully reset their password.

Resend Welcome Email

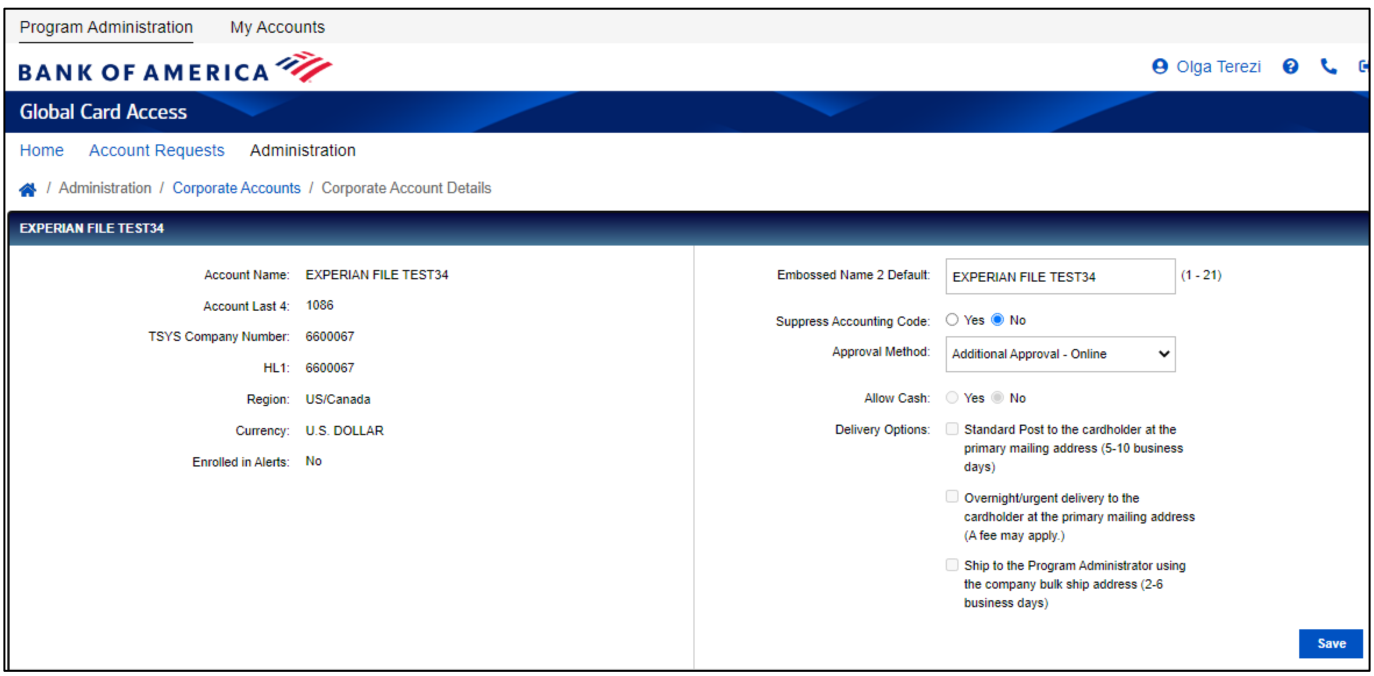
1. Go to *Administration* → *Users* from the top of the Program Administration Dashboard or *Manage users* from the Quick actions menu.
2. Click the desired user's name and select *Resend Welcome Email*.
3. Click *Ok*. The user will be sent an email providing further instructions on how they can successfully reset their password and security questions.

Corporate Account Maintenance

1. Go to *Administration* → *Corporate Accounts* from the top of the Program Administration Dashboard.
2. Click the account you would like to edit and select *View Full Details*.



3. Edit the fields as desired and click *Save*.
   - Embossed Name 2 is the default value that will display on cards that are issued to new applicants; this is usually the company name.
   - Suppressing the accounting code will hide the Accounting Code field to Program Administrators on online account requests.
   - Select the approval method for account requests. Selecting Additional Approval – Online will enable the ability to set up Approval Groups and Approval Panels to review and approve online account requests in addition to Program Administrator approval.



4. To add a corporate account, select *Add* from the bottom left hand side of the Corporate Accounts screen (North America accounts only). The New Card Registration page will appear.

Online Account Request Management

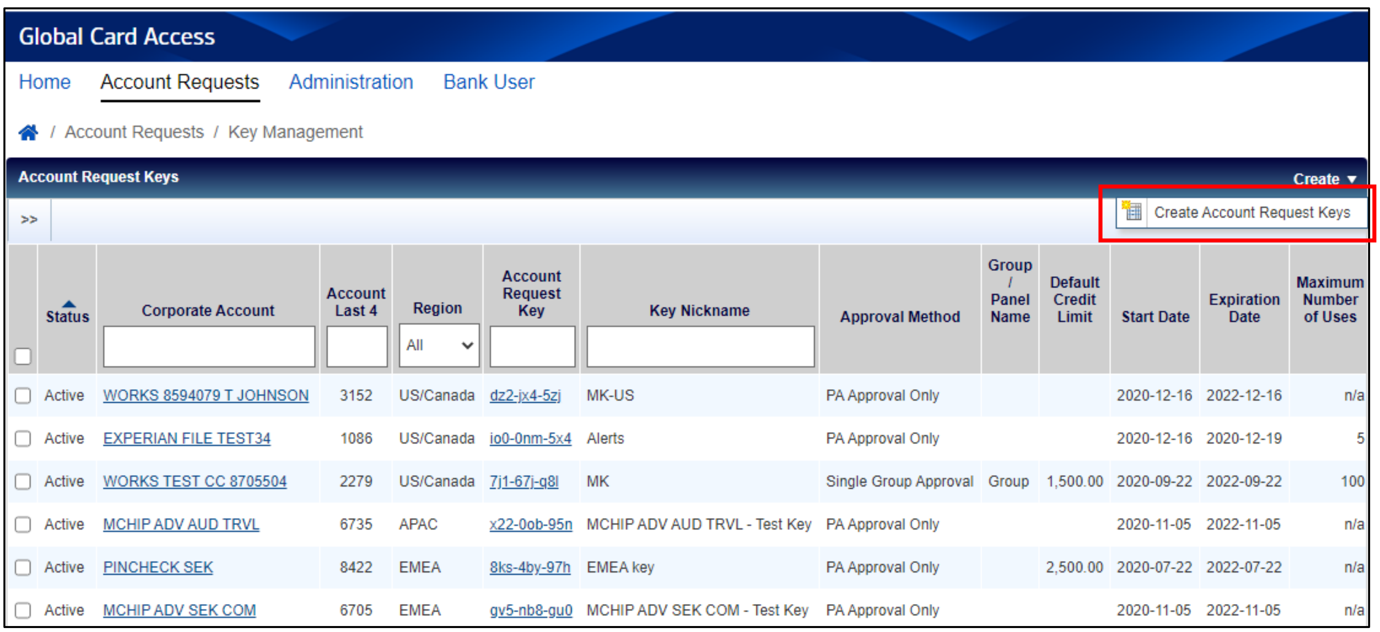
Global Card Access allows your employees to apply for new card accounts online. You must provide your employees with an Account Request Key which you generate in order for online card applications to be successfully submitted. As a Program Administrator, you'll be able to create and manage Account Request Keys and review and approve new account requests. Your company must be configured for this feature[1].

