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In order to continue receiving the GRRCN Reconciliation Raw Data file, all Merchants/Partners must transition to the latest release of GRRCN prior to the date above.

Raw Data - Global Reconciliation (GRRCN) Technical File Specification
April 2025

In order to access all the documents attached, we recommend downloading the file to ensure all content can be viewed.

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Summary of Changes Table

The Summary of Changes (SOC) is a broad overview of technical changes made to the specification since its last publication. This information may affect the way a Merchant, Third Party Processor or Vendor processes American Express Card transactions. Other changes, including but not limited to, clarification, formatting and consistency updates are included in the Revision Log located at the back of this guide. Changes documented in the SOC are indicated with a revision mark within the specification. Changes that affect multiple locations may or may not be indicated with a revision mark. A trash bin icon identifies where content was removed.

FIELD / SECTION	WHAT CHANGED	WHY THE CHANGE
General Change		
Cover Page	On the cover page, added language with regard to attached documents.	Attached Bill and Batch Codes
Global Change		
Multiple Locations	For Payment Status fields in v4.01, removed 'Note: Gross Pay debits will use the "P" value'. This applies to the following: Section 4.0 Summary Record, Field 19 Section 6.0 Submission Record, Field 34 Section 7.0 Transaction Record, Field 44 Section 8.0 Transaction Pricing Record, Field 27 Section 9.0 Chargeback Record, Field 41 Section 10.0 Adjustment Record, Field 29	No longer valid
SpecificSection Changes		
Section 1.2 Document Changes	Added paper clip information.	Updates
Section 6.0 Submission Record	For Field 14, updated the description.	
	For Field 15, updated the description.	
Section 7.0 Transaction Record	For v4.01 file format, Field 41, updated the description.	
	For v4.01 file format, Field 42, updated the description.	
	For Field 40, updated the description.	
Section 8.0 Transaction Pricing Record	For v4.01 file format, Field 9, updated the Product Category values.	
	For v4.01 file format, Field 25, updated the description.	
	For v4.01 file format, Field 26, updated the description.	
Section 9.0 Chargeback Record	For v2.01 and v3.01 file formats, Field 25, updated the description.	
	For v4.01 file format, Field 30, updated the description.	
	For v4.01 file format, Field 31, updated the description.	

Summary of Changes Table (continued)

FIELD / SECTION	WHAT CHANGED	WHY THE CHANGE
SpecificSection Changes (continued)		
Section 10.0 Adjustment Record	For v2.01 and v3.01 file formats, Field 25, updated the description.	Updates
Section 11.0 Fees and Revenues Record	For Field 12, the field name changed to Filler and description has been updated.	
Section 13.2 Fee Codes and Descriptions	Added new Fee Codes.	New codes added.
Section 13.3 Batch Codes, Bill Codes/Reason Descriptions	Updated the description. Removed the table as the codes are now in an attached spreadsheet.	Update

Table of Contents

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Table of Contents

Overview

1.0   About the Global Reconciliation Technical File Specification

The Global Raw Data Reconciliation File (also known as "GRRCN") contains the core reconciliation data required by most Merchants, Payment Service Providers and other consumers of the Raw Data File. The reconciliation report details the transactions of your Merchant outlets over a period of time. The level of detail found in the report will have been designated by you during the consultancy phase of the setup process.

When used correctly, the Global Raw Data Reconciliation File will allow you to setup an automatic reconciliation feed into an existing business management/general ledger system, potentially removing the need for manual intervention. It is important to check that the software used within your organization is able to utilize the Global Raw Data Reconciliation File.This specification refers to both the fixed and delimited versions of the Global Raw Data Reconciliation Files. Delimited file format means the fields within each record of the file are separated by the use of either commas or tabs. The delimited options are known as comma separated value (CSV) or tab separated value (TSV). Fixed format means that each record within the file is constructed from a continuous length of data, where each value is a fixed position.

It is important to understand that a Global Raw Data Reconciliation File will only be generated if a payment/settlement is due (there is an option to receive an empty file on occasions when a payment/settlement is not due).

The Global Raw Data Reconciliation File does not replace the legal paper or electronic statement in markets where this requirement exists.

As this is the first release of the Global Raw Data Reconciliation File there are a number of data items/fields which will be populated in future releases. The fields in the Global Raw Data Reconciliation File will either be blank for delimited formats or populated with character spaces for fixed format. The fields are clearly identified in this specification. It is recommended that Filler Fields are not hard coded as American Express reserves the right to make changes (i.e., using these fields to create additional fields). Hard-Coding to the Filler Fields may result in file failures.

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1.1   Who Should Use the Global Reconciliation Technical File Specification

The Global Reconciliation (GRRCN) Technical File Specification is written for developers working on the behalf of Merchants/Service Establishments, Authorized Processors, Third Party Developers and Software Vendors.

Overview

1.2 Document Changes

Changes to the Global Reconciliation (GRRCN) Technical File specification are identified in various ways.

Summary of Changes Table — The GRRCN begins with a Summary of Changes (SOC) table that provides a broad overview of technical and/or data field changes since the last publication. The summary includes the following:

• The data field or section where revision occurred

• A brief description of the revision

• Reason for the change

Changes in the SOC table will be indicated by a revision mark.

Revision Mark — Throughout this document, revised areas that may affect the way a Merchant, Third Party Processor or Vendor processes transactions are indicated with a revision mark. This mark is a blue line that appears in the page margin, next to where a change was made. The revision mark is used for content additions and changes. See example of a revision mark at left.

Trash Bin — The following symbol is used to indicate removed text. This symbol appears to the left near the area where text was removed. See example of a trash bin at left.

Revision Log — The Revision Log is the last section in this document, and it contains a condensed overview of changes made in the last three publications. Changes in the Revision Log may or may not be indicated with a revision mark.

Paper Clip — The Paper Clip is used when individual documents are attached to a PDF file.

1.3 Communication Process

This section outlines how changes to American Express Technical Specifications are communicated.

1.3.1 Semi-Annual Publication Process

The American Express Network publishes Technical Specifications twice each year, in April and October. Specification changes, which will require technical changes to implement or support, as well as any certification requirements and/or compliance dates, will be communicated six (6) months prior to publication in the Raw Data Notice of Specification Changes (RDNOSC).

Overview

1.3.2   Notice of Specification Changes

Raw Data Notice of Specification Changes (RDNOSC) are also published twice each year, in April and October. In each edition, changes to existing, or the introduction of new features and functionality will be announced. These changes will be incorporated into the next editions of the Technical Specifications.

- Changes published in the April RDNOSC will be incorporated into the October editions of the Technical Specifications.

- Changes published in the October RDNOSC will be incorporated into the April editions of the Technical Specifications.

Notes:

- There may be instances where changes are included immediately. Those changes are identified in the specific articles.

- There may be instances where no material changes are made to the Raw Data specifications, in which case a RDNOSC will not be published in April/October.

1.3.3   Technical Bulletins

American Express will publish any changes occurring outside of the April and October publication schedule in Technical Bulletins. Technical Bulletins will generally contain the same level of detail found in the RDNOSC, including a description of the change, and the business and technical impacts of the change to customers.

Technical Bulletins may also communicate changes, corrections, and clarifications announced in previous Technical Specifications. Information communicated in Technical Bulletins will be incorporated into the next editions of the Technical Specifications.

1.4   Contact Information

To notify us when content clarifications are required, send an email to RawDataSpecQuestions@aexp.com. You may also send a copy of the document page in question. You will receive confirmation of your request in 3-5 business days. Changes, corrections, and clarifications will be published in the next release.

For questions relating to production GRRCN files received, contact the American Express Merchant Technologies Help Desk at: amexmerchanttechnologies@aexp.com.

For questions on modifications to existing functionality, contact your American Express representative.

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1.5 Related Documents

- Global Codes & Information Guide
- Raw Data Disputes & Imaging International
- Raw Data Disputes & Imaging U.S. & Canada
- Global Reconciliation (GRRCN) Technical File Samples

2.0   Data Structure

This section outlines the structure of the Global Raw Data Reconciliation File.

2.1   Data Levels

There are three levels of data available and raw data consumers can choose the option which best meets their needs:

1. **Submission (SOC/Batch)** - includes reconciliation data to the level of the Submission or SOC. Does not include Transaction (ROC/Charge) records or Transaction Pricing records.

2. **Transaction (ROC/Charge)** - includes reconciliation data to the level of the Transaction or ROC. Does not include Transaction Pricing records.

3. **Transaction Pricing** - includes all reconciliation data records down to Transaction Pricing levels.

The following records in the GRRCN file are included as 'standard':

- Header Record
- Summary (Payment) Record
- Tax Record (Argentina only)
- Chargeback Record
- Adjustment Record
- Fees & Revenues Record (U.S./Canada only)
- Trailer Record.

Data Structure

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Data Structure

2.2 Records and Layout

The following lists the records that are included in the Global Raw Data Reconciliation File.

Record Type	Description
Header Record	The first record in the file and contains basic file information, such as the file creation date, time, file name and file ID. The record is intended for use by the customer if balancing and control functions are required. See also [Section 12.0 Trailer Record]().
Summary Record	Contains details of the payment or settlement, which represents a credit or debit to the customer's account. Also known as "Payment Summary Record". **Note:** Any payment/settlement that is cancelled after the settlement is issued will still be included in the GRRCN file. The subsequent reissued payment/settlement will then be included in the relevant future GRRCN file.
Tax Record	Contains details of tax that will be charged to the Payment Summary Record. Each Tax Amount will have a separate Tax Record. **Note:** This record is only applicable for Argentina.
Submission Record	Contains the summarized data for a batch of Transaction Records or record of charge (ROC). Also known as "Summary Of Charge (SOC) Record".
Transaction Record	Contains transaction-level data for the preceding submission or summary of charge (SOC). Also known as "Record Of Charge (ROC) Record".
Transaction Pricing Record	Contains service charge data for each parent transaction. Also known as ROC Pricing Record. Each Transaction Pricing charge will have a separate Transaction Pricing Record.
Chargeback Record	Contains chargebacks to the customer account as a result of a disputed transaction. Each chargeback will have a separate Chargeback Record.
Adjustment Record	Contains manual or automated adjustments to the customer account. Each adjustment will have a separate Adjustment Record.
Fees and Revenue Record	Lists all of the activity regarding other revenue and fee transactions. **Note:** This record is only applicable for the U.S. and Canada.
Trailer Record	The last record in the file and contains basic file information, such as the file sequential number and total record count. This record is intended for use by Merchants who wish to carry out balancing and control checks.

2.3 Global Raw Data Record Hierarchy

This section shows two examples of the Global Raw Data Record hierarchy.

Global Raw Data Record Hierarchy
Global Net Pay Merchant, Payment File structure

At the Summary Record level, all lower level Submission Record financials are summed to include Gross, Net and Discount Amounts.
Any Chargebacks or Adjustments are summed to include the total combined adjustment amount.

Summary Record

Tax Record(s)*   Submission Record(s)   Chargeback Record(s)   Adjustment Record(s)   Fees and Revenue Record*

* Argentina only

* US, Canada only

Transaction Record(s)

Transaction Pricing Record(s)

Global Raw Data Record Hierarchy
US/Canada Gross Pay Merchant, Payment File Structure

Summary Record   Summary Record   Summary Record

Submission Record(s)   Chargeback Record(s)   Adjustment Record(s)   Fees and Revenue Record(s)

Transaction Record(s)

Transaction Pricing Record(s)

1 x Fees and Revenue Record, which is an "Aggregated Record" containing the value for; Total Discount Debit Amount + Gross Fee Amount (amounts to be deducted from the Gross Pay merchant).
The aggregated total reflects up to the Payment Summary Record level, where it is shown in the Payment Adjustment Amount field.
The Fees and Revenues Record will only be included in the GRRCN file on the day the debit is taken from the merchant's account.

Transaction Pricing data included for informational purposes only.
Amounts are not deducted from the Gross Payment Amount; Gross Payment Amount and Net Payment Amount are the same value.
Includes the Pay in Gross Service Fee and Discount Amount.
Will be recorded at the Transaction Pricing Level and be reflected up to the Submission Record and the Payment Summary Record for a given day.

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Data Structure

2.4 Gross Pay International Record Hierarchy/Functionality

Net Pay and Gross Pay settlement types are identified within the GRRCN File by the code used in the 'Settlement Account Type Code' field.

Net Pay GRRCN File Records:

- Summary Record:
  Settlement Account Type Code (Field #3) = 002 (Primary)

- Submission, Transaction, Transaction Pricing, Chargeback and Adjustment Records:
  Settlement Account Type Code (Field #3) = 002 (Primary)

Gross Pay GRRCN File Records:

- Summary Record:
  Settlement Account Type Code (Field #3) = 002 (Primary) or 001 (Discount) or 004^ (Chargeback)

- Submission, Transaction, Transaction Pricing, Chargeback and Adjustment Records:
  Settlement Account Type Code (Field #3) = 002 (Primary) or 001 (Discount) or 004^ (Chargeback)

Settlement Account Type Code Descriptions:

- 002 (Primary):
  Represents the primary settlement account to which payments are made/deducted.

- 001 (Discount):
  Represents the Discount settlement account to which discount/fees/chargebacks^/ adjustments are deducted.

- 004^ (Chargeback)
  Represents the Chargeback settlement account to which chargebacks are deducted.

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^If the Chargebacks are to be deducted from the same settlement account as used for Discount/Fees, then the Chargeback Record/s will be included under the '001' Summary Record and there will not be additional '004' Summary Record/s. If the setup is 'Discount Only' then Chargebacks will be applied daily on the '002' Summary Record.

Data Structure

2.4.1   GRRCN File Functionality for Net Pay

Settlement Account Type Code shown in red.

Daily Net Pay GRRCN File
Header Record
Summary Record (002)
Submission Record (002)
Transaction Record (002)
Transaction Pricing Record (002)
Chargeback Record (002)
Adjustment Record (002)
Trailer Record

Net Pay GRRCN File for a single day can contain:

- Multiple Summary Records that can each contain multiple Submission, Transaction, Transaction Pricing, Chargeback, Adjustment Records.

- The Summary Record (002) will contain the Payment Net Amount and Payment Gross Amount as different values:

  - Net Amount = With fees deducted

  - Gross Amount = Without fees deducted.

- The Transaction Pricing Records (002) will contain the Fees charged for the relevant transaction.

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Data Structure

2.4.2   GRRCN File Functionality for Gross Pay (Discount and Chargeback #1)

Fees/Adjustments + Chargebacks are deducted from separate settlement accounts on a monthly basis.

