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Apply for Card (AFC) vs. Global Apply for Card (GAFC) U.S. Comparison

	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Initiate new applications	Card applicant-initiated application – access key required.[1]	Yes	Yes
	Program Administrator-(PA)-initiated application with an access key[1] for a Card applicant to complete.	No	Yes Up to 10 applications in one request, using "Send to Applicant".
	Program Administrator-initiated - Bulk Apply – access key required.	No	Yes Up to 3,000 applications in one request.
	Program Administrator-initiated application with a selected Basic Control Account (BCA) – without an access key – for a Card applicant to complete.	No	Yes Up to 10 applications, up to 10 different BCAs, in one request, using "Quick Send".
	Initiate applications for any GAFC market and access digital Card application solutions for non-GAFC markets from one dashboard (depending on market permissions).	No	Yes
	Automatic check for multiple Card account requests.	No	Yes* In "Quick Send" and "Send to Applicant".
	Program Administrator completes an application on behalf of an applicant.	Yes	Yes*

* Newly launched GAFC feature

	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Initiate new applications	**Applications are available for the following products:** Corporate Card, Corporate Purchasing Card (CPC), Corporate Meeting Card (CMC), Corporate Defined Expense Program (CDEP), CDEP – Corporate Purchasing Card, CDEP – Relocation, Buyer Initiated Payments (BIP), Supplier Initiated Payments (SIP).	Yes No unique journeys for BIP or SIP (provisioned through the CPC application).	Yes Unique journeys and applications for BIP and SIP.
	Unique journey to initiate Department applications for: • Corporate Purchasing Card (CPC) • Corporate Meeting Card (CMC) • CDEP – CPC • BIP • SIP	No Only an option to enter "Department" in the name field.	Yes* Using either: • Quick Send (no access key) • Send to Applicant (with an access key)
	Proactive guaranty - Program Administrator can assign a guaranty and accept guaranty terms when initiating an application. (See also: Reactive guaranty – when approving the application.)	No	Yes* A guaranty with an optional limit can be added in "Quick Send" and "Send to Applicant".
Use access keys	Ability to choose whether Employee ID, Cost Center, and Universal ID will appear on the application, depending on Basic Control Account (BCA) settings; option to pre-fill them; and option to allow the applicant to edit them.	No	Yes
	Ability to select number of alpha-numerical characters for Employee ID, Cost Center, and Universal ID.	No	Yes
	Ability for the Program Administrator to correct Employee ID, Cost Center, and Universal ID after the Card applicant has completed the application, without having to resend the application to the applicant for correction.	Yes	Yes

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	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Use access keys	Ability to choose whether the Rush option will appear on the Card application.	Yes	Yes
	Access keys never expire.	No	Yes
	Ability to require pre-approvers: Program Administrators can name pre-approvers OR allow Card applicants to name a pre-approver(s) for the applications.	Yes Program Administrator (PA) can require that one manager: 1. Provide approval before an application is submitted; or 2. Be notified that an application has been submitted Manager notification happens after the applicant has completed the application, and the approval communication between the manager and the PA happens outside of AFC.	Yes Compared to AFC, the process is: 1. More automated 2. Happens before the applicant accesses the application 3. Up to 3 pre-approvers can be required 4. The PA can name the pre-approver(s) or allow the Card applicant to name them 5. Approval responses happen within the digital journey and update the application status automatically See GAFC Pre-approver set up for more details.
	Pre-approval option for named individual notification with no approval required.	Yes	Coming soon*
	Program Administrator can set limits and controls in the access key for: • Corporate Purchasing Card (CPC) • Corporate Defined Expense Program Card (CDEP) • CDEP – CPC • CDEP – Relocation • Buyer Initiated Payments • Supplier Initiated Payments	No	Yes*

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	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Use access keys	Ability to select which Program Administrator receives email notification that an application is ready for final Program Administrator approval.	Yes	Coming soon* Until the option is available – the email is sent to the last PA who edited the access key, or if not found, the PA who created the access key.
	Ability to view which Program Administrator will receive a final approval email.	Yes	Yes Email address of the PA who will receive the final approval email appears on the To Do List page.
	Ability to have multiple Program Administrators receive the notification email when an application is ready for Program Administrator approval.	No	Coming soon* Until the option is available – the email is sent to the last PA who edited the access key, or if not found, the PA who created the access key.
Card applicant experience	Automated Email Notifications sent to the Card applicant when application is pending completion.	No	Yes Multiple reminder emails are sent during the 7 days from when the application is initiated. If the Card applicant saves the application at any time during the 7 days, the timeline resets for another 7 days with more reminder emails. The cycle will repeat every time the applicant saves the application.