Creating Account Request Keys (Video tutorial)

Your employees will use Account Request Keys to request accounts online. Each Account Request Key has specific settings that govern how an employee's account is set up and managed, such as the Corporate Account to which an account will be linked to, and the type of card the applicant will receive upon approval.

Note: Once an account has been requested for a particular Corporate Account or product type, it cannot be changed. If the applicant has submitted a request using an incorrect Account Request Key for the account intended, they must submit a new application.

1. Go to *Account Requests > Key Management* from the top of the Program Administration Dashboard.
2. Click the *Create* dropdown from the top right-hand corner and select *Create Account Request Keys.*



Status	Corporate Account	Account Last 4	Region	Account Request Key	Key Nickname	Approval Method	Group / Panel Name	Default Credit Limit	Start Date	Expiration Date	Maximum Number of Uses
Active	WORKS 8594079 T JOHNSON	3152	US/Canada	dz2-jx4-5zj	MK-US	PA Approval Only			2020-12-16	2022-12-16	n/a
Active	EXPERIAN FILE TEST34	1086	US/Canada	io0-0nm-5x4	Alerts	PA Approval Only			2020-12-16	2020-12-19	5
Active	WORKS TEST CC 8705504	2279	US/Canada	7j1-67j-q8l	MK	Single Group Approval	Group	1,500.00	2020-09-22	2022-09-22	100
Active	MCHIP ADV AUD TRVL	6735	APAC	x22-0ob-95n	MCHIP ADV AUD TRVL - Test Key	PA Approval Only			2020-11-05	2022-11-05	n/a
Active	PINCHECK SEK	8422	EMEA	8ks-4by-97h	EMEA key	PA Approval Only		2,500.00	2020-07-22	2022-07-22	n/a
Active	MCHIP ADV SEK COM	6705	EMEA	gv5-nb8-gu0	MCHIP ADV SEK COM - Test Key	PA Approval Only			2020-11-05	2022-11-05	n/a

Note: If multiple corporate accounts exist, the *Select Corporate Account(s)* window displays. Select a corporate account and click *OK*.

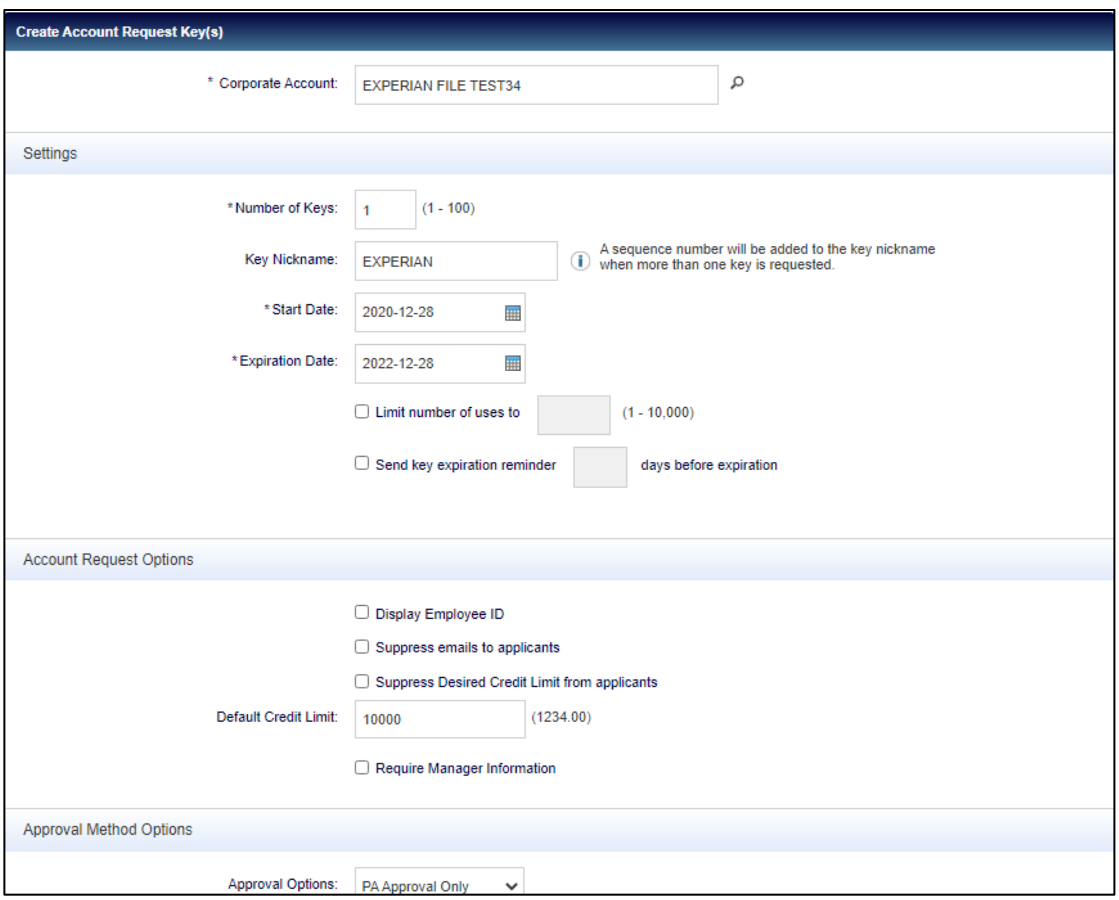
3. Complete the *Create Account Request Key(s)* page.
   a. Configure your Account Request Key in the *Settings* section.
      i. *Key Nickname* gives you the option to name the key with a user-friendly name.
      ii. Fields under *Expiration Date* are optional and provide you with alerts when keys are near expiration.
   b. Select any of the optional *Account Request Options*.