Settlement Account Type Codes shown in red.

Daily Gross Pay GRRCN File (Discount and Chargeback 1)

Header Record
  Summary Record (002)
    Submission Record (002)
      Transaction Record (002)
        Transaction Pricing Record (002)
    Adjustment Record (002)#
Trailer Record

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Monthly Gross GRRCN Pay File (Discount and Chargeback 1)

Header Record
  Summary Record (001)
    Submission Record (001)
      Transaction Record (001)
      Transaction Pricing Record (001)
    Adjustment Record (001)#
  Summary Record (004)
    Chargeback Record (004)#
  Summary Record (002)
    Submission Record (002)
      Transaction Record (002)
        Transaction Pricing Record (002)
    Adjustment Record (002)#
Trailer Record

#The Adjustment Record can be under both '002' and '001' Settlement Account Type Codes depending on the reason of adjustment. Therefore, Adjustment Records can appear in both the Daily (amount deducted on that day) and Monthly files (amount deducted on a monthly basis).

#Note there may be more than one '001' / '004' Summary Record/s depending on the hierarchy structure of the Raw Data File customer.

Data Structure

2.4.2 GRRCN File Functionality for Gross Pay (Discount and Chargeback #1) (continued)

Gross Pay GRRCN File can have:

- On the date the Discount/Fees/Chargebacks are deducted, there will be:

  - Additional* Summary Record/s with a settlement account type code = '001'.

    The '001' Summary Record will contain details of the discount/fee amounts to be deducted and also the relating Submission, Transaction & Transaction Pricing Records (001) from which the amounts relate to. Note that '001' Submission, Transaction & Transaction Pricing Records are a duplicate (informational) of the Records contained in previous daily GRRCN Files. The '001' Summary Record can also contain Adjustment Records.

  - Additional* Summary Record/s with a settlement account type code = '004'.

    The '004' Summary Record will contain details of the Chargeback/s to be deducted and also the relating Chargeback Records (004) from which the amounts relate to.

  - Field #8, "Payment Net Amount", in the '001'/'004' Summary Records equates to the value that will be deducted for Fees/Adjustments/Chargebacks charged as per the previous billing cycle.

- The '002' Records represent the daily BAU reconciliation date (as per 'Daily Gross Pay GRRCN' records above).

- The '002' Summary Record will contain the Payment Net Amount and Payment Gross Amount as the same value, unless there are Adjustments# deducted on the daily payment.

- The '002' Transaction Pricing Records will contain the Fees to be charged (informational only). These fees will be deducted as per the billing cycle.

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#The Adjustment Record can be under both '002' and '001' Settlement Account Type Codes depending on the reason of adjustment. Therefore, Adjustment Records can appear in both the Daily (amount deducted on that day) and Monthly files (amount deducted on a monthly basis).

#Note there may be more than one '001' / '004' Summary Record/s depending on the hierarchy structure of the Raw Data File customer.

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2.4.3   GRRCN File Functionality for Gross Pay (Discount and Chargeback #2)

Discount Fees/Adjustments/Chargebacks are deducted from the same settlement account on a monthly basis.

Settlement Account Type Codes shown in red.

Daily Gross Pay GRRCN File (Discount and Chargeback 2)

Header Record
    Summary Record (002)
        Submission Record (002)
            Transaction Record (002)
                Transaction Pricing Record (002)
        Adjustment Record (002)#
Trailer Record

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Monthly Gross GRRCN Pay File (Discount and Chargeback 2)

Header Record
    Summary Record (001)
        Submission Record (001)
            Transaction Record (001)
            Transaction Pricing Record (001)
        Adjustment Record (001)#
        Chargeback Record (001)
    Summary Record (002)
        Submission Record (002)
            Transaction Record (002)
                Transaction Pricing Record (002)
        Adjustment Record (002)#
Trailer Record

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#The Adjustment Record can be under both '002' and '001' Settlement Account Type Codes depending on the reason of adjustment. Therefore, Adjustment Records can appear in both the Daily (amount deducted on that day) and Monthly files (amount deducted on a monthly basis).

#Note there may be more than one '001' / '004' Summary Record/s depending on the hierarchy structure of the Raw Data File customer.

2.4.3　GRRCN File Functionality for Gross Pay (Discount and Chargeback #2) (continued)

Gross Pay GRRCN File can have:

- On the date the Discount/Fees/Chargebacks are deducted, there will be:

   - Additional* Summary Record/s with a settlement account type code = '001'.

     The '001' Summary Record will contain details of the discount/fee/chargeback/adjustment amounts to be deducted and also the relating Submission, Transaction & Transaction Pricing Records (001) from which the amounts relate to. Note that '001' Submission, Transaction & Transaction Pricing Records are a duplicate (informational) of the Records contained in previous daily GRRCN Files. The '001' Summary Record can also contain Chargeback and Adjustment Record/s detailing the Chargeback/s and Adjustments to be deducted.

   - Field #8, "Payment Net Amount", in the '001' Summary Records equates to the value that will be deducted for Fees/Adjustments/Chargebacks charged as per the previous billing cycle.

- . The '002' Records represent the daily BAU reconciliation date (as per 'Daily Gross Pay GRRCN' records above).

- The '002' Summary Record will contain the Payment Net Amount and Payment Gross Amount as the same value, unless there are Adjustments# deducted on the daily payment.

- The '002' Transaction Pricing Records will contain the Fees to be charged (informational only). These fees will be deducted as per the billing cycle.

#The Adjustment Record can be under both '002' and '001' Settlement Account Type Codes depending on the reason of adjustment. Therefore, Adjustment Records can appear in both the Daily (amount deducted on that day) and Monthly files (amount deducted on a monthly basis).

#Note there may be more than one '001' / '004' Summary Record/s depending on the hierarchy structure of the Raw Data File customer.

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Data Structure

2.4.4   GRRCN File Functionality for Gross Pay (Discount Only)

Only Discount Fees are deducted from a separate settlement account on a monthly basis. Any Chargebacks/Adjustments are applied daily.

.Settlement Account Type Codes shown in red.

Daily Gross Pay GRRCN File (Discount Only)

Header Record
    Summary Record (002)
        Submission Record (002)
            Transaction Record (002)
                Transaction Pricing Record (002)
        Chargeback Record (001)~
        Adjustment Record (002)#
Trailer Record

.

Monthly Gross GRRCN Pay File (Discount Only)

Header Record
    Summary Record (001)
        Submission Record (001)
            Transaction Record (001)
            Transaction Pricing Record (001)
        Adjustment Record (001)#
        Chargeback Record (001)
    Summary Record (002)
        Submission Record (002)
            Transaction Record (002)
                Transaction Pricing Record (002)
        Chargeback Record (002)~
        Adjustment Record (002)#
Trailer Record

~For 'Discount Only' Gross Pay setups, Chargebacks are deducted from the daily settlements. Therefore, the Chargeback Records will be included in the daily file under the '002' Settlement Account Type Code.

#Note there may be more than one '001' Summary Record depending on the hierarchy structure of the Raw Data File customer.

Data Structure

2.4.4   GRRCN File Functionality for Gross Pay (Discount Only) (continued)

Gross Pay GRRCN File can have:

- On the date the Discount/Fees/Chargebacks are deducted, there will be:

    - Additional* Summary Record/s with a settlement account type code = '001'.

        The '001' Summary Record will contain details of the discount/fee amounts to be deducted and also the relating Submission, Transaction & Transaction Pricing Records (001) from which the amounts relate to. Note that '001' Submission, Transaction & Transaction Pricing Records are a duplicate (informational) of the Records contained in previous daily GRRCN Files.

    - Field #8, "Payment Net Amount", in the '001' Summary Records equates to the value that will be deducted for Fees charged as per the previous billing cycle.

- The '002' Records represent the daily BAU reconciliation date (as per 'Daily Gross Pay GRRCN' records above).

- The '002' Summary Record will contain the Payment Net Amount and Payment Gross Amount as the same value, unless there are Adjustment/Chargebacks deducted on the daily payment.

- The '002' Transaction Pricing Records will contain the Fees to be charged (informational only). These fees will be deducted as per the billing cycle.

_____

[#]For 'Discount Only' Gross Pay setups, Chargebacks are deducted from the daily settlements. Therefore, the Chargeback Records will be included in the daily file under the '002' Settlement Account Type Code.

[#]Note there may be more than one '001' Summary Record depending on the hierarchy structure of the Raw Data File customer.

Data Structure

2.4.5 GRRCN File Functionality for Daily Gross Pay for Mexico Market

Merchants in the Mexico Market will have the option to be paid either in Net (default) or Daily Gross Pay.

This applies only to the Mexico Market.

Net Pay

This is the process in use today:

• Merchant/Partner submits a batch of transactions.

• American Express processes the batch and issues the Net Payment to the Merchant/Partner.

 - The Net Amount is calculated by taking the Submitted Batch Amount, and subtracting the Discount, Fees, Chargebacks, and Adjustments. The result is the Net Amount.

Daily Gross Pay

If the Daily Gross Pay option is selected:

• The Merchant/Partner will receive two separate settlement actions to the Merchant/Partner Bank each day:

 - Primary (002) Gross Submission Amount less Chargebacks, and

 - Secondary (001) Discount & Fees

• The Primary and Secondary settlement actions can be to the same or separate Merchant/Partner Bank Accounts.

GRRCN Raw Data - Daily Gross Pay

When Daily Gross Pay is active in the GRRCN Raw Data file, the Settlement Account Type used for each settlement action can be identified based on the GRRCN, Field 3 - Settlement Account Type Code:

• Summary Record:
Settlement Account Type Code (Field#3) = 002 (Primary) or 001 (Discount)

• Submission, Transaction, Transaction Pricing, Chargeback and Adjustment Records:
Settlement Account Type Code (Field#3) = 002 (Primary) or 001 (Discount)

Data Structure

2.4.5   GRRCN File Functionality for Daily Gross Pay for Mexico Market (continued)

```
Header Record
    Summary Record (002)
        Submission Record (002)
            Transaction Record (002)
                Transaction Pricing Record (002)
            Adjustment Recor (002)¹
            Chargeback Recor (002)²
    Summary Record (001)
        Submission Record (001)
            Transaction Record (001)
                Transaction Pricing Record (001)
            Adjustment Recor (001)¹
            Chargeback Recor (001)²
    Trailer Record
```

- The Adjustment Record can be under both '002' and '001' Settlement Account Type Codes depending on the reason of adjustment.

- The Chargeback Record can appear under both '002' and '001' Settlement Account Type Codes. If a Discount Amount is applicable to a specific Chargeback Record, it can appear under '001'.

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Data Structure

2.5   Field Types

The following field types are used within this file specification. Fields within the format are named either "numeric" or "alphanumeric" in this specification.

Alphanumeric fields are left-aligned and space-filled where necessary.

Alphanumeric fields can contain the following 'special' data/characters. **Note:** This is not an exhaustive list. Allow for all "special characters".

(	)	+	-	_	,	.	/	\	0-9	a-z	A-Z	'	"	"	Space
!	£	$	%	^	&	*	{	}	[	]	#	@	;	:	=

Numeric fields are right-aligned with leading zeros where necessary.

Filler Fields are restricted for future use. Please refrain from coding into your application as American Express reserves the right to make changes. Hard-coding to this field may result in file failures*.

* Also applies to hard coding other fields where codes and descriptions are liable to changes.

Cardmember Number Masking

For the Cardmember Number field in the GRRCN Data file, the following options are available:

- Full Card Number provided, e.g. 123456789871234
- Partial Card Number masking, e.g. 123456XXXXX1234
- Last 4 only Card Number masking, e.g. XXXXXXXXXXX1234

If you require the Card Masking functionality switched on, contact your American Express Local Manager.

2.6   Amount Values

Most amount values within the file are always expressed as follows:

Alphanumeric (1) Numeric (15)

The format for amount fields is that they are 16 bytes in length in CNNNNNNNNNNNNNNN format, where C = an alphanumeric value which indicates whether the amount is a credit or debit value. In the case of a credit amount a character space will appear in this position. In the case of a debit amount a minus ('-') will be in this position. When the use of the minus ('-') differs it will be noted in that field description.

The numeric part of the field will be right-aligned with leading zeros. Two decimal places are assumed though this will vary according to currency. A detailed list of currencies including codes and decimal places is included as part of the Global Codes & Information Guide.

2.6 Amount Values (continued)

For example:

Positive amount 45,567.00 GBP = ~000000004556700 where ~ represents a space.

Additionally Discount Amount (Field #17) and Fee Amount (Field #19) within the Transaction Pricing Record include six decimal places and are expressed as follows:

Alphanumeric (1) Numeric (21)

The format of these fields is:

Position 1 (1) is a signed field and will be either a space for a credit amount or a '-' sign for a debit amount.

Positions 2-16 (15) are whole numbers. Positions 17-22 (6) are decimal places (e.g., -00000000000056789000 represents a debit amount of 56.789).

2.7 Rate Values

Rates such as discount rate are expressed in the following way*:

Alphanumeric (1) Numeric (6)

The format is a signed, numeric field with five decimal places implied. The percentage value is converted to a decimal value. Detailed layout is below.

`SWDDDDD`

`S` = the sign indicating whether the rate is positive or negative. A minus ('-') means a negative value and a space (indicated using '~' below) represents a positive value. **Note:** There will never be a scenario where a 'negative' rate is used to calculate the fee as a % of a transaction. Instead, where a negative value appears in the Rate field it represents the rate being related to a Tax Rate applied.

`W` = whole number position
`DDDDD` = decimal place positions
For example:

Rate	Decimal Value	Displayed in File
+03.300%	+0.03300	~003300

*Note that the rate value is expressed differently for the Tax Rate field in the Argentina Tax Record (Field #11). The rate value for this field is expressed as an <u>actual percentage</u>.

Leading sign (1), whole numbers (13) and decimal places (6). Right aligned with leading zeros.

For example:

Rate	Displayed in File
+21%	~0000000000021000000
+21.123446%	~0000000000021123446

Data Structure

Data Structure

2.8   File Formats

The Raw Data File is available in the following formats:

- **Fixed format** - Each column has a fixed width, specified in characters, which determines the maximum amount of data it can contain. No delimiters are used to separate the fields in the file.

- **Tab Delimited format** - tab separated values.

- **Comma (CSV) Delimited format** - comma separate values.