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	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Card applicant experience	Deadline to complete an application for the Card applicant.	N/A	7 days If the Card applicant clicked on "Save for Later" then the timeline will reset to another 7 days. If the PA sends the application back to the Card applicant for corrections, the timeline is 45 days.
	"Before you Begin" section provides details of what type of documents are required.	Yes	Yes
	Automatic check that address format is valid and acceptable.	No	Yes*
	Alternate identification options in case a social security number (SSN) is not available.	No	Yes* If neither SSN nor individual taxpayer identification number (ITIN) is available, a foreign-issued national ID can be provided.
	If support documentation is required after the application is submitted, the applicant can access the application to upload it.	No To respond to requests from American Express for additional information, applicants must provide the information via email.	Yes* To respond to a request for additional information from American Express, the applicant will be instructed to access the application and securely upload required documents.
	Ability for the Card applicant to select Rush delivery (if enabled by Program Administrator).	Yes	Yes

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	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Card applicant experience	Ability for the Program Administrator to view the completed application highlights online and to track progression of the Card application online until it is approved/declined by American Express.	Yes The PA can view the status of the application on the @ Work Status Tracking page.	Yes The PA can view the status of the application in GAFC on the Track Applications page.
Review and approve applications	Change Card delivery address between residential and business.	Yes	Yes
	Deadline for a Program Administrator to approve an application.	45 days	45 days
	Review application to upgrade or downgrade to Rush.	Yes	Yes Additionally, when initiating the application, the PA can choose whether to allow Rush.
	Edit company optional information such as Employee ID, Cost Center, and Universal ID without routing back to the applicant.	Yes	Yes
	Ability to view summary of Card applications for approval.	Yes	Yes
	Ability for Program Administrators to have global view of completed Card applications ready for Program Administrator approval for their authorized markets.[2]	No	Yes
	Ability to view completed Card application highlights for approval.	Yes	Yes
	Ability to route application back to applicant to edit.	No	Yes

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	DESCRIPTION	APPLY FOR CARD – LEGACY (AFC)	GLOBAL APPLY FOR CARD (GAFC)
Review and approve applications	Ability for all Program Administrators who are authorized for the same Basic Control Accounts (BCAs) to have a shared view of applications under the BCA.[3]	No Up to 3 PAs can share access to approve applications under a specific access key.	Yes All PAs authorized for the BCA automatically share access to view and approve all applications under that BCA.
	Check statuses for applications across multiple markets in a single view.[4]	No	Yes
	Monitor which pre-approver(s) have approved the application before the Card applicant can proceed with next steps.	No	Yes Pre-approver names and dates of approval appear on the "Track Applications" tab.
	Reactive guaranty – Program Administrator can assign a guaranty when approving a combined liability application. (See also: Proactive guaranty – when a Program Administrator initiates an application.)	Yes	Yes*

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[1] An access key allows Program Administrators to define and save a set of criteria that can be applied to one or more applications. Each access key is tied to a BCA and carries information, which varies by market, from the BCA to application, and allows the PA to customize approval flows and settings for company optional fields.
[2] In GAFC, Program Administrators can access applications across all countries they are authorized to access. Across all their authorized GAFC countries, they can see all applications ready for approval in one view. Links to the application solutions for their authorized countries that don't have GAFC are available on the GAFC dashboard.
[3] Program Administrators can view the access keys for the Basic Control Accounts (BCAs) and countries they are authorized to access. PAs who share access to the same BCAs can all view and edit access keys and approve applications under that BCA.
[4] See note 2.