[1]Online account request is available in North America, EMEA, Australia, Hong Kong and Singapore

   i. Selecting *Display Employee ID* requires you to set a minimum and maximum length for the Employee ID field. You can also indicate if the Employee ID is required when an account request is submitted.
   ii. Selecting the *Suppress emails* option withholds any account request-related emails from being sent to applicants.
   iii. Selecting the *Suppress Desired Credit Limit* option hides this field from applicants completing an online account request.
   iv. Entering an amount in the *Default Credit Limit* field causes the Credit Limit amount to default on the Account Request form for Program Administrators. You may still edit the Credit Limit amount prior to approving a request, as needed.
   v. Selecting *Require Manager Information* indicates that a Manager Name is required when an account request is submitted.

c. Select one of the *Approval Method Options*.
   i. Selecting *PA Approval Only* routes account requests directly to the Program Administrator for approval.
   ii. Selecting *Single Group Approval* routes account requests to members of the selected Approval Group first for approval before routing to the Program Administrator. Click the search tool to select the name of an Approval Group.
   iii. Selecting *Panel Approval* routes account requests to the Approval Groups in the order designated on the Panel before routing to the Program Administrator. Click the search tool to select the name of an Approval Panel.

4. Click *Save*.


Create Account Request Key(s)

* Corporate Account: EXPERIAN FILE TEST34

Settings

*Number of Keys: 1 (1 - 100)

Key Nickname: EXPERIAN — A sequence number will be added to the key nickname when more than one key is requested.

*Start Date: 2020-12-28

*Expiration Date: 2022-12-28

☐ Limit number of uses to (1 - 10,000)

☐ Send key expiration reminder days before expiration

Account Request Options

☐ Display Employee ID

☐ Suppress emails to applicants

☐ Suppress Desired Credit Limit from applicants

Default Credit Limit: 10000 (1234.00)

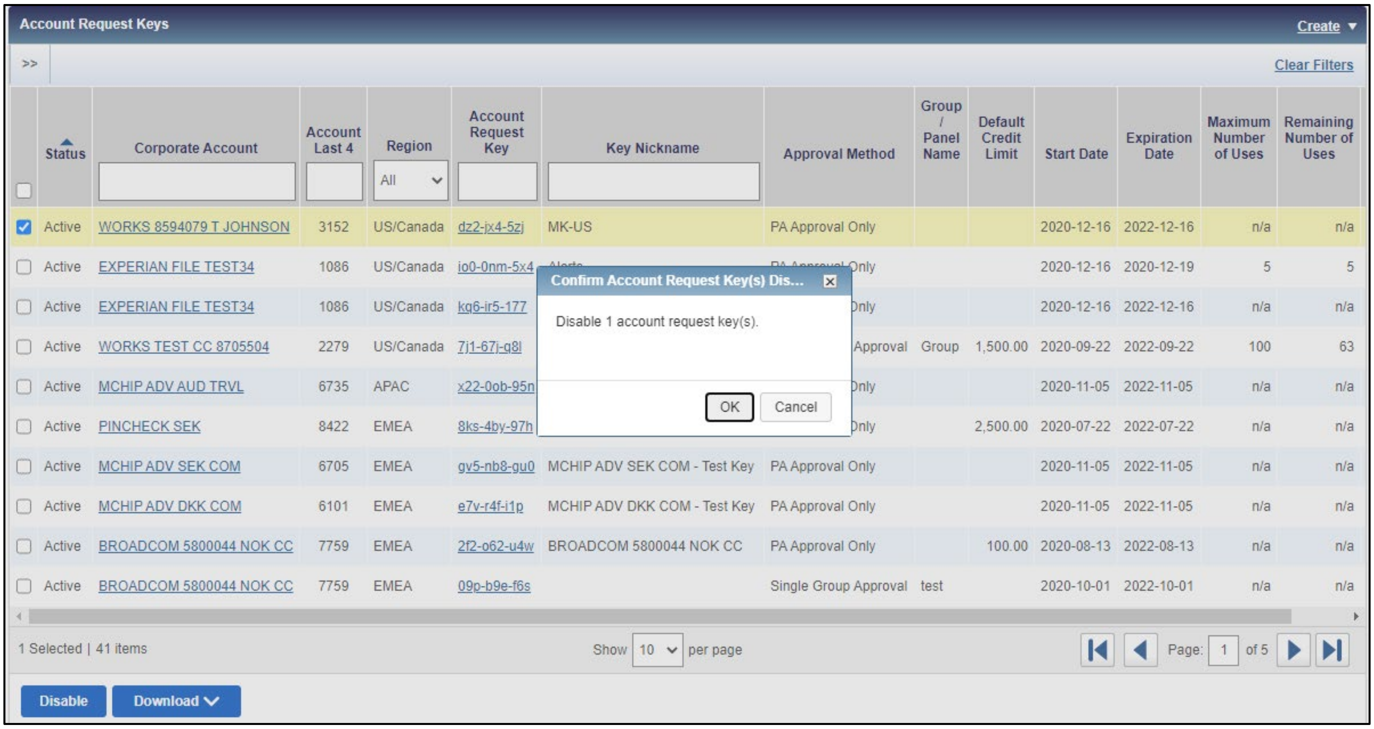
☐ Require Manager Information

Approval Method Options

Approval Options: PA Approval Only

Disabling or Editing Account Request Keys

1. Go to *Account Requests > Key Management* from the top of the Program Administration Dashboard.
2. To disable an Account Request Key, select the Account Request Key you wish to disable, click *Disable*, then click *OK*.