Fields within CSV and Tab Delimited File Formats are encapsulated by double quotes:

```
"CHARGEBACK","1040658940","","200F0731","20160720","USD","1040658940",
"CHARGEBACK","1040658940","","200F0731","20160720","USD","1040658940",
"CHARGEBACK","1040658940","","200F0731","20160720","USD","1040658940",
"CHARGEBACK","1040658940","","200F0731","20160720","USD","1040658940",
```

A backslash '\' acts as an escape character, examples below:

```
INPUT TEXT                                    OUTPUT TEXT
DEBIT <FOR> "FRAUDULENT" TRANSACTION          "DEBIT <FOR> \"FRAUDULENT\" TRANSACTION"
DEBIT: \FOR /FRAUDULENT {TRANSACTION}         "DEBIT: \\FOR /FRAUDULENT {TRANSACTION}"
DEBIT FOR - 'FRAUDULENT' +$1.00 TRANSACTION   "DEBIT FOR - 'FRAUDULENT' +$1.00 TRANSACTION"
DÉBÎT FÔR FRÂÛDÛLÊNT, TRÂNSÂÇTÏÔN             "DÉBÎT FÔR FRÂÛDÛLÊNT, TRÂNSÂÇTÏÔN"
DEBIT (FOR) [FRAUDULENT] TRANSACTION          "DEBIT (FOR) [FRAUDULENT] TRANSACTION"
```

Data Structure

2.9   File Frequency

The Raw Data GRRCN File is available as daily file frequency only.

The direction for users of the GRRCN file is to expect at least one file per day and not to code to receive the file by a certain time of day. By coding this way users can minimize their impact in the result of a delayed file (file transmitted beyond the market cut-off time).

To ensure correct processing of files received, refer to Field 4 Sequential Number in the Header Record. If this is duplicated on more than one file, then it means the file/s are duplicated and can be ignored.

Note: An 'empty file' may be sent when there are no payments on a given day.

In August 2023, Merchants with Merchant Numbers in the 092/MCCY market who were receiving a combined deposit each week will now receive separate deposits.

2.10   Ad Hoc Files

An Adhoc request will create a separate file for the start and end dates specified, with one Header Record and one Trailer Record. The Adhoc file does not contain multiple headers and trailers for each payee SE. The payee SEs + payments are divided by the Summary Records.

The Adhoc file would be created based on the most recent GRRCN version of the specification format (i.e., if any updates to the file specification format have been made (new fields, etc.) between original dates from which an Adhoc is requested, these updates will be included in the Adhoc file sent).

The Adhoc file will be sent separately to the BAU daily GRRCN file/s (i.e., Merchant will receive the Adhoc GRRCN file, in addition to the BAU GRRCN file/s they receive).

The Merchants can distinguish the Adhoc file from the daily file by referring to the Sequence Number in the Header (Field #4) and Trailer (Field #2) Records. Sequence Number of a daily file is all numeric (i.e., 0000000004) while that of an Adhoc file has a prefix 'A' (i.e., A000000004).

Data Structure

2.11   Retransmission Requests

"Retransmission" is to re-send a copy of the exact single file as was previously sent on a specific date. It would literally be the prior file that is sent to the Merchant, exactly as it was before, no changes.

When a GRRCN file is retransmitted, it will be sent separately to the BAU daily GRRCN file/s (i.e., Merchant will receive the retransmitted GRRCN file, in addition to the BAU GRRCN file/s they receive).

Every time American Express creates a BAU file, the Sequential Number (Field #4 Header Record) increments. When retransmitting an old file, it will still have the Sequential Number of the original file. If for a particular day a Retransmission is requested, the Merchant will receive two files - The file with the lower Sequential Number is the Retransmitted file. The File Creation Date (Field #2 Header Record) and the File Creation Time (Field #3 Header Record) in the Retransmission File Header Record will also be the same as the original file.

For both the Adhoc and Retransmission - the filename received in a Secure File Transfer (SFT) will have a timestamp/date which will be the date/time the file is sent (not the date/time of the file that was originally sent).

2.12 Version Control

File versioning for the GRRCN file format allows American Express to maintain one or more different versions of the file layout. This allows updates to be released without impacting the end users.

A new version of the GRRCN file layout will be documented in the subsequent GRRCN file specification document in Apr/Oct. Any differences between the file versions will be highlighted in the specification document in the Appendix, Section 13.4 Version Control Table. Differences between specific data fields will be highlighted in the relevant field descriptions.

A Raw Data Notification of Specification Changes (RDNOSC) will be released whenever there is a new version released. The RDNOSC will contain relevant details of the updates included in the new version along with timelines confirming (if applicable) how long older versions will be supported for and when users are expected to move to the new version.

The current version of the GRRCN file end users receive can be identified by using Field 7 in the Header Record: File Version Number.

To move on to a new version of the GRRCN file layout, contact the American Express Help Desk or your American Express representative.

Data Structure

Data Structure

2.13 How to Calculate Transaction Pricing Fees to the Submission (SOC) and Payment (Summary Record) Level

Fees and Rounding

American Express calculates fees at the transaction level to six (6) decimal places. Therefore in the Transaction Pricing Records you will see all fee amounts presented in this way to six (6) decimal places - also refer to Section 2.6 Amount Values.

In order to convert these six (6) decimal Transaction Pricing Fee values into a billable currency value, a rounding process is applied. For each individual Submission (SOC), fee amounts are grouped and rounded by each fee code/pricing type applied.

This process enables transaction discounts and fee amounts to be calculated (with the appropriate decimalization for the settlement currency) at the Submission (SOC) Record level and into the Summary (Payment) Record. See the following calculation process.

Calculation Process

In order to calculate the total pricing fees within a GRRCN file to the Submission and Summary (Payment) Record level, you will need to 'group' the transaction pricing records by fee code/pricing type at the Submission (SOC) level using the following calculation steps:

1. Group the pricing records by Submission (SOC) Record.

2. Group by fee code/rate (Transaction Pricing Record, Field 15 Fee code, Field 18 Discount Rate).

   a. Fixed Fees with no rate (0%) are treated as a single Fee Rate 'group' per Submission (SOC).

3. Get the sum of the fee amounts (Transaction Pricing Record, Field 17 Fee Amount, Field 19 Discount Amount).

4. Convert into decimal form.

5. Round into two (2) decimals per fee code (or appropriate decimal places for the appropriate currency).

6. Get the total at Submission (SOC) level.

   a. This matches with the discount + fee of the Submission Record (Submission Record, Field 16 Submission Discount Amount).

7. Get the grand total at the Summary (Payment) Record level.

   a. This matches with the discount + fee of the Summary Record (Summary Record, Field 10 Payment Discount Amount).

See the table on the next page.

2.13 How to Calculate Transaction Pricing Fees to the Submission (SOC) and payment (Summary Record) Level (continued)

Calculating Pricing Fees by Submission Record for Summary Record Totals

(1) Group by Submission (SOC)	SOC #1		SOC #2			SOC #3		
(2) Group by Fee Code/Rate (Discount Fee Code/Rate)	Fee Code #1 e.g. A1	Fee Code #2 e.g. 5Q	Fee Code #1 e.g. A1	Fee Code #2 e.g. 5Q	Fee Code #3 e.g. TR	Fee Code #1 e.g. A1	Fee Code #2 e.g. 5Q	Fee Code #3 e.g. TR
	Fee Rate #1 e.g. 001050	Fee Rate #2 e.g. 000400	Fee Rate #1 e.g. 001050	Fee Rate #2 e.g. 000400	Fee Rate #3 e.g. 000000	Fee Rate #1 e.g. 001050	Fee Rate #2 e.g. 000400	Fee Rate #3 e.g. 000000
Individual Transaction Fee/ Discount Values (Six (6) Decimal Places)	1234123	2563456	6599500 834500 -35672500 12182500	2576000 356000 -7780000 5260000	25452500	462500 27512400 1533015 -31168000 56416000	150000 8275200 454720 -7164000 12768000	27232000
(3) Total Per Fee Group (Six (6) Decimal Places)	1234123	2563456	-16056000	412000	25452500	54755915	14483920	27232000
(4) Total Per Fee Group (Decimal Form)	1.234123	2.563456	-16.056	0.412	25.4525	54.755915	14.48392	27.232
(5) Total Per Fee Group (Round to two (2) decimals*)	**1.23**	**2.56**	**-16.06**	**0.41**	**25.45**	**54.76**	**14.48**	**27.23**
(6) Total Per Submission Record	**3.79**		**9.80**			**96.47**		
(7) Grand Total (Summary Record)	**110.06**							

*Rounding to number of decimal places as relevant for currency.

Data Structure

Data Structure

2.14   Sample Files

The GRRCN sample files are available in the document 'Global Reconciliation (GRRCN) Technical File Samples'. This document is attached. To view, please ensure you download a copy of the GRRCN specification (link not available when viewing spec online) and then access via the 'View File Attachments' link.

3.0   Header Record

The Header Record is the first record in the file and contains basic file information, such as the file creation date and time, file name and file ID.

The record is intended for use by the customer if balancing and control functions are required. See Section 12.0 Trailer Record.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	28
2	FILE CREATION DATE	8 bytes	Alphanumeric	11-18	28
3	FILE CREATION TIME	6 bytes	Alphanumeric	19-24	29
4	SEQUENTIAL NUMBER	10 bytes	Alphanumeric	25-34	29
5	FILE ID	10 bytes	Alphanumeric	35-44	30
6	FILE NAME	20 bytes	Alphanumeric	45-64	30
7	FILE VERSION NUMBER	4 bytes,	Alphanumeric	65-68	31
8	FILLER	732 bytes	Alphanumeric	69-800	31

Header Record

3.0   Header Record (continued)

Field 1	RECORD TYPE
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	`HEADER`
Description:	This field contains the Record identifier, which will always be "`HEADER`" for the Header Record.

Field 2	FILE CREATION DATE
Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	11-18
Constant:	None
Description:	This field contains the File Creation Date.
	The format is: `YYYYMMDD`
	Where:
	`YYYY` = Year
	`MM` = Month
	`DD` = Day

Header Record

3.0   Header Record (continued)

Field 3	**FILE CREATION TIME**

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	19-24
Constant:	None
Description:	This field contains the File Creation Time (24-hour format), when the file was created based in Mountain Standard Time (MST).
	The format is: HHMMSS
	Where:
	HH = Hours
	MM = Minutes
	SS = Seconds

Field 4	**SEQUENTIAL NUMBER**

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	25-34
Constant:	None
Description:	This field contains a Sequential Number, where each time a file is sent it will be incrementally higher than that in the previous file. It is intended to identify whether the file is a duplicate and ensure there has been no missing file.
	A sequential number with a prefix of "A" indicates an Adhoc file.

Header Record (sidebar)

3.0   Header Record (continued)

Field 5	FILE ID
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	35-44
Constant:	GRRCN
Description:	This field contains an American Express File ID, which will always be "GRRCN" for the Global Raw Data Reconciliation File.

Field 6	FILE NAME
Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	45-64
Constant:	None
Description:	This field contains the raw data profile name chosen by the consumer of this service. It is established during the file setup process and is intended to assist in recognizing the file.

Header Record

3.0　　Header Record (continued)

Field 7	FILE VERSION NUMBER
Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	65-68
Constant:	None
Description:	This field contains the version of the raw data format being consumed by the customer.
	Refer to Section 2.12 Version Control for details on file versioning and the Appendix, Section 13.4 Version Control Table for full details on file layout versions available and the differences between each version.

Field 8	FILLER
Length of Field:	732 bytes
Field Type:	Alphanumeric
Field Position:	69-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

Header Record

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Summary Record

4.0 Summary Record

The Summary Record contains details of the payment or settlement, which represents a credit or debit to the customer's account.

Note: This section shows two tables. Use the first table for v2.01 and v3.01 of the file. Use the second table for v4.01, which includes one (1) new field. The field layouts include all fields.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	35
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	35
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	36
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	37
5	PAYMENT DATE	8 bytes	Numeric	39-46	38
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	38
7	UNIQUE PAYMENT REFERENCE NUMBER	18 bytes	Alphanumeric	50-67	39
8	PAYMENT NET AMOUNT	16 bytes	Alphanumeric	68-83	40
9	PAYMENT GROSS AMOUNT	16 bytes	Alphanumeric	84-99	41
10	PAYMENT DISCOUNT AMOUNT	16 bytes	Alphanumeric	100-115	42
11	PAYMENT SERVICE FEE AMOUNT	16 bytes	Alphanumeric	116-131	43
12	PAYMENT ADJUSTMENT AMOUNT	16 bytes	Alphanumeric	132-147	44
13	PAYMENT TAX AMOUNT	16 bytes	Alphanumeric	148-163	45
14	OPENING DEBIT BALANCE AMOUNT	16 bytes	Alphanumeric	164-179	46
15	PAYEE DIRECT DEPOSIT NUMBER	17 bytes	Alphanumeric	180-196	47
16	BANK ACCOUNT NUMBER	34 bytes	Alphanumeric	197-230	48
17	INTERNATIONAL BANK ACCOUNT NUMBER	34 bytes	Alphanumeric	231-264	48
18	BANK IDENTIFIER CODE	15 bytes	Alphanumeric	265-279	49
19	FILLER	521 bytes	Alphanumeric	280-800	49

Summary Record

4.0   Summary Record (continued)

This table applies to v4.01 file formats only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	35
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	35
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	36
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	37
5	PAYMENT DATE	8 bytes	Numeric	39-46	38
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	38
7	UNIQUE PAYMENT REFERENCE NUMBER	18 bytes	Alphanumeric	50-67	39
8	PAYMENT NET AMOUNT	16 bytes	Alphanumeric	68-83	40
9	PAYMENT GROSS AMOUNT	16 bytes	Alphanumeric	84-99	41
10	PAYMENT DISCOUNT AMOUNT	16 bytes	Alphanumeric	100-115	42
11	PAYMENT SERVICE FEE AMOUNT	16 bytes	Alphanumeric	116-131	43
12	PAYMENT ADJUSTMENT AMOUNT	16 bytes	Alphanumeric	132-147	44
13	PAYMENT TAX AMOUNT	16 bytes	Alphanumeric	148-163	45
14	OPENING DEBIT BALANCE AMOUNT	16 bytes	Alphanumeric	164-179	46
15	PAYEE DIRECT DEPOSIT NUMBER	17 bytes	Alphanumeric	180-196	47
16	BANK ACCOUNT NUMBER	34 bytes	Alphanumeric	197-230	48
17	INTERNATIONAL BANK ACCOUNT NUMBER	34 bytes	Alphanumeric	231-264	48
18	BANK IDENTIFIER CODE	15 bytes	Alphanumeric	265-279	49
19	PAYMENT STATUS	1 byte	Alphanumeric	280-280	50
20	FILLER	520	Alphanumeric	281-800	51

4.0   Summary Record (continued)

Field 1	**RECORD TYPE**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	SUMMARY
Description:	This field contains the Record identifier, which will always be "SUMMARY" for the Summary Record.

