

# PivotLynx virtual Cards | Permission vs Forgiveness

American Express and Pivot Payables<sup>1</sup>

PivotLynx for American Express® virtual Cards replaces the customary checks and balances that happen after a credit card purchase in favor of request and approval process ahead of the purchaser ever receiving a virtual Card. Enrollment is required and fees may apply with PivotLynx.

PivotLynx helps manage budgets specific to projects and maintains visibility and control over spending with spending limits and expiration dates. Access to virtual Card transaction data within the PivotLynx platform can help reduce manual processes and improve reconciliation.



## PivotLynx Can Help Eliminate Challenges Related to Traditional Physical Card Programs

- **Purchase Scenarios Defined Up Front**  
U.S. Corporate Purchasing Card(s) users select a Pivot QuickReq™ from a library of common purchase scenario templates. Each QuickReq includes the purchase and accounting parameters such as allowable merchant categories, proper account codes, and cost centers.
- **Managers Grant virtual Cards to Purchasers**  
Managers can accept or deny a virtual Card request and set any of the purchase details such as amount, date range, and accounting parameters.
- **Opens Card Use to Infrequent Users**  
virtual Cards make it easy to grant Credit Cards to employees who only need Cards from time to time. Done in minutes!
- **Eliminates Out of Policy Purchases**  
Each virtual Card has an associated purchase scenario that allows use for only those instances.
- **Correct Accounting**  
Predetermined purchase scenarios mean the accounting is correct.
- **Reporting Information Always Available**  
The data needed to generate insightful reports is always present and accessible.
- **Streamlines Purchase Data into the ERP**  
Purchase data imports immediately into the ERP once PivotLynx receives the transaction.

## With Pivot Payables, there are even more reasons to love your Card

Your eligible purchase can earn the rewards of your Card when you use it with Pivot Payables to make payments just like it would anywhere else.<sup>2</sup>

To learn more, visit the [PivotLynx landing page](#)

Already a mutual customer? Enroll your Card today.

To generate American Express virtual Cards through Pivot Payables, you must be an American Express Corporate, American Express Business, or American Express Corporate Purchasing Card Member. Separate enrollment with Pivot Payables and American Express is required to utilize combined product offering. To make an American Express Card payment to a vendor through Pivot Payables, the vendor must be an American Express accepting merchant. There is no fee to generate American Express virtual Cards. Certain features, upgrades, and additional payment methods may require separate activations and fees may apply. Pivot Payables is solely responsible for determining any and all fees associated with their product. Please contact your Pivot Payables representative to learn more<sup>2</sup>Not all Cards are eligible to get rewards. Terms and limitations vary by Card type.]