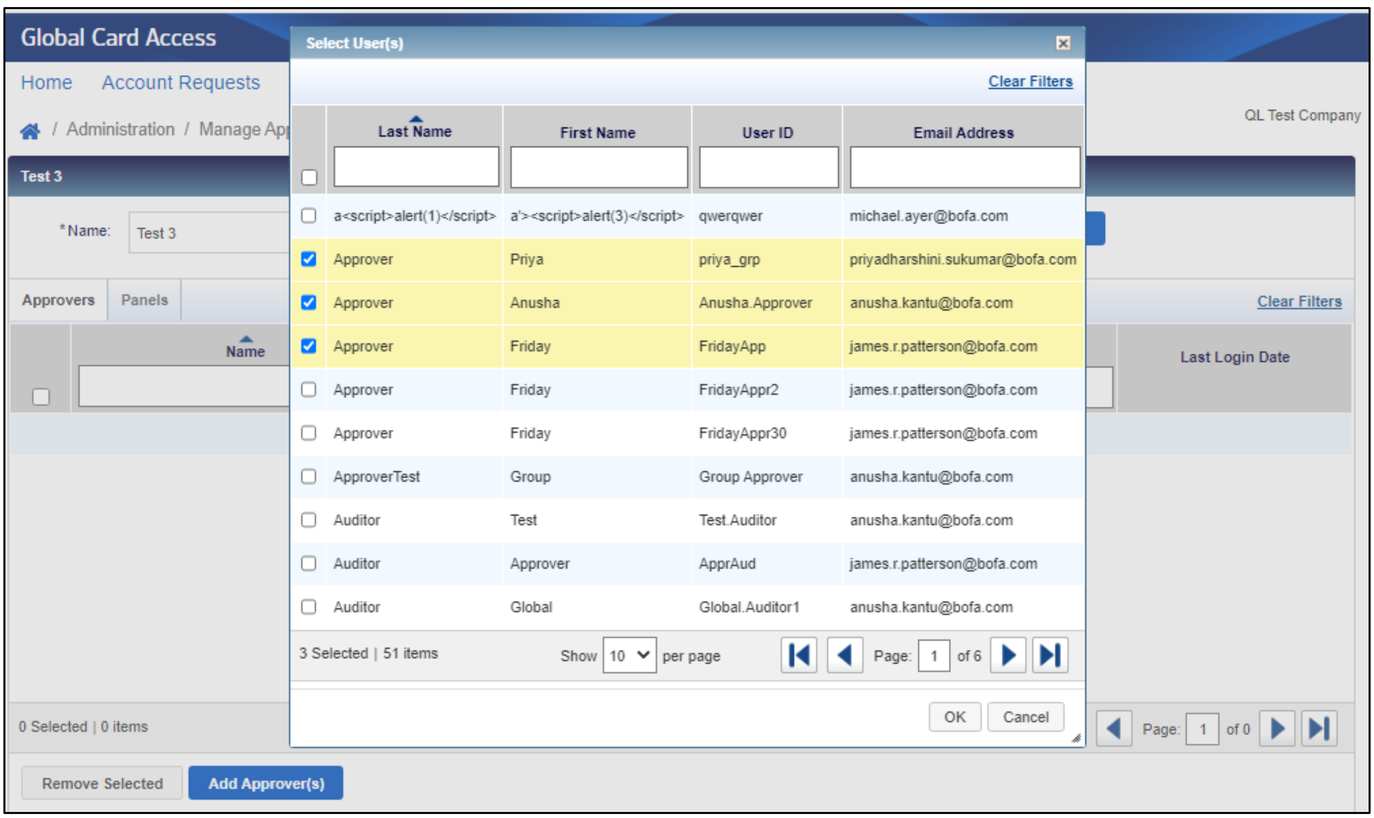
3. To edit an Account Request Key, select the desired Account Request Key, edit the parameters as needed, and click *Save*.

Manage Approvers

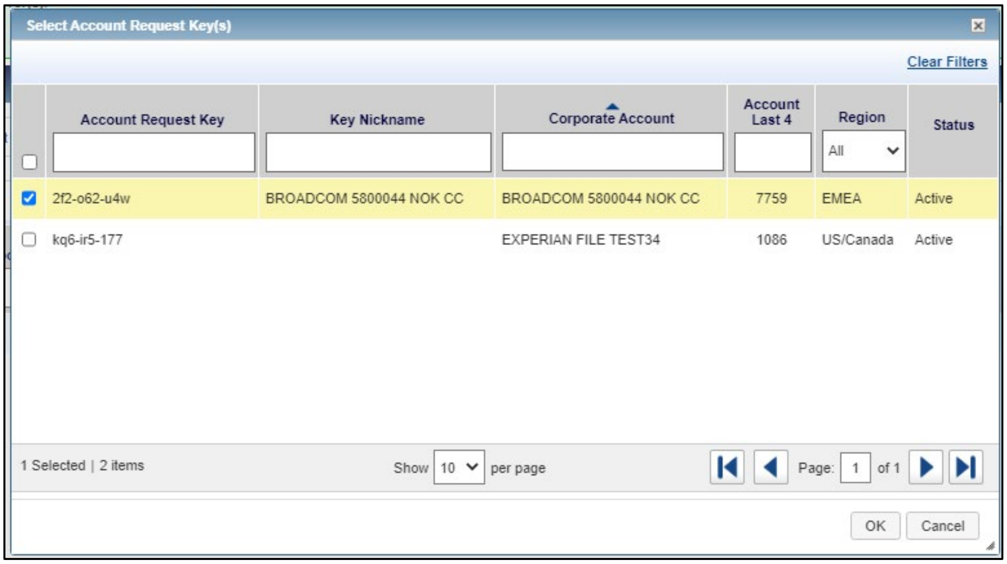
As part of your online account request configuration, you can designate Approval Groups or Panels. Using Approval Groups and Panels enables your organization to require additional approvals for online account requests. Using a single Group Approval requires the approval of one approver from the designated Approval Group. Once approved, the request is routed to the Program Administrator for final approval. Using Approval Panels requires the approval by one approver from each of the Approval Groups that are members of the Approval Panel. A maximum of two Approval Groups can be assigned to a panel. An Approval Panel uses a set approval order, which can be edited by the Program Administrator.

Creating Approval Groups

1. Go to *Administration > Manage Approvers* from the top of the Program Administration Dashboard.
2. Click the *Create* dropdown from the top right-hand corner and select *Create Approval Group*.
3. Enter an Approval Group Name and Description (optional), and click *Save*.
4. The *Select User(s)* window displays. Select the checkbox next to each user to be added and click *OK*.