Field 2	**PAYEE MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

4.0 Summary Record (continued)

Field 3	SETTLEMENT ACCOUNT TYPE CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.

Valid values include the following:

`002` = Primary

`001` = Discount

`004` = All Chargebacks

If unused, this field will be space filled (fixed format) or blank (delimited formats).

Summary Record

4.0   Summary Record (continued)

Field 4	AMERICAN EXPRESS PAYMENT NUMBER

Length of Field: 10 bytes

Field Type: Alphanumeric

Field Position: 29-38

Constant: None

Description: This field contains the American Express-assigned Payment/Settlement Number.

If an account is in a Debit Balance status, when this field is populated will vary based on Country/Service Center.

The field will be blank for all Countries/Regions with the exceptions of United States, Canada, and MCCY.

When the field will be populated (during Debit Balance) will change based on the below timeline:

Month/Year	Region	Country
Oct. 2024	EMEA	Germany, Austria, Sweden, Finland
Mar. 2024	EMEA	United Kingdom, Belgium, Luxembourg, Netherlands
Aug. 2024	LAC	Mexico
Jul. 2025	APAC	Australia, New Zealand
Oct. 2025	EMEA	France, Spain, Switzerland
Feb. 2026	APAC	Hong Kong, Singapore
Jun. 2026	APAC	Japan
Jun. 2026	LAC	Argentina

Summary Record

4.0 Summary Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.

The format is: `YYYYMMDD`

Where:

`YYYY`	=	Year
`MM`	=	Month
`DD`	=	Day

*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

Summary Record

4.0   Summary Record (continued)

Field 7	**UNIQUE PAYMENT REFERENCE NUMBER**
Length of Field:	18 bytes
Field Type:	Alphanumeric
Field Position:	50-67
Constant:	None
Description:	This field contains a Unique Payment Reference (UPR) reserved for use by specific Merchants. If unused, this field will be character space filled (fixed format) or blank (delimited formats).

Summary Record

4.0   Summary Record (continued)

Field 8	PAYMENT NET AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	68-83
Constant:	None
Description:	This field contains the actual Payment or Net Amount, expressed in the Payment (Settlement) currency. This is an amount credited to the payee's account for the activities listed in the detail submission records. Will be signed negative to represent a debit amount.

Calculation for Payment Net Amount = Payment Gross Amount - Payment Discount Amount - Payment Service Fee Amount - Payment Tax Amount + Payment Adjustment Amount + Opening Debit Balance Amount.

The following is applicable to Argentina market only - Payment Net Amount = Payment Gross Amount - Payment Discount Amount - Payment Service Fee Amount - Payment Tax Amount + Payment Adjustment Amount - Total Tax Amount from Tax Records + Opening Debit Balance Amount.

The format for all amount fields is that they are 16 bytes in length in `CNNNNNNNNNNNNNNN` format.

`C` = an alphanumeric value which indicates whether the amount is a credit or debit value. In the case of a credit amount a character space will appear in this position. In the case of a debit amount a minus ('-') will be in this position.

`N` = Numeric value right aligned with leading zeros. Assumed two decimal places but will vary according to currency. Refer to the *Global Codes & Information Guide*.

4.0   Summary Record (continued)

Field 9	**PAYMENT GROSS AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	84-99
Constant:	None
Description:	This field contains the Payment Gross Amount which is the sum of all the submission gross amounts (Field 15, Submission Record) included in this payment/settlement, expressed in the Payment (Settlement) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

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Summary Record

4.0 Summary Record (continued)

Field 10	**PAYMENT DISCOUNT AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	100-115
Constant:	None
Description:	This field contains the total Discount Amount for the payment/settlement which is the sum of all the submission discount amounts (Field #16, Submission Record) included in this payment/settlement, expressed in the Payment (Settlement) currency. For a normal settlement where American Express makes a credit payment to the Merchant's account, the payment discount amount will be signed positive. If the settlement results in a debit to the Merchant's account (i.e., no payment is made) then the payment discount amount will be negative.
	For formats of amount values, see description in Section 2.6 Amount Values.
	For U.S. and Canada Merchants using Gross Pay, this field is for information purposes only. Aggregated Discount and Service Fees to be debited will be recorded in the Fees & Revenues Record on the date of debit from the Merchant's account.

Summary Record

4.0   Summary Record (continued)

Field 11	PAYMENT SERVICE FEE AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	116-131
Constant:	None
Description:	This field contains the Service Fee Amount which is the sum of all the submission service fee amounts (Field #17, Submission Record) included in this payment/settlement, expressed in the Payment (Settlement) currency.

For a normal settlement where American Express makes a credit payment to the Merchant's account, any service fee amount will be signed positive. If the settlement results in a debit from the Merchant's account (i.e., no payment is made) then the payment service fee amount will be negative.

For formats of amount values, see description in Section 2.6 Amount Values.

For U.S. and Canada Merchants using Gross Pay, this field is for information purposes only. Aggregated Discount and Service Fees to be debited will be recorded in the Fees & Revenues Record on the date of debit from the Merchant's account.

Summary Record

4.0 Summary Record (continued)

Field 12	PAYMENT ADJUSTMENT AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	132-147
Constant:	None
Description:	This field contains the Payment Adjustment Amount which is the sum of all the Chargeback, Adjustment, Fees & Revenues (if applicable) Record Net Amounts included in this payment/settlement, expressed in the Payment (Settlement) currency. This reflects the net amount of all adjustment and chargeback records included in this summary. This field will be signed negative to represent a debit amount.
	For formats of amount values, see description in Section 2.6 Amount Values.

Summary Record

4.0   Summary Record (continued)

Field 13	PAYMENT TAX AMOUNT

Length of Field: 16 bytes

Field Type: Alphanumeric

Field Position: 148-163

Constant: None

Description: This field contains the Payment Tax Amount which is the sum of all the submission tax amounts (Field #18, Submission Record) in this payment/settlement, expressed in the Payment (Settlement) currency, which is only applicable to the following specific markets:

LAC	Mexico / Bahamas / Panama / Argentina
APAC	Australia / India
EMEA	Germany / Austria
Multi-Currency	Mexico / Australia

If not applicable, this field will be zero ("0") filled for both fixed and delimited formats.

For a normal settlement where American Express makes a credit payment to the Merchant's account, any tax amount will be signed positive. If the settlement results in a debit from the Merchant's account (i.e., no payment is made) then the payment tax amount will be negative.

For formats of amount values, see description in Section 2.6 Amount Values.

Summary Record

4.0   Summary Record (continued)

Field 14	**OPENING DEBIT BALANCE AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	164-179
Constant:	None
Description:	This field contains any current Debit Balance on the SE account for information, expressed in the Payment (Settlement) currency. If present this will always be signed as a negative amount.
	For formats of amount values, see description in Section 2.6 Amount Values.
	If not applicable, this field will be zero ("0") filled for both fixed and delimited formats.

Summary Record

4.0   Summary Record (continued)

Field 15	**PAYEE DIRECT DEPOSIT NUMBER**
Length of Field:	17 bytes
Field Type:	Alphanumeric
Field Position:	180-196
Constant:	None
Description:	This field contains the Payee's Direct Deposit Account Number to which the payment was transferred.
	This field is only used in the U.S. and Canada and will be space filled (fixed format) or blank (delimited) if not in this market or not available.
	Note: This number is always masked with zeros and only the last 4 digits are shown.

Summary Record

4.0　　Summary Record (continued)

Field 16	BANK ACCOUNT NUMBER
Length of Field:	34 bytes
Field Type:	Alphanumeric
Field Position:	197-230
Constant:	None
Description:	This field contains the ABA Bank Number to which the payment was transferred.
	This field is only used in the U.S. and Canada and will be character space filled (fixed format) or blank (delimited) if not in this market or not available.

Field 17	INTERNATIONAL BANK ACCOUNT NUMBER
Length of Field:	34 bytes
Field Type:	Alphanumeric
Field Position:	231-264
Constant:	None
Description:	This field is only used for markets where an International Bank Account Number (IBAN) is available. Otherwise it will be character space filled (fixed format) or blank (delimited) if not in this market or not available.

4.0   Summary Record (continued)

Field 18	**BANK IDENTIFIER CODE**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	265-279
Constant:	None
Description:	This field contains the Bank Identifier Code (BIC) of the bank/branch, also known as a "Swift Code".
	This field is only used for markets where a BIC is available. Otherwise it will be character space filled (fixed format) or blank (delimited) if not in this market or not available.

Field 19	**FILLER**
Length of Field:	521 bytes
Field Type:	Alphanumeric
Field Position:	280-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v2.01 and v3.01 file formats only.

Summary Record

Summary Record

4.0   Summary Record (continued)

These Fields 19-20 apply to v4.01 file formats only. If you are using v2.01 or v3.01, see Field 19 on the previous page.

Field 19	PAYMENT STATUS
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	280-280
Constant:	None
Description:	This field contains the Payment Status Code that identifies the status of the payment for which this record applies.

Valid values include the following:

P   =   Paid

R   =   Reissued Bank Reject

~   =   Released Other

F   =   Future/Pending (Only in Markets where Pending Paid functionality is available).

C   =   Collection (**Effective April 2025**)

This field applies to v4.01 file format only.

4.0   Summary Record (continued)

Field 20	**FILLER**
Length of Field:	520 bytes
Field Type:	Alphanumeric
Field Position:	281-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v4.01 file format only.

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Summary Record

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5.0   Tax Record

The Tax Record contains details of tax that will be charged to the Payment Summary Record.

Note: This record is only applicable for Argentina.

Length of Record: 800 bytes

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Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	54
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	54
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	55
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	55
5	PAYMENT DATE	8 bytes	Numeric	39-46	56
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	56
7	TAX TYPE CODE	2 bytes	Alphanumeric	50-51	57
8	TAX DESCRIPTION	64 bytes	Alphanumeric	52-115	57
9	TAX BASE AMOUNT	24 bytes	Alphanumeric	116-139	58
10	TAX PRESENT DATE	8 bytes	Alphanumeric	140-147	58
11	TAX RATE	20 bytes	Alphanumeric	148-167	59
12	TAX AMOUNT	24 bytes	Alphanumeric	168-191	60
13	FILLER	609 bytes	Alphanumeric	192-800	61

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Tax Record

5.0   Tax Record (continued)

Field 1	**RECORD TYPE**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	`TAXRECORD`
Description:	This field contains the Record identifier, which will always be "`TAXRECORD`" for the Tax Record(s).
	Note: This record is only applicable to the Argentina market.

Field 2	**PAYEE MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

5.0 Tax Record (continued)

Field 3	**SETTLEMENT ACCOUNT TYPE CODE**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.
	Valid values include the following:
	002 = Primary
	001 = Discount
	004 = All Chargebacks
	This field is only applicable in certain markets.
	If unused, this field will be space filled (fixed format) or blank (delimited formats).

Field 4	**AMERICAN EXPRESS PAYMENT NUMBER**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	29-38
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.
	Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

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5.0　　Tax Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.
	The date that funds are actually available to the payee's depository institution may differ from the date reported in this field.
	The format is: YYYYMMDD
	Where:
	YYYY　=　Year
	MM　　=　Month
	DD　　=　Day
	*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

Tax Record

5.0 Tax Record (continued)

Field 7	TAX TYPE CODE
Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	50-51
Constant:	None
Description:	This field contains a numerical value between 01 and 99 according to the description of tax.

Field 8	TAX DESCRIPTION
Length of Field:	64 bytes
Field Type:	Alphanumeric
Field Position:	52-115
Constant:	None
Description:	This field contains a description of the tax applied, which corresponds to the Tax Type Code field.

Note: there may be multiple descriptions for a single tax code. |

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5.0   Tax Record (continued)

Field 9	TAX BASE AMOUNT
Length of Field:	24 bytes
Field Type:	Alphanumeric
Field Position:	116-139
Constant:	None
Description:	This field contains the amount on which tax is applied.
	The format of the Tax Base Amount field value is: leading sign (1), whole numbers (13) and decimal places (10).

Field 10	TAX PRESENT DATE
Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	140-147
Constant:	None
Description:	This field contains the date when American Express pays the tax to the tax collector.
	The format is: `YYYYMMDD`
	Where:
	`YYYY` = Year
	`MM` = Month
	`DD` = Day

5.0   Tax Record (continued)

Field 11	TAX RATE

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	148-167
Constant:	None
Description:	This field contains the Tax Rate Percentage, which corresponds to the calculation of the tax Amount.
	This field is expressed as an actual percentage. The format of the Tax Rate field value is: leading sign (1), whole numbers (13) and decimal places (6). Right aligned with leading zeros.
	For example:

Rate	Displayed in File
+21%	~0000000000021000000
+21.123446%	~0000000000021123446
-5.05%	-0000000000005050000

Tax Record

5.0   Tax Record (continued)

Field 12	**TAX AMOUNT**
Length of Field:	24 bytes
Field Type:	Alphanumeric
Field Position:	168-191
Constant:	None
Description:	This field contains the amount of the tax.
	The Tax Amount is calculated as follows;
	Tax Base Amount * Tax Rate = Tax Amount.
	"Tax Rate" used in above calculation is a decimal value (i.e., Tax Base Amount = 1000, Tax Rate = 20%, Tax Amount = 200; 1000 * 0.2 = 200).
	The format of the Tax Amount field value is: leading sign (1), whole numbers (13) and decimal places (10).

5.0   Tax Record (continued)

Field 13	**FILLER**
Length of Field:	609 bytes
Field Type:	Alphanumeric
Field Position:	192-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

Tax Record

Tax Record

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6.0 Submission Record

The submission or summary of charge (SOC) record contains the summarized data for a batch of records of charge (ROCs).

Note: This section shows two tables. Use the first table for v2.01and v3.01 of the file. Use the second table for v4.01, which includes four (4) new fields. The field layouts include all fields.

This table applies to v2.01 and v3.01 file formats only.

