

Using Apply for Card (AFC) Legacy Access Keys in American Express® @ Work Global Apply for Card

Important information

Access keys from the legacy Apply for Card (AFC) tool in @ Work are now available in Global Apply for Card (GAFC). Review each AFC access key in GAFC before using it. GAFC includes additional access key options and default settings that were not available in AFC. Program Administrators (PAs) can adjust these default settings as needed.

- **AFC “Approval Routing” settings** will be added as “pre-approver” settings in GAFC access keys. The options work differently in GAFC. Additionally, PAs can name pre-approvers in access keys or allow applicants to name them.
- GAFC has three **optional fields**: Use of Employee ID, Cost Center, and Universal ID is at the company’s discretion. The Basic Control Account (BCA) will determine whether each field is required or is at the PA’s discretion. In access key setting, PAs can require these fields, if allowed, and specify their length.
- **Spend limits and controls** for applicable application types are set in GAFC access keys. In AFC, they could only be set when PAs approved applications.
- **Card type** in AFC access keys added to GAFC will be set to the default Card type specified by the BCA. GAFC access keys each have only one Card type.
- **Rush Card settings** in AFC access keys added to GAFC will be the same.

See [Default access key settings](#) and [Approval Routing Settings](#) for details.

Tips

- Before sharing the GAFC application link with employees, review your AFC access keys in GAFC.
- Before using any GAFC access key, always review and update its settings as needed.
 - Any Program Administrator authorized for the Basic Control Account (BCA) can modify all access keys under that BCA.
- When initiating applications with Quick Send, without an access key, Program Administrators can also select settings for optional fields and, for applicable Card types, spend limits.

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To get started

Log in to @ Work and select Global Apply for Card on the @ Work homepage.

How to identify legacy AFC access keys in GAFC

1. Go to the GAFC Access Key Overview on the GAFC dashboard.
2. Select the arrow next to “Available Access Keys” to view the access key list.
3. Select the arrow next to an access key to view additional details. AFC access keys are identified by “Legacy-” in the “Created by” field.

How to identify who will receive automatic GAFC notifications

1. Email notifications about the application will be sent to “PA Approver Email” that appears in application highlights on the To Do List. Navigate to the To Do List by selecting “Ready for Approval” on the GAFC dashboard.
2. When a PA edits an access key, the “PA Approver Email” updates to that PA's email address. If that PA is no longer available, notifications are sent to the PA identified in the "Created by" field in the Access Key Overview..
3. Regardless of who receives the notifications, all PAs authorized for the BCA can approve applications under that BCA..

Tips

- Select “All Markets” from the drop-down on the left side of the GAFC dashboard to view access keys for all your authorized markets in one list. Select a specific market to view access keys for that market only.
- Select the arrow next to an access key to review its details.
- Select “Edit” to modify access key settings if needed.
- Select the radio button next to an access key, then choose an action.
 - Select **Copy Access Key** to share it directly with employees.
 - Select **Send to Applicant** to initiate up to 10 applications with the same access key
 - Select **Bulk Apply** to initiate up to 3,000 applications in one request using the same access key.

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Default access key settings for Spend Limits

Spend limits and settings are available for

- American Express® Corporate Purchasing Card (CPC)
- American Express® Corporate Defined Expense Program Card (CDEP)
- American Express® Corporate Defined Expense Program – Corporate Purchasing Card (CDEP – Purchasing)
- American Express® Corporate Defined Expense Program – Relocation Card (CDEP – Relocation)
- American Express® Buyer Initiated Payments account (BIP)
- American Express® Supplier Initiated Payments account (SIP)

CPC, BIP, and SIP

- No monthly limit
- Transaction limit per BCA settings
- 10% monthly variance
- 10% transaction variance
- No Preferred Supplier List selections
- No industry restrictions

CDEP products

- Maximum spending limit per BCA settings
- Monthly limit per BCA settings
- Transaction limit per BCA settings
- No variances
- No Preferred Supplier List selections
- No industry restrictions
- Card duration: 24 months

Default access key settings for Company Optional Fields

Company optional fields: Employee ID, Cost Center, Universal ID

Program Administrators (PAs) can choose whether these optional fields appear on the application. If the fields appear on the application, PAs can choose whether applicants can edit them. PAs can also set character length.

Default access key settings for the optional fields depend on the Basic Control Account (BCA).

How BCA settings for Company optional fields impact access keys

1. If required per the BCA, then the access key setting requires that the field appear on applications, and the PA can't choose to omit it.
2. If optional per the BCA, then the access key setting defaults to requiring the field to appear on the application, but the PA can choose to omit it.
3. If not required or used per the BCA, then there will be no access key settings for the field, and it won't appear on the application

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How AFC access key “Approval Routing” settings will be added to GAFC

AFC Setting	GAFC Pre-approval					GAFC PA Post-approval
	Notification sent	Pre-approver decision			Number (up to 3)	
		Required (as of July 27 th)	Required (when “Notify only” is available)	Notify only (when available)		
No Approval Routing	No	No	No	No	0	No
Response Required	Yes	Yes	Yes	No	1	Yes
Response Optional	Yes	Yes	No	Yes	1	Yes
Advise Approver	Yes	Yes	No	Yes	1	Yes
PA Only	No	No	No	No	0	Yes

- ✓ **Named pre-approver.** If the AFC access key contains a valid approver email, then the approver name and email will be added to the GAFC access key as a pre-approver.
- ✓ **Post-approval** by a PA is final approval of a completed application before it is submitted to American Express for an approve/decline decision.
- ✓ **Pre-approval without post-approval.** GAFC allows pre-approval without Program Administrator (PA) post-approval for U.S. applications initiated by a PA.
- ✓ **Notify only option.** Until GAFC adds the option for pre-approvers to be notified without the need to approve the request to apply, AFC Response Optional and Advise Approver settings will require the pre-approver to approve or decline the request,