5. Click the *Keys* tab to assign Account Request Keys to the group.
6. Click *Add Key(s)* and click the checkbox next to each Account Request Key you would like to add.
7. Click *OK*.

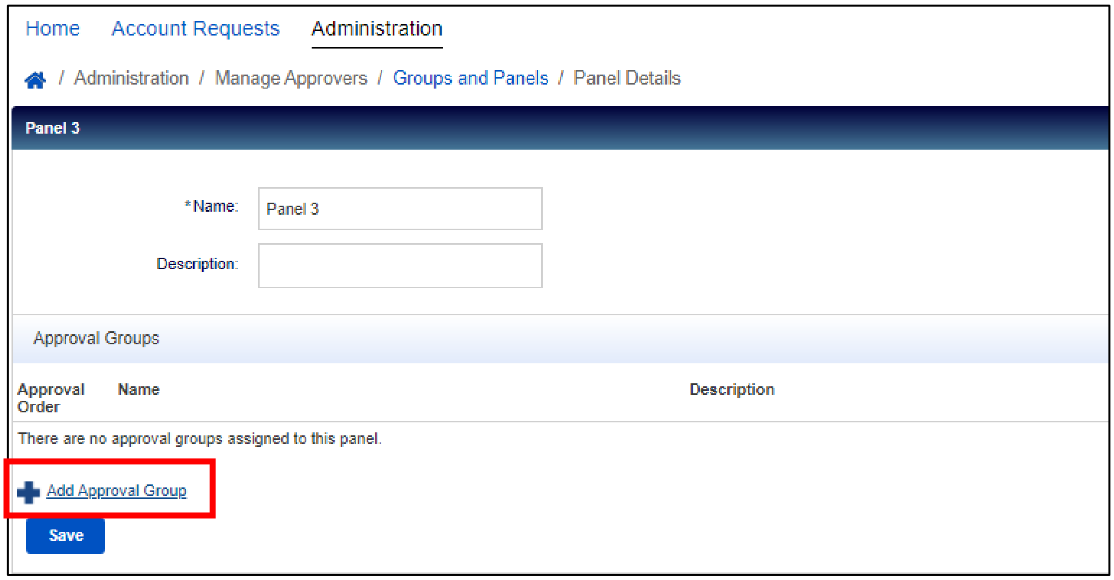


Editing Approval Groups

1. Go to *Administration > Manage Approvers* from the top of the Program Administration Dashboard.
2. Click a particular Group Name.
3. To remove an approver, select the checkbox next to the Approver's name, click *Remove Selected* and click *OK.*
4. To remove Account Request Keys, click the *Keys* tab, select the checkbox next to each Account Request Key to be removed, click *Remove* and click *OK*.
5. To edit a Group Name or Description, edit the text in the *Name* and *Description* field and click *Save*.
6. To download Approval Group information, select the checkbox for each group, click *Download*, select a format option, and follow the prompts to Save or Open the file.
7. To delete an Approval Group, select the checkbox for the group name to be deleted, and click *Delete*, followed by *OK*.
   Note: Upon deletion, account requests will be routed to the Program Administrator(s).

Creating Approval Panels

1. Go to *Administration > Manage Approvers* from the top of the Program Administration Dashboard.
2. Click the *Create* dropdown from the top right-hand side corner and select *Create Approval Panel*.
3. Enter an Approval Panel Name and Description (optional), and click *Save*.
4. Click *Add Approval Group* to add groups to the panel.
   Note: A maximum of two Approval Groups can be assigned to a panel.



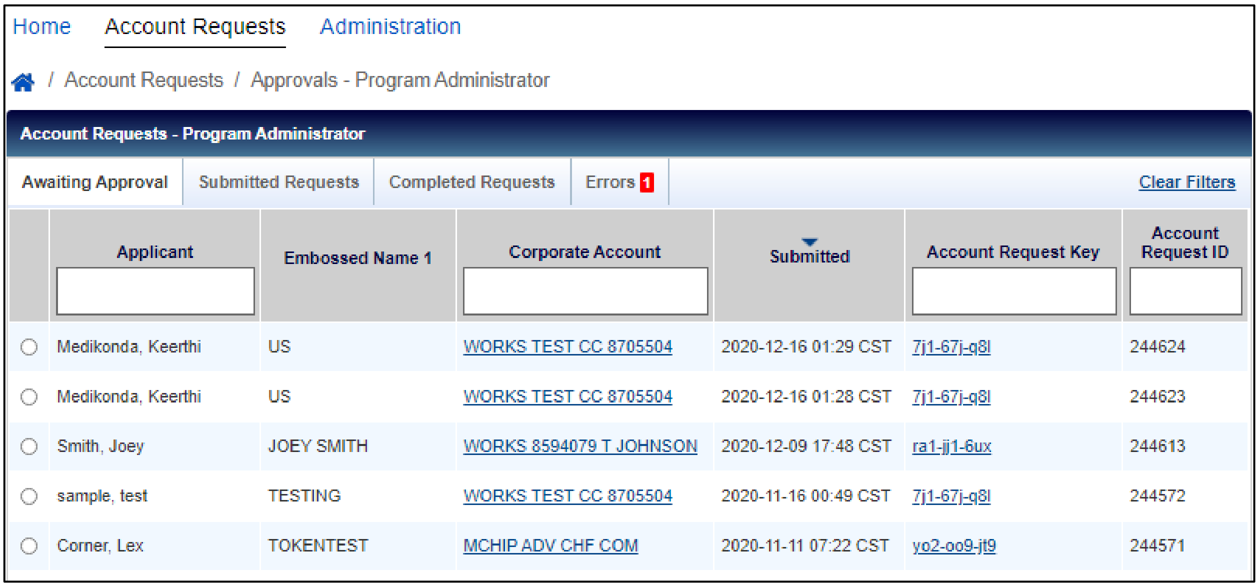
5. Click *Save*.
8. Click *Add Keys* in the Assigned Keys section and click the checkbox next to each Account Request Key you would like to add.
6. Click *OK*.