Length of Record: 800 bytes

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	67
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	67
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	68
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	68
5	PAYMENT DATE	8 bytes	Numeric	39-46	69
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	69
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	70
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	71
9	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	73-80	72
10	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	81-95	73
11	SUBMISSION CURRENCY	3 bytes	Alphanumeric	96-98	73
12	SUBMISSION BRANCH ID	15 bytes	Alphanumeric	99-113	74
13	SUBMISSION EXCHANGE RATE	15 bytes	Numeric	114-128	75
14	SUBMISSION GROSS AMOUNT IN SUBMISSION CURRENCY	16 bytes	Alphanumeric	129-144	76
15	SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY	16 bytes	Alphanumeric	145-160	77
16	SUBMISSION DISCOUNT AMOUNT	16 bytes	Alphanumeric	161-176	78
17	SUBMISSION SERVICE FEE AMOUNT	16 bytes	Alphanumeric	177-192	79
18	SUBMISSION TAX AMOUNT	16 bytes	Alphanumeric	193-208	80
19	SUBMISSION NET AMOUNT	16 bytes	Alphanumeric	209-224	81
20	SUBMISSION DISCOUNT RATE	7 bytes	Alphanumeric	225-231	82
21	SUBMISSION TAX RATE	7 bytes	Alphanumeric	232-238	83
22	TRANSACTION COUNT	7 bytes	Numeric	239-245	83
23	TRACKING ID	11 bytes	Alphanumeric	246-256	84
24	INSTALLMENT NUMBER	5 bytes	Alphanumeric	257-261	84
25	ACCELERATION NUMBER	9 bytes	Alphanumeric	262-270	85
26	ORIGINAL SETTLEMENT DATE	8 bytes	Alphanumeric	271-278	85
27	ACCELERATION DATE	8 bytes	Alphanumeric	279-286	86
28	NUMBER OF DAYS IN ADVANCE	5 bytes	Character spaces	287-291	86

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Submission Record

6.0   Submission Record (continued)

This table applies to v2.01 and v3.01 file formats only (continued).

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Field Number	Field Name	Field Length	Field Type	Field Position	Page
29	PAYMENT ACCELERATION FEE AMOUNT	16 bytes	Alphanumeric	292-307	87
30	SUBMISSION ACCELERATION FEE NET AMOUNT	16 bytes	Alphanumeric	308-323	88
31	SUBMISSION DEBIT GROSS AMOUNT	16 bytes	Alphanumeric	324-339	89
32	SUBMISSION CREDIT GROSS AMOUNT	16 bytes	Alphanumeric	340-355	89
33	FILLER	445 bytes	Alphanumeric	356-800	90

6.0   Submission Record (continued)

This table applies to v4.01 file formats only.

Length of Record: 800 bytes

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Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	67
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	67
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	68
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	68
5	PAYMENT DATE	8 bytes	Numeric	39-46	69
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	69
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	70
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	71
9	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	73-80	72
10	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	81-95	73
11	SUBMISSION CURRENCY	3 bytes	Alphanumeric	96-98	73
12	SUBMISSION BRANCH ID	15 bytes	Alphanumeric	99-113	74
13	SUBMISSION EXCHANGE RATE	15 bytes	Numeric	114-128	75
14	SUBMISSION GROSS AMOUNT IN SUBMISSION CURRENCY	16 bytes	Alphanumeric	129-144	76
15	SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY	16 bytes	Alphanumeric	145-160	77
16	SUBMISSION DISCOUNT AMOUNT	16 bytes	Alphanumeric	161-176	78
17	SUBMISSION SERVICE FEE AMOUNT	16 bytes	Alphanumeric	177-192	79
18	SUBMISSION TAX AMOUNT	16 bytes	Alphanumeric	193-208	80
19	SUBMISSION NET AMOUNT	16 bytes	Alphanumeric	209-224	81
20	SUBMISSION DISCOUNT RATE	7 bytes	Alphanumeric	225-231	82
21	SUBMISSION TAX RATE	7 bytes	Alphanumeric	232-238	83
22	TRANSACTION COUNT	7 bytes	Numeric	239-245	83
23	TRACKING ID	11 bytes	Alphanumeric	246-256	84
24	INSTALLMENT NUMBER	5 bytes	Alphanumeric	257-261	84
25	ACCELERATION NUMBER	9 bytes	Alphanumeric	262-270	85
26	ORIGINAL SETTLEMENT DATE	8 bytes	Alphanumeric	271-278	85
27	ACCELERATION DATE	8 bytes	Alphanumeric	279-286	86
28	NUMBER OF DAYS IN ADVANCE	5 bytes	Character spaces	287-291	86

Submission Record

6.0   Submission Record (continued)

This table applies to v4.01 file formats only (continued).

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
29	PAYMENT ACCELERATION FEE AMOUNT	16 bytes	Alphanumeric	292-307	87
30	SUBMISSION ACCELERATION FEE NET AMOUNT	16 bytes	Alphanumeric	308-323	88
31	SUBMISSION DEBIT GROSS AMOUNT	16 bytes	Alphanumeric	324-339	89
32	SUBMISSION CREDIT GROSS AMOUNT	16 bytes	Alphanumeric	340-355	89
33	SUBMITTER ID	11 bytes	Alphanumeric	356-366	90
34	PAYMENT STATUS	1 byte	Alphanumeric	367	91
35	FILLER	433 bytes	Alphanumeric	368-800	92

Submission Record

6.0   Submission Record (continued)

Field 1	**RECORD TYPE**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	`SUBMISSION`
Description:	This field contains the Record identifier, which will always be "`SUBMISSION`" for the Submission Record.

Field 2	**PAYEE MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

6.0 Submission Record (continued)

Field 3	SETTLEMENT ACCOUNT TYPE CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.

Valid values include the following:

002 = Primary

001 = Discount

004 = All Chargebacks

This field is only applicable in certain markets.

If unused, this field will be space filled (fixed format) or blank (delimited formats).

Field 4	AMERICAN EXPRESS PAYMENT NUMBER
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	29-38
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.

Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

6.0   Submission Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.

The format is: YYYYMMDD

Where:

YYYY	=	Year
MM	=	Month
DD	=	Day

*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

Submission Record

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Submission Record

6.0 Submission Record (continued)

Field 7	SUBMISSION MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	50-64
Constant:	None
Description:	This field contains the Service Establishment (SE) Number of the Merchant being reconciled.

Submission Record

6.0   Submission Record (continued)

Field 8	BUSINESS SUBMISSION DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	65-72
Constant:	None
Description:	The field contains the date assigned by the Merchant or Partner to this submission.

The format is: `YYYYMMDD`

Where:

`YYYY` = Year

`MM` = Month

`DD` = Day

Note: The date in this field may be different to the date assigned by the Merchant or Partner in the following scenarios:

- EMEA: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- LAC: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- APAC (not including India or Japan): If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- India: If the submission is received on Saturday, Sunday – the date in this field will be Saturday.
- Japan: If the submission is received on Saturday, Sunday, Monday – the date in this field will be Monday.
- US/Canada: Submission date will equal date submission is received.

Submission Record

6.0   Submission Record (continued)

Field 9	AMERICAN EXPRESS PROCESSING DATE

Length of Field: 8 bytes

Field Type: Numeric

Field Position: 73-80

Constant: None

Description: This field contains the American Express Transaction Processing Date, which is used to determine the payment date scheduled in the American Express Systems.

The format is: YYYYMMDD

Where:

YYYY   =   Year

MM   =   Month

DD   =   Day

Notes:

- The date in this field is as per Universal Time Coordinated (UTC) time zone*.
- If the submission is received after the submission cut off time, the date in this field will be +1 day.

*American Express Submissions system is based on UTC Time Zone. If submission in local market time is sent to American Express before 00:00 UTC on 'day 0' (+ is prior to submission cut off time), the American Express Processing Date will be -1 day.

6.0   Submission Record (continued)

Field 10	**SUBMISSION INVOICE NUMBER**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	81-95
Constant:	None
Description:	This field contains the Submission Invoice number.
	This field may not always be populated if no Submission Invoice Number is assigned.

Field 11	**SUBMISSION CURRENCY**
Length of Field:	3 bytes
Field Type:	Numeric
Field Position:	96-98
Constant:	None
Description:	This field contains the Submission Currency Code in Alpha ISO format. Refer to the *Global Codes & Information Guide*.

Submission Record

Submission Record

6.0   Submission Record (continued)

Field 12	SUBMISSION BRANCH ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	99-113
Constant:	None
Description:	This field contains the Submission Branch ID that is the Merchant Location ID that is stored in the Internal American Express system.

Submission Record

6.0   Submission Record (continued)

Field 13	SUBMISSION EXCHANGE RATE

Length of Field: 15 bytes

Field Type: Numeric

Field Position: 114-128

Constant: None

Description: The field contains the exchange rate used to convert the submission currency into the settlement currency for payment. Formatting of the Rate field is as follows:

`WWWWWWWDDDDDDDD`

The format is a numeric field with eight decimal places implied. Detailed layout is below.

WWWWWWWWDDDDDDDD

`W` = whole number position

`D` = decimal percentages

For example:

.

Submission Currency to Payment Currency	Foreign Exchange Rate	Displayed in File
USD to JPY	14.6315	000001463150000
USD to EUR	000.999	000000099900000
USD to GBP	000.874	000000087400000

Note: Rates above are fictional and used for illustration purposes only.

Where the payment currency and submission currency are the same, this field will be populated as the value of "`000000100000000`".

Submission Record

6.0   Submission Record (continued)

Field 14	SUBMISSION GROSS AMOUNT IN SUBMISSION CURRENCY
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	129-144
Constant:	None
Description:	This field contains the Gross Amount of American Express charges submitted in the original submission, expressed in the submission currency. This includes all transactions (paid and rejected).
	For US and Canada Market:
	A rejected transaction will be included in the Transaction Count and the Total Submission Amount. An Adjustment Record will be created to offset any Transaction rejected.
	For International Markets:
	A rejected transaction will be included in the SUBMISSION GROSS AMOUNT IN SUBMISSION CURRENCY, but will not be included in the TRANSACTION COUNT. A Rejected Transaction will be presented with the Transaction Record and be identified as a rejected Transaction based on the entry in the Transaction Record, Field 33 TRANSACTION REJECTED INDICATOR.
	For formats of amount values, see description in Section 2.6 Amount Values.

6.0   Submission Record (continued)

Field 15	**SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	145-160
Constant:	None
Description:	This field contains the Gross Amount of American Express charges submitted in the original submission, expressed in the Payment (Settlement) currency.
	For US and Canada Market:
	A rejected transaction will be included in the Transaction Count and the Total Submission Amount. An Adjustment Record will be created to offset any Transaction rejected.
	For International Markets:
	A rejected transaction will be included in the SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY, but will not be included in the TRANSACTION COUNT. A Rejected Transaction will be presented with the Transaction Record and be identified as a rejected Transaction based on the entry in the Transaction Record, Field 33 TRANSACTION REJECTED INDICATOR.
	For formats of amount values, see description in Section 2.6 Amount Values.

Submission Record

Submission Record

6.0   Submission Record (continued)

Field 16	SUBMISSION DISCOUNT AMOUNT

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	161-176
Constant:	None
Description:	This field contains the total Discount Fee Amount for the whole Submission, which is the sum of all the Transaction Pricing Record Discount Amounts (Field 19, Transaction Pricing Record), expressed in the Payment (Settlement) currency.
	This field is signed positive for a typical debit submission which results in American Express making a credit to the Merchant's account, negative if a credit submission.
	For formats of amount values, see description in Section 2.6 Amount Values.
	For U.S. and Canada Merchants using Gross Pay, this field is for information purposes only. Aggregated Discount and Service Fees to be debited will be recorded in the Fees & Revenues Record on the date of debit from the Merchant's account.

Submission Record

6.0   Submission Record (continued)

Field 17	SUBMISSION SERVICE FEE AMOUNT

Length of Field: 16 bytes

Field Type: Alphanumeric

Field Position: 177-192

Constant: None

Description: This field contains the total Service Fee Amount for the whole Submission, which is the sum of all the Transaction Pricing Record Fee Amounts (Field 17, Transaction Pricing Record), expressed in the Payment (Settlement) currency.

This field is signed positive for a typical debit submission which results in American Express making a credit to the Merchant's account, negative if a credit submission.

For formats of amount values, see description in Section 2.6 Amount Values.

For U.S. and Canada Merchants using Gross Pay, this field is for information purposes only. Aggregated Discount and Service Fees to be debited will be recorded in the Fees & Revenues Record on the date of debit from the Merchant's account.

6.0   Submission Record (continued)

Field 18	SUBMISSION TAX AMOUNT

Length of Field: 16 bytes

Field Type: Alphanumeric

Field Position: 193-208

Constant: None

Description: This field contains the total Tax Amount for the submission, expressed in the Payment (Settlement) currency, which is only applicable to the following specific markets:

LAC	Mexico / Bahamas / Panama / Argentina
APAC	Australia / India / Japan
EMEA	Germany / Austria
Multi-Currency	Mexico / Australia

This field is signed positive for a typical debit submission which results in American Express making a credit to the Merchant's account, negative if a credit submission.

For formats of amount values, see description in Section 2.6 Amount Values.

Submission Record

6.0   Submission Record (continued)

Field 19	SUBMISSION NET AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	209-224
Constant:	None
Description:	This field contains the Net SOC (Summary of Charge) amount for payment, expressed in the Payment (Settlement) currency, which is the sum total of Submission Gross Amount less Submission Discount Amount, Submission Service Fee and Submission Tax Amount.

Calculation for Submission Net Amount = Submission Net Amount = Submission Gross Amount in Payment Currency - Submission Discount Amount - Submission Service Fee Amount - Submission Tax Amount.

For formats of amount values, see description in Section 2.6 Amount Values.

Submission Record

6.0   Submission Record (continued)

Field 20	SUBMISSION DISCOUNT RATE

Length of Field: 7 bytes

Field Type: Alphanumeric

Field Position: 225-231

Constant: None

Description: This field contains the following:

- U.S. and Canada — Contains the contract discount rate. Detailed fees and discount amounts can be found in transaction level pricing record records.

- Other countries — This field will be blank (delimited format) or spaces (fixed format). Detailed fees and discount amounts can be found in transaction level pricing records. **Note:** where used, the submission discount rate is always signed positive.

Formatting of rate fields is as follows:

A (1) N (6)

The format is a signed, numeric field with five decimal places implied. Detailed layout is below.

`SWDDDDD`

`S` = the sign indicating whether the rate is positive or negative. A minus ('-') means a negative value and a space (indicated using '~' below)

`W` = whole number position

`DDDDD` = decimal percentages

For example:

Rate	Decimal Value	Displayed in File
+99.999%	+0.99999	~099999
+03.300%	+0.03300	~003300
+00.001%	+0.00001	~000001
-00.001%	-0.00001	-000001
-03.300%	-0.03300	-003300
-99.999%	-0.99999	-099999

~ = space

Submission Record

6.0   Submission Record (continued)

Field 21	**SUBMISSION TAX RATE**

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	232-238
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	Please refrain from coding into your application as American Express reserves the right to make changes. Hard coding to this field may result in file load failures.
	For amount of any tax applied, see Field 18, Submission Tax Amount.

Field 22	**TRANSACTION COUNT**

Length of Field:	7 bytes
Field Type:	Numeric
Field Position:	239-245
Constant:	None
Description:	This field contains a count of the number of accepted transactions / ROCS (Record of Charge) in the submission / SOC (Summary of Charge).
	For US and Canada Market:
	A rejected transaction will be included in the Transaction Count and the Total Submission Amount. An Adjustment Record will be created to offset any Transaction rejected.
	For International Markets:
	This count does not include Rejected Transactions. A Rejected Transaction will be presented with the Transaction Record and be identified as a rejected Transaction based on the entry in the Transaction Record, Field 33 TRANSACTION REJECTED INDICATOR.

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6.0   Submission Record (continued)

Field 23	TRACKING ID
Length of Field:	11 bytes
Field Type:	Alphanumeric
Field Position:	246-256
Constant:	None
Description:	This field contains a Tracking ID, which holds an American Express-generated SOC processing ID.
	This field is only applicable to U.S. and Canada.
	For other markets this will be set to spaces (fixed format) or blank (delimited formats).

Field 24	INSTALLMENT NUMBER
Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	257-261
Constant:	None
Description:	This field contains the number of monthly payments.
	This field is only relevant for deposits made under the Monthly Installments Plan without interest.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Submission Record

6.0   Submission Record (continued)

Field 25	**ACCELERATION NUMBER**
Length of Field:	9 bytes
Field Type:	Alphanumeric
Field Position:	262-270
Constant:	None
Description:	This field contains the Acceleration Number for this SOC Deposit.
	This field may be zero (0) if acceleration is consolidated at transaction level.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Field 26	**ORIGINAL SETTLEMENT DATE**
Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	271-278
Constant:	None
Description:	This field contains the Original Settlement Date.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

6.0 Submission Record (continued)

Field 27	ACCELERATION DATE
Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	279-286
Constant:	None
Description:	This field contains the Deposit Acceleration Date.
	This field may be zero (0) if there is no acceleration date / acceleration is consolidated at transaction level.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Field 28	NUMBER OF DAYS IN ADVANCE
Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	287-291
Constant:	None
Description:	This field contains the Number of Days the payment is accelerated.
	This field may be zero (0) if acceleration is consolidated at transaction level.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Submission Record

Submission Record

6.0   Submission Record (continued)

Field 29	PAYMENT ACCELERATION FEE AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	292-307
Constant:	None
Description:	This field contains the Acceleration Amount.
	This field may be zero (0) if acceleration is consolidated at transaction level.
	This field can be calculated using Field 40, Acceleration Amount in the Transaction Record (i.e., If you sum up Transaction Record Field #40 Acceleration Amount for all ROC's within a SOC, you will have the Submission Acceleration Fee Amount).
	This field is only applicable to certain local market Merchants from Mexico / Argentina.
	Note: Not related to Plan N/APLN acceleration fees.

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Submission Record

6.0   Submission Record (continued)

Field 30	SUBMISSION ACCELERATION FEE NET AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	308-323
Constant:	None
Description:	This field contains the Acceleration Net Amount. This field may be zero (0) if acceleration is consolidated at transaction level.
	This field can be calculated by; Submission Net Amount (Submission Record, Field 19) + Submission Acceleration Fee Amount (Submission Record, Field 29).
	This field is only applicable to certain local market Merchants from Mexico / Argentina.
	The last two digits are decimals. For formats of amount values, see description in Section 2.6 Amount Values.

6.0   Submission Record (continued)

Field 31	**SUBMISSION DEBIT GROSS AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	324-339
Constant:	None
Description:	This field contains the proportion of the Submission Gross Amount which is a debit amount, expressed in the Payment (Settlement) currency.
	This field is always signed positive.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 32	**SUBMISSION CREDIT GROSS AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	340-355
Constant:	None
Description:	This field contains the proportion of the Submission Gross Amount which is a credit amount, expressed in the Payment (Settlement) currency.
	This field is always signed positive.
	For formats of amount values, see description in Section 2.6 Amount Values.

6.0   Submission Record (continued)

Field 33	FILLER
Length of Field:	445 bytes
Field Type:	Alphanumeric
Field Position:	356-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

These Fields 33-35 apply to v4.01 file formats only. If you are using v2.01 or v3.01, see Field 33 above.

Field 33	SUBMITTER ID
Length of Field:	11 bytes
Field Type:	Alphanumeric
Field Position:	356-366
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats). In the future this field will contain the Submitter ID.
	This field applies to v4.01 file format only.

Submission Record

6.0 Submission Record (continued)

Field 34	PAYMENT STATUS
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	367
Constant:	None
Description:	This field contains the Payment Status Code that identifies the status of the payment for which this record applies.

Valid values include the following:

P	=	Paid
R	=	Reissued Bank Reject
~	=	Released Other
F	=	Future/Pending (Only in Markets where Pending Paid functionality is available).
C	=	Collection (**Effective April 2025**)

This field applies to v4.01 file format only.

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Submission Record (sidebar)

6.0   Submission Record (continued)

Field 35	FILLER
Length of Field:	433 bytes
Field Type:	Alphanumeric
Field Position:	368-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v4.01 file format only.

7.0   Transaction Record

The transaction or record of charge (ROC) record contains transaction-level data for the preceding submission or summary of charge (SOC).

Note: This section shows two tables. Use the first table for v2.01 and v3.01 of the file. Use the second table for v4.01, which includes four (4) new fields. The field layouts include all fields.

This table applies to v2.01 and v3.01 file formats only.

Length of Record: 800 bytes

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	97
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	97
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	98
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	98
5	PAYMENT DATE	8 bytes	Numeric	39-46	99
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	100
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	100
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	101
9	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	73-80	102
10	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	81-95	103
11	SUBMISSION CURRENCY	3 bytes	Alphanumeric	96-98	103
12	MERCHANT LOCATION ID	15 bytes	Alphanumeric	99-113	104
13	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	114-143	104
14	SELLER ID	20 bytes	Alphanumeric	144-163	105
15	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	164-182	106
16	INDUSTRY SPECIFIC REFERENCE NUMBER	30 bytes	Alphanumeric	183-212	107
17	SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY	16 bytes	Alphanumeric	213-228	107
18	TRANSACTION AMOUNT	16 bytes	Alphanumeric	229-244	108
19	TRANSACTION DATE	8 bytes	Numeric	245-252	108
20	TRANSACTION TIME	6 bytes	Numeric	253-258	109
21	TRANSACTION ID	15 bytes	Alphanumeric	259-273	110
22	APPROVAL CODE	6 bytes	Alphanumeric	274-279	110
23	TERMINAL ID	10 bytes	Alphanumeric	280-289	111
24	MERCHANT CATEGORY CODE	4 bytes	Alphanumeric	290-293	111
25	CARDMEMBER REFERENCE NUMBER	30 bytes	Alphanumeric	294-323	112
26	ACQUIRER REFERENCE NUMBER	23 bytes	Alphanumeric	324-346	112
27	DATA QUALITY NON-COMPLIANT INDICATOR	1 byte	Alphanumeric	347	113

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Transaction Record

7.0   Transaction Record (continued)

This table applies to v2.01 and v3.01 file formats only (continued)..

Field Number	Field Name	Field Length	Field Type	Field Position	Page
28	DATA QUALITY NON-COMPLIANT ERROR CODE 1	4 bytes	Alphanumeric	348-351	114
29	DATA QUALITY NON-COMPLIANT ERROR CODE 2	4 bytes	Alphanumeric	352-355	114
30	DATA QUALITY NON-COMPLIANT ERROR CODE 3	4 bytes	Alphanumeric	356-359	114
31	DATA QUALITY NON-COMPLIANT ERROR CODE 4	4 bytes	Alphanumeric	360-363	114
32	NON-SWIPED INDICATOR	1 byte	Alphanumeric	364	116
33	TRANSACTION REJECTED INDICATOR	3 bytes	Alphanumeric	365-367	117
34	FIRST INSTALLMENT AMOUNT	16 bytes	Alphanumeric	368-383	118
35	SUBSEQUENT INSTALLMENT AMOUNT	16 bytes	Alphanumeric	384-399	118
36	NUMBER OF INSTALLMENTS	5 bytes	Alphanumeric	400-404	119
37	INSTALLMENT NUMBER	5 bytes	Alphanumeric	405-409	119
38	VAT INVOICE SEQUENCE NUMBER	15 bytes	Alphanumeric	410-424	120
39	SERVICE FEE AMOUNT	16 bytes	Alphanumeric	425-440	120
40	ACCELERATION AMOUNT	16 bytes	Alphanumeric	441-456	121
41	FILLER	344 bytes	Alphanumeric	457-800	121

7.0   Transaction Record (continued)

This table applies to v4.01 file formats only.

Length of Record: 800 bytes

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Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	97
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	97
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	98
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	98
5	PAYMENT DATE	8 bytes	Numeric	39-46	99
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	100
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	100
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	101
9	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	73-80	102
10	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	81-95	103
11	SUBMISSION CURRENCY	3 bytes	Alphanumeric	96-98	103
12	MERCHANT LOCATION ID	15 bytes	Alphanumeric	99-113	104
13	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	114-143	104
14	SELLER ID	20 bytes	Alphanumeric	144-163	105
15	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	164-182	106
16	INDUSTRY SPECIFIC REFERENCE NUMBER	30 bytes	Alphanumeric	183-212	107
17	SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY	16 bytes	Alphanumeric	213-228	107
18	TRANSACTION AMOUNT	16 bytes	Alphanumeric	229-244	108
19	TRANSACTION DATE	8 bytes	Numeric	245-252	108
20	TRANSACTION TIME	6 bytes	Numeric	253-258	109
21	TRANSACTION ID	15 bytes	Alphanumeric	259-273	110
22	APPROVAL CODE	6 bytes	Alphanumeric	274-279	110
23	TERMINAL ID	10 bytes	Alphanumeric	280-289	111
24	MERCHANT CATEGORY CODE	4 bytes	Alphanumeric	290-293	111
25	CARDMEMBER REFERENCE NUMBER	30 bytes	Alphanumeric	294-323	112
26	ACQUIRER REFERENCE NUMBER	23 bytes	Alphanumeric	324-346	112
27	DATA QUALITY NON-COMPLIANT INDICATOR	1 byte	Alphanumeric	347	113
28	DATA QUALITY NON-COMPLIANT ERROR CODE 1	4 bytes	Alphanumeric	348-351	114
29	DATA QUALITY NON-COMPLIANT ERROR CODE 2	4 bytes	Alphanumeric	352-355	114
30	DATA QUALITY NON-COMPLIANT ERROR CODE 3	4 bytes	Alphanumeric	356-359	114
31	DATA QUALITY NON-COMPLIANT ERROR CODE 4	4 bytes	Alphanumeric	360-363	114

Transaction Record

7.0   Transaction Record (continued)

This table applies to 4.01 file formats only (continued)..

Field Number	Field Name	Field Length	Field Type	Field Position	Page
32	NON-SWIPED INDICATOR	1 byte	Alphanumeric	364	116
33	TRANSACTION REJECTED INDICATOR	3 bytes	Alphanumeric	365-367	117
34	FIRST INSTALLMENT AMOUNT	16 bytes	Alphanumeric	368-383	118
35	SUBSEQUENT INSTALLMENT AMOUNT	16 bytes	Alphanumeric	384-399	118
36	NUMBER OF INSTALLMENTS	5 bytes	Alphanumeric	400-404	119
37	INSTALLMENT NUMBER	5 bytes	Alphanumeric	405-409	119
38	VAT INVOICE SEQUENCE NUMBER	15 bytes	Alphanumeric	410-424	120
39	SERVICE FEE AMOUNT	16 bytes	Alphanumeric	425-440	120
40	ACCELERATION AMOUNT	16 bytes	Alphanumeric	441-456	121
41	MARKET SPECIFIC REFERENCE NUMBER #1	45 bytes	Alphanumeric	457-501	122
42	MARKET SPECIFIC REFERENCE NUMBER #2	45 bytes	Alphanumeric	502-546	123
43	SUBMISSION BRANCH ID	11 bytes	Alphanumeric	547-557	123
44	PAYMENT STATUS	1 byte	Alphanumeric	558	124
45	FILLER	19 bytes	Alphanumeric	559-577	124
46	PAYMENT ACCOUNT REFERENCE	35 bytes	Alphanumeric	578-612	125
47	FILLER	188 bytes	Alphanumeric	613-800	125

Transaction Record

7.0   Transaction Record (continued)

Field 1	**RECORD TYPE**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	TRANSACTN
Description:	This field contains the Record identifier, which will always be "TRANSACTN" for the Transaction Record.

Field 2	**PAYEE MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

Transaction Record

7.0   Transaction Record (continued)

Field 3	SETTLEMENT ACCOUNT TYPE CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.
	Valid values include the following:
	002 = Primary
	001 = Discount
	004 = All Chargebacks
	This field is not used in the US and Canada Markets.
	If unused, this field will be space filled (fixed format) or blank (delimited formats).

Field 4	AMERICAN EXPRESS PAYMENT NUMBER
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	29-38
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.
	Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

Transaction Record

7.0   Transaction Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.

The Format is: `YYYYMMDD`

Where:

`YYYY`   =   Year

`MM`   =   Month

`DD`   =   Day

*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Transaction Record

7.0   Transaction Record (continued)

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

Field 7	SUBMISSION MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	50-64
Constant:	None
Description:	This field contains the Service Establishment (SE) Number of the Merchant being reconciled.

Transaction Record

7.0   Transaction Record (continued)

Field 8	**BUSINESS SUBMISSION DATE**
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	65-72
Constant:	None
Description:	The field contains the date assigned by the Merchant or Partner to this submission.

The format is: `YYYYMMDD`

Where:

`YYYY` = Year

`MM` = Month

`DD` = Day

Note: The date in this field may be different to the date assigned by the Merchant or Partner in the following scenarios:

- EMEA: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- LAC: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- APAC (not including India or Japan): If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- India: If the submission is received on Saturday, Sunday – the date in this field will be Saturday.
- Japan: If the submission is received on Saturday, Sunday, Monday – the date in this field will be Monday.
- US/Canada: Submission date will equal date submission is received.

Transaction Record

7.0 Transaction Record (continued)

Field 9	AMERICAN EXPRESS PROCESSING DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	73-80
Constant:	None
Description:	This field contains the American Express Transaction Processing Date, which is used to determine the payment date scheduled in the American Express Systems.