Editing Approval Panels

1. Go to *Administration > Manage Approvers* from the top of the Program Administration Dashboard.
2. Click the *Panels* tab, then select the specific panel name you would like to edit.
3. To remove an approval group, click the *X* next to the approval group name and click *Save.*
4. To change the order of the approval groups, click the Approval Order dropdown, select a number option for each group, and click *Save*.
5. To add an Account Request Key, click *Add Key(s)*. Select the checkbox for each Account Request Key to be added to the panel and click *OK*.
6. To remove an Account Request Key, select the checkbox for each Account Request Key to be removed, click *Remove*, and click *OK*.
7. To edit a Panel Name or Description, edit the text in the *Name* and *Description* fields as needed and click *Save*.
8. To download Approval Panel information, select the checkbox for each panel, click *Download*, select a format option, and follow the prompts to Save or Open the file.
9. To delete an Approval Panel, select the checkbox for the panel name to be deleted, and click *Delete*, followed by *OK*.
   Note: Upon deletion, account requests will be routed to the Program Administrator(s).

Completing and Approving Account Requests (Video tutorial)

1. Go to *Account Requests > Approvals – Program Administrator* from the top of the Program Administration Dashboard or *Manage account requests* from the Quick actions menu.


Home | Account Requests | Administration

/ Account Requests / Approvals - Program Administrator

Account Requests - Program Administrator

Awaiting Approval | Submitted Requests | Completed Requests | Errors 1 | Clear Filters

	Applicant	Embossed Name 1	Corporate Account	Submitted	Account Request Key	Account Request ID
○	Medikonda, Keerthi	US	WORKS TEST CC 8705504	2020-12-16 01:29 CST	7j1-67j-q8l	244624
○	Medikonda, Keerthi	US	WORKS TEST CC 8705504	2020-12-16 01:28 CST	7j1-67j-q8l	244623
○	Smith, Joey	JOEY SMITH	WORKS 8594079 T JOHNSON	2020-12-09 17:48 CST	ra1-jj1-6ux	244613
○	sample, test	TESTING	WORKS TEST CC 8705504	2020-11-16 00:49 CST	7j1-67j-q8l	244572
○	Corner, Lex	TOKENTEST	MCHIP ADV CHF COM	2020-11-11 07:22 CST	yo2-oo9-jt9	244571

2. Select the radio button next to the desired account request and click on *Complete & Approve*.
3. Verify the card application information and edit any account details, as needed.

   Note: You must verify the correct address has been entered to ensure successful card delivery.

4. Once your review and/or edits are complete, click on *Approve* to approve the application or *Reject* to reject the application.

   Note:
   - Applicants are sent an email to confirm approval or rejection of the account request, unless the Account Request Key has been set to *Suppress emails to applicants*.
   - If the account request is rejected, the employee must create a new account request if one is needed.
   - As a Program Administrator, you may bypass a particular application that requires Group Approval by going to the *Submitted Requests* tab, clicking the checkbox next to the applicant, and clicking *Bypass*. You will have to provide a comment to provide justification for bypassing.

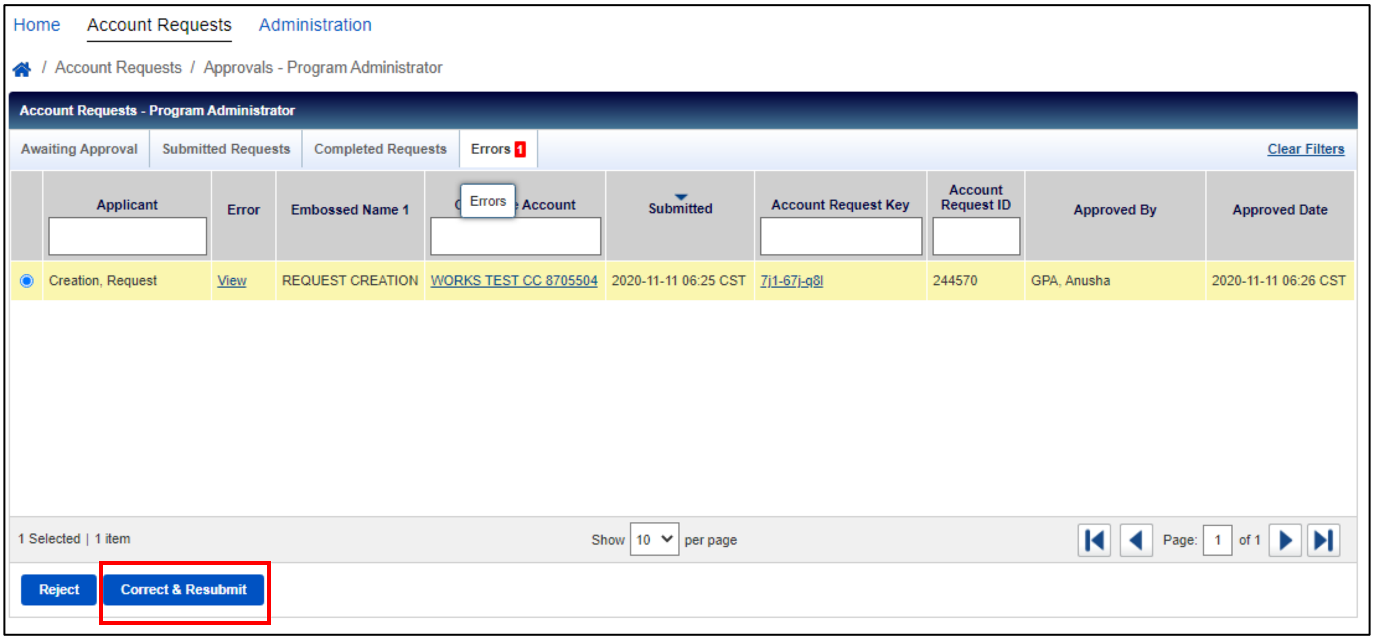
Handling Account Request Errors (U.S. only)

For U.S. programs, Program Administrators may resolve address errors identified with account requests. Address errors consist of mismatches between the state and postal code provided in an account request. This functionality is only available for US programs.

1. Go to *Account Requests > Approvals – Program Administrator* from the top of the Program Administration Dashboard or *Manage account requests* from the Quick actions menu.
2. Click on the *Errors* tab.

   Note: A number displays on the Errors tab when account request address errors have been identified.

3. Select the radio button next to the desired applicant.
4. Click *Correct & Resubmit*.



5. Edit the State and/or Postal Code within the Address section as needed.
6. Click *Resubmit*. The application will then move from the *Errors* queue to the *Completed Requests* queue.

Viewing and Downloading Completed Account Requests

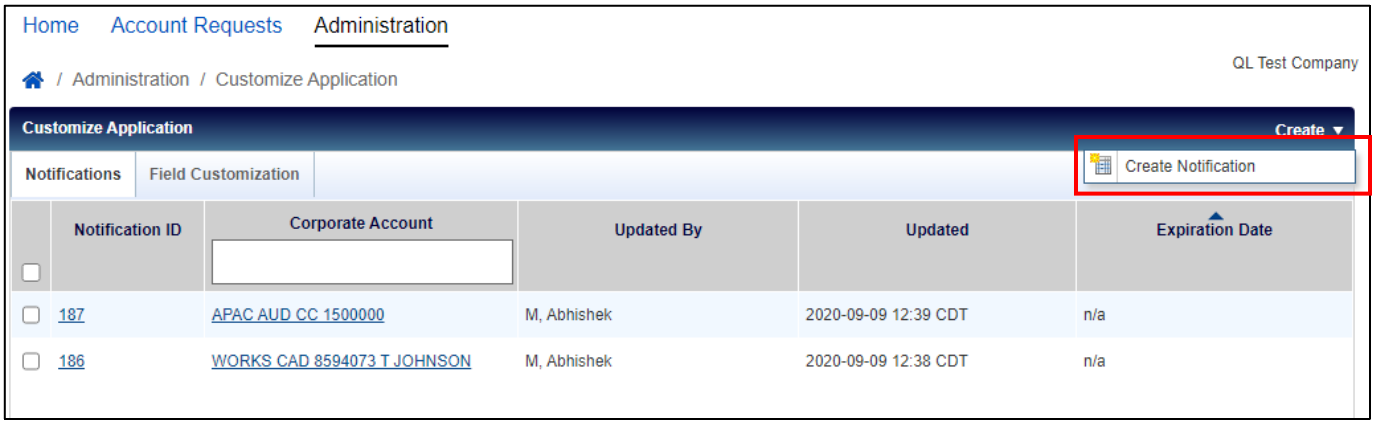
1. Go to *Account Requests > Approvals – Program Administrator* from the top of the Program Administration Dashboard or *Manage account requests* from the Quick actions menu.
2. Click on the *Completed Requests* tab.
3. Select the applicant whose application you would like to view and click *View Full Details*.
4. Select the checkbox next to each account request that you would like to download.
5. Click Download.
6. Select the download format and follow the prompts to Save or Open the file.

Customize Applications

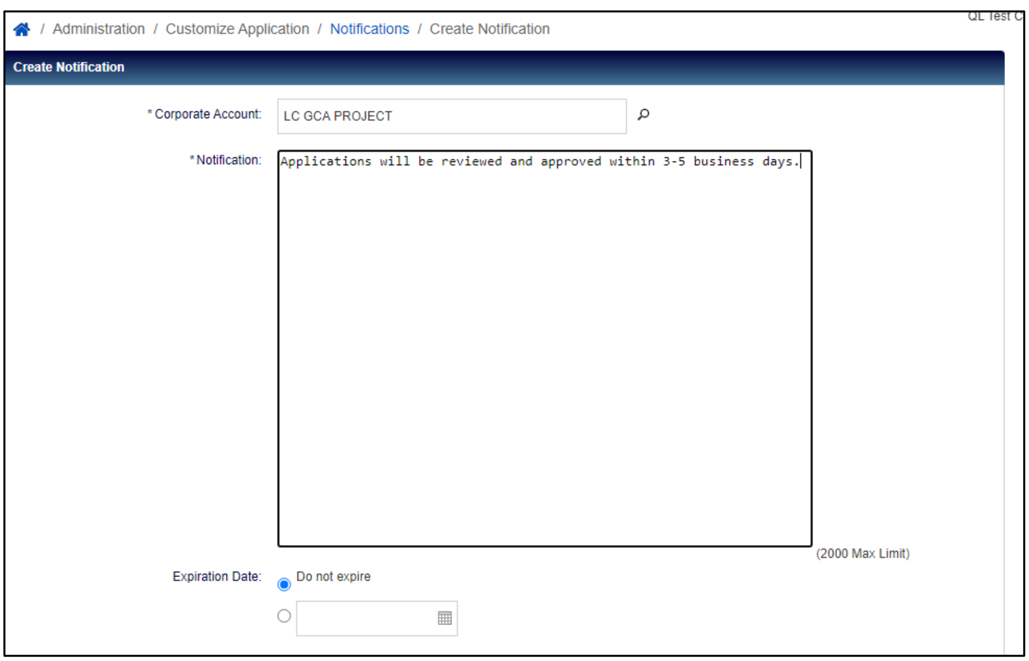
You may customize card applications by either adding a notification that will display to applicants at the top of the account request form or by customizing the internal identifier asked of applicants during the online card application process.

Notifications

1. Go to *Administration* → *Customize Application* from the top of the Program Administration Dashboard.
2. If you have previously set up any notifications, you will see them listed in this view. If you would like to add a new notification, click the *Create* dropdown from the top right-hand corner.
3. Click *Create Notification*.



4. If you have scope over multiple corporate accounts, you will need to select which corporate account you would like to add the notification to. After selecting the corporate account, click *Ok*.
5. Enter your desired notification text in the *Notification* text box and select an expiration date for the message (optional).



6. Click *Save*.
7. You may edit notifications that you create at any time by clicking the *Notification ID.* To delete a notification, click the checkbox next to the Notification ID and click *Expire Now*, then click *Ok*.

Field Customization

1. Go to *Administration* → *Customize Application* from the top of the Program Administration Dashboard.
2. Click on the *Field Customization* tab.
3. The standard employee identifier field for card applications is the Employee ID. If you would like to change the label of this field to some other type of internal identifier, enter the new label you would like to display to applicants on the online card applications in the *English* text box.