The format is: `YYYYMMDD`

Where:

`YYYY` = Year

`MM` = Month

`DD` = Day

Notes:

- The date in this field is as per Universal Time Coordinated (UTC) time zone*.
- If the submission is received after the submission cut off time, the date in this field will be +1 day.

*American Express Submissions system is based on UTC Time Zone. If submission in local market time is sent to American Express before 00:00 UTC on 'day 0' (+ is prior to submission cut off time), the American Express Processing Date will be -1 day.

Transaction Record

7.0   Transaction Record (continued)

Field 10	**SUBMISSION INVOICE NUMBER**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	81-95
Constant:	None
Description:	This field contains the Submission Invoice number.
	This field may not always be populated if no Submission Invoice Number is assigned.

Field 11	**SUBMISSION CURRENCY**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	96-98
Constant:	None
Description:	This field contains the Submission Currency Code in Alphanumeric ISO format. Refer to the Global Codes & Information Guide.

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Transaction Record

7.0   Transaction Record (continued)

Field 12	MERCHANT LOCATION ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	99-113
Constant:	None
Description:	This field contains the Merchant-assigned SE Unit Number (such as an internal, store identifier code) that corresponds to a specific store or location. This is a Transaction Level Identifier used by the Merchant for Internal Identification and Reconciliation purposes
	This reference is taken from the Merchant's submission file (GFSG), TAB Record, Field 19-MERCHANT_LOCATION_ID.
	If this reference is not provided in the submission file, this field will be character space filled (fixed format) or blank (delimited formats).

Field 13	INVOICE/REFERENCE NUMBER
Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	114-143
Constant:	None
Description:	This field contains the Invoice/Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed.
	This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.

7.0   Transaction Record (continued)

Field 14	**SELLER ID**
Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	144-163
Constant:	None
Description:	This field contains the Seller ID, 20-byte code that uniquely identifies a Payment Facilitator or OptBlue® Participant's specific seller or vendor.
	If unused, this field will be character space filled (fixed format) or blank (delimited formats).

Transaction Record

7.0 Transaction Record (continued)

Field 15	CARDMEMBER ACCOUNT NUMBER

Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	164-182
Constant:	None
Description:	This data field contains the Cardmember Account Number, or Payment Token Account Number.
	Note: if Card number masking is enabled this field is required to accept alphanumeric characters.
	JCB card transactions may appear in the reconciliation file.
	JCB transactions can be distinguished using the Issuer Identification Number (IIN), previously known as Bank Identification Number (BIN), as represented by the first six digits of the credit card number, or by the number of digits in length.
	JCB card numbers begin with '35' and will be 16 digits in length, whereas American Express Card numbers begin with '37' or '34' and will be 15 digits in length.
	For further information on supported BIN ranges including JCB, refer to Section 4.1 Card Number Identification under the Global section of the American Express Global Codes & Information Guide found at www.americanexpress.com/merchantspecs.

7.0   Transaction Record (continued)

Field 16	**INDUSTRY SPECIFIC REFERENCE NUMBER**

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	183-212
Constant:	None
Description:	This field contains an industry-specific identifier, which corresponds to the relevant identifier submitted originally by the Merchant, Payment Service Provider or Partner. It will be one of the following IDs, depending on the industry-specific addenda records used when submitting the invoice to American Express:

- Airline ticket number
- Rental agreement number
- Insurance policy number
- Rail ticket number
- Travel ticket number

If unused, this position will be space filled (fixed format) or blank (delimited formats).

Field 17	**SUBMISSION GROSS AMOUNT IN PAYMENT CURRENCY**

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	213-228
Constant:	None
Description:	This field contains the Gross Amount of American Express charges submitted in the original submission, expressed in the Payment (Settlement) currency.

For formats of amount values, see description in Section 2.6 Amount Values.

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Transaction Record

Transaction Record

7.0   Transaction Record (continued)

Field 18	**TRANSACTION AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	229-244
Constant:	None
Description:	This field contains the Transaction or Record of Charge (ROC) Amount for a single transaction.
	This value is expressed in the Submission currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 19	**TRANSACTION DATE**
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	245-252
Constant:	None
Description:	This field contains the Transaction Date, which is the date the transaction took place as specified by Merchant in the submission file.
	The format is: YYYYMMDD
	Where:
	YYYY = Year
	MM = Month
	DD = Day

7.0   Transaction Record (continued)

Field 20	**TRANSACTION TIME**
Length of Field:	6 bytes
Field Type:	Numeric
Field Position:	253-258
Constant:	None
Description:	This field contains the time stamp submitted on the original Transaction as specified by Merchant in the submission file.
	The format is: HHMMSS
	Where:

HH	=	Hours
MM	=	Minutes
SS	=	Seconds

Transaction Record

7.0   Transaction Record (continued)

Field 21	TRANSACTION ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	259-273
Constant:	None
Description:	This field contains Transaction Identifier (TID), which is a unique tracking number from the Authorization Response message that corresponds to a transaction. This data item reflects the value exactly as entered by the Merchant or Partner in the submission file.

Field 22	APPROVAL CODE
Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	274-279
Constant:	None
Description:	This field contains the Approval Code (also known as "Auth Code") obtained on the Authorization Request.

Transaction Record

7.0   Transaction Record (continued)

Field 23	**TERMINAL ID**

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	280-289
Constant:	None
Description:	This field contains the Terminal ID at the Merchant location which generated the transaction. If no Terminal ID was provided then this field will be character space filled (fixed format) or blank (delimited formats).

Field 24	**MERCHANT CATEGORY CODE**

Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	290-293
Constant:	None
Description:	This field contains the Merchant Category Code (MCC) submitted in the original Transaction or ROC. If no code was provided, this field will be character space filled (fixed format) or blank (delimited formats).

7.0　　Transaction Record (continued)

Field 25	CARDMEMBER REFERENCE NUMBER
Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	294-323
Constant:	None
Description:	This field contains the Reference Number used for CPS (formerly CPC) transactions to help with CPS transaction reconciliation.
	If this field is not relevant, it will be character space filled (fixed format) or blank (delimited formats).

Field 26	ACQUIRER REFERENCE NUMBER
Length of Field:	23 bytes
Field Type:	Alphanumeric
Field Position:	324-346
Constant:	None
Description:	This field contains the Acquirer Reference Number (ARN),.which is an identifier assigned to a transaction by American Express as soon as the transaction is received from the Merchant.

7.0   Transaction Record (continued)

Field 27	DATA QUALITY NON-COMPLIANT INDICATOR

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	347
Constant:	None
Description:	This field contains the Data Quality Non-Compliant Indicator. This indicates whether the transaction data submitted within the settlement file originally met data quality standards.

Valid values include the following:

Y = Yes (transaction is non-compliant - refer to Fields 28-31 for code)

N = No

This field is only applicable in the United States, Canada, United Kingdom and the European Economic Areas (EEA).

Where not relevant this field will be character space filled (fixed format) or blank (delimited formats).

Transaction Record

Transaction Record *(sidebar)*

7.0   Transaction Record (continued)

Field 28, 29, 30, 31	DATA QUALITY NON-COMPLIANT ERROR CODE 1-4

Length of Field: 4 bytes for each field

Field Type: Alphanumeric

Field Position:
Field 28   DQ NON-COMPLIANT ERROR CODE 1   Pos. 348-351
Field 29   DQ NON-COMPLIANT ERROR CODE 2   Pos. 352-355
Field 30   DQ NON-COMPLIANT ERROR CODE 3   Pos. 356-359
Field 31   DQ NON-COMPLIANT ERROR CODE 4   Pos. 360-363

Constant: None

Description: These fields contain field-level Non-compliant Error Code(s) applicable to this transaction.

Valid values include the following:

2014 = Point of Service Data Code invalid

2015 = Approval Code non-numeric

2022 = Transaction Identifier Invalid

2036 = Approval Code not equal to required length

2083 = Point of Service Data Code - Card cannot be present if Cardmember is not present

2084 = Point of Service Data Code - Terminal must be EMV capable for EMV transaction

2085 = Point of Service Data Code - Cryptogram missing for EMV Transaction

6424 = Merchant Category Code missing or invalid

6479 = Merchant Category Code invalid American Express

6480 = Merchant Category Code value does not match between Authorization and Submission

7.0 Transaction Record (continued)

Field 28, 29, 30, 31	DATA QUALITY NON-COMPLIANT ERROR CODE 1-4

Description (continued):	For certain Partners (note this is OptBlue) the valid values include the following:

6415 = Merchant Category Code Prohibited for Program

6416 = Merchant Category Code Not Valid for Submitting SE

6481 = Location Country Code not Valid for submitting SE

If unused, this field is character space filled (fixed format) or blank (delimited).

Note: The above fields provide up to 4 Non-Compliant Error Codes. It is possible for an individual transaction to receive more than 4 Non-Compliant Errors. Refer to the File Confirmation Report that was received in response to the original batch submission to American Express for a full list of Non-Compliant Errors.

This field is only applicable in the United States, Canada, United Kingdom and European Economic Areas (EEA).

Transaction Record

Transaction Record

7.0 Transaction Record (continued)

Field 32	NON-SWIPED INDICATOR
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	364
Constant:	None
Description:	This field contains the Non-Swiped Indicator. This entry indicates whether the Cardmember Account Number for this transaction was automatically read or not.
	For instance, the card may have been manually entered because the card was not present or the card's magnetic strip or chip could not be read by the POS device.
	Valid values including the following:
	Y = Non-Swiped
	N = Swiped
	~ = Not known
	Note: Tilde (~) represents a character space.
	This field is only applicable in the U.S. and Canada.

Transaction Record

7.0   Transaction Record (continued)

Field 33	**TRANSACTION REJECTED INDICATOR**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	365-367
Constant:	None
Description:	This field indicates that the ROC was rejected within the American Express payments processing system.

Valid values include the following:

REJ = ROC was rejected and therefore not paid

~   = ROC was accepted and paid

Note: Tilde (~) represents a character space.

Transaction Record

7.0   Transaction Record (continued)

Field 34	FIRST INSTALLMENT AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	368-383
Constant:	None
Description:	This field contains the Total Transaction Amount divided by the number of monthly installments in the Monthly Installment Plan. The last two digits are decimals.
	If the division is not exact, the difference is added to this monthly installment (First Installment Amount field).
	This field will be populated with zeros (0) if it is not an Installment Plan without interest.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Field 35	SUBSEQUENT INSTALLMENT AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	384-399
Constant:	None
Description:	This field contains the Total Amount of the transaction divided by the number of monthly installments in the Monthly Installment Plan. The last two digits are decimals.
	This field will be populated with zeros (0) if it is not an Installment Plan without interest.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Transaction Record

7.0   Transaction Record (continued)

Field 36	**NUMBER OF INSTALLMENTS**
Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	400-404
Constant:	None
Description:	This field contains the Number of Monthly Installments in the Monthly Installment Plan without interest.
	This field will be populated with zeros (0) if it is not an Installment Plan without interest.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Field 37	**INSTALLMENT NUMBER**
Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	405-409
Constant:	None
Description:	This field contains the Monthly Installment Number.
	For example: 00006 would represent installment number 6 out of a total of 12 installments. See also Field 36, Number of Installments.
	This field will be populated with zeros (0) if it is not an Installment Plan without interest.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

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Transaction Record

7.0 Transaction Record (continued)

Field 38	VAT INVOICE SEQUENCE NUMBER
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	410-424
Constant:	None
Description:	This field contains the VAT Invoice Sequence Number corresponding to the transaction.
	Applicable for LAC markets only, or will be set to spaces (fixed format) or blank (delimited formats) for all other markets.

Field 39	SERVICE FEE AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	425-440
Constant:	None
Description:	This field contains the Service Fee Amount applied to installments.
	Amount is to two decimal places. For formats of amount values, see description in Section 2.6 Amount Values.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

7.0   Transaction Record (continued)

Field 40	ACCELERATION AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	441-456
Constant:	None
Description:	This field contains the Acceleration or Discount Fee Amount charged for this single transaction.
	If you sum up this field for all ROC's within a SOC, you will have the Submission Record, Field 30 Submission Acceleration Fee Net Amount.
	This field is only applicable to certain local market Merchants from Mexico / Argentina.

Field 41	FILLER
Length of Field:	344 bytes
Field Type:	Alphanumeric
Field Position:	457-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

Transaction Record

Transaction Record

7.0 Transaction Record (continued)

These Fields 41-47 apply to v4.01 file formats only. If you are using v2.01 or v3.01, see Field 41 Filler on the previous page.

Field 41	MARKET SPECIFIC REFERENCE NUMBER #1
Length of Field:	45 bytes
Field Type:	Alphanumeric
Field Position:	457-501
Constant:	None
Description:	This field contains the Local Market Transaction Specific Reference Number. This is the Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed. This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.
	Information included in the submission is returned to the Merchant only.
	Applicable only to the German Market.

7.0   Transaction Record (continued)

Transaction Record

Field 42	MARKET SPECIFIC REFERENCE NUMBER #2
Length of Field:	45 bytes
Field Type:	Alphanumeric
Field Position:	502-546
Constant:	None
Description:	This field contains the Local Market Transaction Specific Reference Number. This is the Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed. This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.
	Information included in the submission is presented to the Cardmember and returned to the Merchant.
	Applicable only to the German Market.

Field 43	SUBMISSION BRANCH ID
Length of Field:	11 bytes
Field Type:	Alphanumeric
Field Position:	547-557
Constant:	None
Description:	This field contains the Submission Branch ID that is the Merchant Location ID that is stored in the Internal American Express system.
	This field applies to v4.01 file format only.

Transaction Record

7.0 Transaction Record (continued)

Field 44	PAYMENT STATUS
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	558
Constant:	None
Description:	This field contains the Payment Status Code that identifies the status of the payment for which this record applies.

Valid values include the following:

P	=	Paid
R	=	Reissued Bank Reject
~	=	Released Other
F	=	Future/Pending (Only in Markets where Pending Paid functionality is available).
C	=	Collection (**Effective April 2025**)

Note: Tilde (~) represents a character space.

This field applies to v4.01 file format only.

Field 45	FILLER
Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	559-577
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.

This field applies to v4.01 file format only.

Transaction Record

7.0   Transaction Record (continued)

Field 46	**PAYMENT ACCOUNT REFERENCE**
Length of Field:	35 bytes
Field Type:	Alphanumeric
Field Position:	578-612
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	In future this field will contain the Tokenized Payment Account Reference (PAR).
	This field applies to v4.01 file format only.