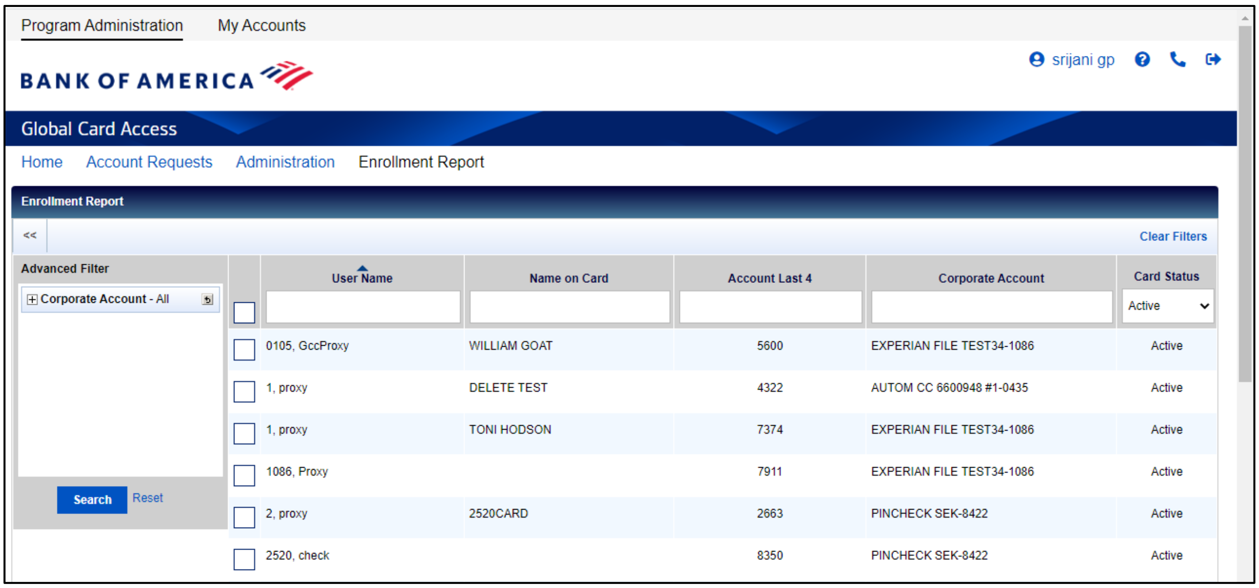
   Note: The Employee ID field label can be up to 30 characters.

4. Enter the translated value of the new field label in French, German, Italian, and Spanish.
5. Click *Save*.

User Enrollment Report

Program Administrators can view which individual users are or are not registered for Global Card Access.

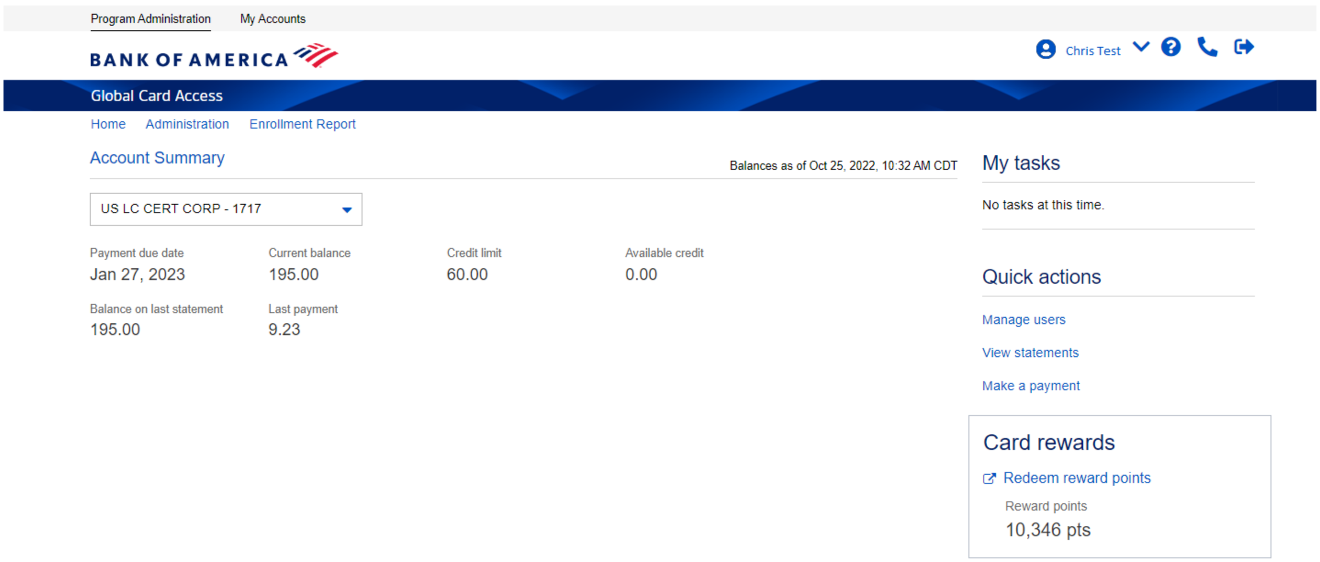
1. Go to *Enrollment Report* from the top of the Program Administration Dashboard.
2. The Enrollment Report displays with all card accounts that are within your scope.
    a. A filter is available above each column to help you more easily search.
    b. To filter based on particular corporate account(s), use the Advanced Filter on the left-hand side.
    c. If the cardholder hasn't registered their card in Global Card Access, the User Name will appear as "No associated user".



3. To download the Enrollment Report, select the checkbox for each account you would like to display in the report and click Download.
4. Select the download format and follow the prompts to Save or Open the file.

My Account

Global Card Access allows Administrators to access their own individual card accounts via the My Accounts tab.



- To add an account to your existing Global Card Access profile, merge multiple accounts in Global Card Access, or edit your profile in Global Card Access, refer to *How to manage your account in Global Card Access*
- To view your PIN, refer to *How to use your Chip and PIN card*
- To change your PIN, refer to *How to change your PIN in Global Card Access*
- To set up alerts, refer to *How to set up alerts in Global Card Access*
- To view your statements, refer to *How to view your statement in Global Card Access*
- To lock/unlock your card, refer to *How to lock and unlock your card in Global Card Access*
- To make a payment, refer to *How to make a payment in Global Card Access* (North America only)
- To learn more about Strong Customer Authentication (SCA), refer to the *SCA website* (EMEA only)
- For more information about account support, available reward types, and points usage, refer to *Premium Rewards FAQ* (U.S. only)