Field 47	**FILLER**
Length of Field:	188 bytes
Field Type:	Alphanumeric
Field Position:	613-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v4.01 file format only.

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Transaction Record

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8.0   Transaction Pricing Record

The transaction or ROC pricing record contains service charges data for each parent transaction.

Note: This section shows three tables. Use the first table for v2.01 of the file. Use the second table for v3.01. The third table is used for v4.01, which includes five (5) new fields. The field layouts include all fields.

This table applies to v2.01 file formats only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	130
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	130
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	131
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	131
5	PAYMENT DATE	8 bytes	Numeric	39-46	132
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	132
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	133
8	MERCHANT LOCATION ID	15 bytes	Alphanumeric	65-79	133
9	FILLER	15 bytes	Alphanumeric	80-94	134
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	95-124	136
11	SELLER ID	20 bytes	Alphanumeric	125-144	137
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	145-163	137
13	TRANSACTION AMOUNT	16 bytes	Alphanumeric	164-179	138
14	TRANSACTION DATE	8 bytes	Numeric	180-187	138
15	FEE CODE	2 bytes	Alphanumeric	188-189	139
16	FILLER	7 bytes	Alphanumeric	190-196	140
17	FEE AMOUNT	22 bytes	Alphanumeric	197-218	141
18	DISCOUNT RATE	7 bytes	Alphanumeric	219-225	142
19	DISCOUNT AMOUNT	22 bytes	Alphanumeric	226-247	143
20	FILLER	553 bytes	Alphanumeric	248-800	144

*This table applies to v2.01 formats only.

Note: Transaction Pricing Fees can be applied as follows:

1.   A percentage (%) of the transaction amount:
      Outcome in GRRCN Transaction Pricing Record: values will be populated in Field 18, Discount Rate and Field 19, Discount Amount.

2.   A fixed value amount:
      Outcome in GRRCN Transaction Pricing Record: value will be populated in Field 17, Fee Amount.

3.   A combination of both a percentage (%) and a fixed value amount:
      Outcome in GRRCN Transaction Pricing Record: values will be populated in separate Transaction Pricing Records. Record #1 containing Field 18, Discount Rate and Field 19, Discount Amount. Record #2 containing Field 17, Fee Amount.

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

This table applies to v3.01 file formats only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	130
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	130
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	131
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	131
5	PAYMENT DATE	8 bytes	Numeric	39-46	132
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	132
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	133
8	MERCHANT LOCATION ID	15 bytes	Alphanumeric	65-79	133
9	FILLER	15 bytes	Numeric	80-94	134
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	95-124	136
11	SELLER ID	20 bytes	Alphanumeric	125-144	137
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	145-163	137
13	TRANSACTION AMOUNT	16 bytes	Alphanumeric	164-179	138
14	TRANSACTION DATE	8 bytes	Numeric	180-187	138
15	FEE CODE	2 bytes	Alphanumeric	188-189	139
16	FILLER	7 bytes	Alphanumeric	190-196	140
17	FEE AMOUNT	22 bytes	Alphanumeric	197-218	141
18	DISCOUNT RATE	7 bytes	Alphanumeric	219-225	142
19	DISCOUNT AMOUNT	22 bytes	Alphanumeric	226-247	143
20	ROUNDED FEE AMOUNT (SETTLEMENT CURRENCY)	16 bytes	Alphanumeric	248-263	145
21	ROUNDED DISCOUNT AMOUNT (SETTLEMENT CURRENCY)	16 bytes	Alphanumeric	264-279	146
22	FEE AMOUNT (SETTLEMENT CURRENCY)	22 bytes	Alphanumeric	280-301	147
23	DISCOUNT AMOUNT (SETTLEMENT CURRENCY)	22 bytes	Alphanumeric	302-323	148
24	TRANSACTION AMOUNT (SETTLEMENT CURRENCY)	16 bytes	Alphanumeric	324-339	149
25	FILLER	461 bytes	Alphanumeric	340-800	149

*This table applies to v3.01 file formats only. See Section 2.12 Version Control and Section 13.0 Appendix for details on Versioning.

Note: Transaction Pricing Fees can be applied as follows:
1.   A percentage (%) of the transaction amount:
     Outcome in GRRCN Transaction Pricing Record: values will be populated in Field 18, Discount Rate and Field 19, Discount Amount.
2.   A fixed value amount:
     Outcome in GRRCN Transaction Pricing Record: value will be populated in Field 17, Fee Amount.
3.   A combination of both a percentage (%) and a fixed value amount:
     Outcome in GRRCN Transaction Pricing Record: values will be populated in separate Transaction Pricing Records. Record #1 containing Field 18, Discount Rate and Field 19, Discount Amount. Record #2 containing Field 17, Fee Amount.

8.0   Transaction Pricing Record (continued)

This table applies to v4.01 file formats only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	130
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	130
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	131
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	131
5	PAYMENT DATE	8 bytes	Numeric	39-46	132
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	132
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	133
8	MERCHANT LOCATION ID	15 bytes	Alphanumeric	65-79	133
9	PRODUCT CATEGORY/TIER	15 bytes	Alphanumeric	80-94	134
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	95-124	136
11	SELLER ID	20 bytes	Alphanumeric	125-144	137
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	145-163	137
13	TRANSACTION AMOUNT	16 bytes	Alphanumeric	164-179	138
14	TRANSACTION DATE	8 bytes	Numeric	180-187	138
15	FEE CODE	2 bytes	Alphanumeric	188-189	139
16	TRANSACTION TYPE	7 bytes	Alphanumeric	190-196	140
17	FEE AMOUNT	22 bytes	Alphanumeric	197-218	141
18	DISCOUNT RATE	7 bytes	Alphanumeric	219-225	142
19	DISCOUNT AMOUNT	22 bytes	Alphanumeric	226-247	143
20	ROUNDED FEE AMOUNT (SETTLEMENT CURRENCY)	16 bytes	Alphanumeric	248-263	145
21	ROUNDED DISCOUNT AMOUNT (SETTLEMENT CURRENCY)	16 bytes	Alphanumeric	264-279	146
22	FEE AMOUNT (SETTLEMENT CURRENCY)	22 bytes	Alphanumeric	280-301	147
23	DISCOUNT AMOUNT (SETTLEMENT CURRENCY)	22 bytes	Alphanumeric	302-323	148
24	TRANSACTION AMOUNT (SETTLEMENT CURRENCY)	16 bytes	Alphanumeric	324-339	149
25	MARKET SPECIFIC REFERENCE NUMBER #1	45 bytes	Alphanumeric	340-384	150
26	MARKET SPECIFIC REFERENCE NUMBER #2	45 bytes	Alphanumeric	385-429	151
27	PAYMENT STATUS	1 byte	Alphanumeric	430	152
28	FILLER	19 bytes	Alphanumeric	431-449	152
29	PAYMENT ACCOUNT REFERENCE	35 bytes	Alphanumeric	450-484	153
30	FILLER	316 bytes	Alphanumeric	485-800	153

See notes on page 127. This table applies to v4.01 file formats only.

8.0   Transaction Pricing Record (continued)

Field 1	RECORD TYPE
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	TXNPRICING
Description:	This field contains the Record identifier, which will always be "TXNPRICING" for the Transaction Pricing Record.

Field 2	PAYEE MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

8.0   Transaction Pricing Record (continued)

Field 3	SETTLEMENT ACCOUNT TYPE CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.

Valid values include the following:

002 = Primary

001 = Discount

004 = All Chargebacks

This field is only applicable in certain markets.

If unused, this field will be space filled (fixed format) or blank (delimited formats).

Field 4	AMERICAN EXPRESS PAYMENT NUMBER
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	29-38
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.

Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

Transaction Pricing Record

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Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.
	The format is: `YYYYMMDD`
	Where:
	`YYYY` = Year
	`MM` = Month
	`DD` = Day
	*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

8.0   Transaction Pricing Record (continued)

Field 7	**SUBMISSION MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	50-64
Constant:	None
Description:	This field contains the Service Establishment (SE) Number of the Merchant being reconciled, which may not necessarily be the same SE receiving payment.

Field 8	**MERCHANT LOCATION ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	65-79
Constant:	None
Description:	This field contains the Merchant-assigned SE Unit Number (usually an internal, store identifier code) that corresponds to a specific store or location.
	If unused, this field is character space filled (fixed format) or blank (delimited formats).

Transaction Pricing Record

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 9	FILLER
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	80-94
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.

For v4.01, this field is as follows:

Field 9	PRODUCT CATEGORY/TIER
Length of Field:	15 byte
Field Type:	Alphanumeric
Field Position:	80-94
Constant:	None
Description:	This field identifies the Card Product Type associated with the Card BIN Range and the Pricing Tier (if applicable).
	See the table on the following page.

8.0   Transaction Pricing Record (continued)

For v4.01, this field is as follows:

Field 9	PRODUCT CATEGORY/TIER (continued)

Product Tier/ Category Code	Product Category/Tier Description
000000001CONSU	Consumer Credit T1
000000002CONSU	Consumer Credit T2
000000003CONSU	Consumer Credit T3
000000004CONSU	Consumer Credit T4
000000005CONSU	Consumer Credit T5
000000006CONSU	Consumer Debit Regulated
000000007CONSU	Consumer Debit Unregulated
000000001SMLBU	Sm Bus T1
000000002SMLBU	Sm Bus T2
000000003SMLBU	Sm Bus T3
000000004SMLBU	Sm Bus T4
000000005SMLBU	Sm Bus T5
000000006SMLBU	Sm Bus Debit Regulated
000000007SMLBU	Sm Bus Debit Unregulated
000000001CORPO	Corporate Credit T1
000000002CORPO	Corporate Credit T2
000000003CORPO	Corporate Credit T3
000000004CORPO	Prepaid Tier 1

Transaction Pricing Record

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 10	INVOICE/REFERENCE NUMBER
Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	95-124
Constant:	None
Description:	This field contains the Invoice/Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed.
	This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.

8.0 Transaction Pricing Record (continued)

Field 11	SELLER ID
Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	125-144
Constant:	None
Description:	This field contains the Seller ID, 20-byte code that uniquely identifies a Payment Facilitator or OptBlue Participant's specific seller or vendor.
	When no value is assigned this field will be character space filled (fixed format) or blank (delimited formats).

Field 12	CARDMEMBER ACCOUNT NUMBER
Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	145-163
Constant:	None
Description:	This data field contains the Cardmember Account Number, or Payment Token Account Number.
	Note: if Card number masking is enabled this field is required to accept alphanumeric characters).
	JCB card transactions may appear in the reconciliation file.
	JCB transactions can be distinguished using the Issuer Identification Number (IIN), previously known as Bank Identification Number (BIN), as represented by the first six digits of the credit card number, or by the number of digits in length.
	JCB card numbers begin with '35' and will be 16 digits in length, whereas American Express Card numbers begin with '37' or '34' and will be 15 digits in length.

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 13	TRANSACTION AMOUNT

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	164-179
Constant:	None
Description:	This field contains the Transaction or Record of Charge (ROC) Amount for a single transaction.
	This value is expressed in the Submission currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 14	TRANSACTION DATE

Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	180-187
Constant:	None
Description:	This field contains the Transaction Date, which is the date the transaction took place as specified by Merchant in the submission file.
	The format is: YYYYMMDD
	Where:
	YYYY = Year
	MM = Month
	DD = Day

8.0   Transaction Pricing Record (continued)

Field 15	FEE CODE
Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	188-189
Constant:	None
Description:	This field contains a Fee Code that represents the fixed amount/percentage of the transaction amount that is charged as the Fee, relating to the preceding Transaction Record. Refer to Section 13.2 Fee Codes and Descriptions for a list of Fee Codes and their associated descriptions.
	Please refrain from hard coding the Fee Codes into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.

Transaction Pricing Record

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 16	FILLER
Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	190-196
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.

For v4.01, this field is as follows:

Field 16	TRANSACTION TYPE
Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	190-196
Constant:	None
Description:	This field contains information that identifies how the transaction originated.
	DEF = Card Present
	CNP = Card Not Present

8.0   Transaction Pricing Record (continued)

Field 17	FEE AMOUNT
Length of Field:	22 bytes
Field Type:	Alphanumeric
Field Position:	197-218
Constant:	None
Description:	This field contains the Fee Amount charged by American Express for this transaction to six decimal places.
	Where not relevant this field will be empty.
	If the applied fee is a Fixed Fee, then the Fixed Fee Amount will be displayed in this field.
	If this field is populated then Field 18, Discount Rate and Field 19, Discount Amount will not be populated and will be zero (0) filled.
	This value is expressed in the Submission currency.
	For a typical debit ROC/transaction, the fee amount is signed positive.
	The format of this field is:
	Position 1 (1) is a signed field and will be either a space for a credit amount or a '-' sign for a debit amount.
	Positions 2-16 (15) are whole numbers.
	Positions 17-22 (6) are decimal places.
	For example:
	' 00000000000056789000' represents a positive amount of 56.789, while '-00000000000056789000' represents a negative amount of 56.789.
	For Total Fee Amount for Submission, see Submission Record, Field 17, Submission Service Fee Amount.
	For Total Tax Amount for Submission, see Submission Record, Field 18, Submission Tax Amount.

Transaction Pricing Record

8.0 Transaction Pricing Record (continued)

Field 18	DISCOUNT RATE

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	219-225
Constant:	None
Description:	This field contains the Discount Rate (decimal place value) used to calculate the amount American Express charges for services and corresponds to the preceding Transaction or ROC Detail Record. It acts as a proportion of the transaction amount.
	Where not relevant this field will be empty.
	If the applied fee is calculated as a percentage (%) of the transaction amount then the percentage (%) used in the calculation will be displayed in this field. The percentage value is converted to a decimal value (e.g., rate = 2%, Transaction Amount = $100.00, Calculated Fee Amount = $0.20). This will result in 2% ('002000') being populated in this field.
	If this field is populated then the Fee Amount (Field 17) will not be populated and will be zero (0) filled.
	Though a signed field, discount rate is always expressed as a positive value.
	Note: It is also possible in certain countries which have local goods and services tax (e.g., India, Australia, Mexico) that this field will contain the Tax Rate as a proportion of the discount amount.
	Where a rate is shown with a negative indicator this represents the rate being related to a Tax Rate applied.
	For an explanation of rate syntax, see Submission Record - Field 20, Submission Discount Rate.
	For additional information, see Section 2.7 Rate Values.

8.0   Transaction Pricing Record (continued)

Transaction Pricing Record *(sidebar)*

Field 19	DISCOUNT AMOUNT

Length of Field: 22 bytes

Field Type: Alphanumeric

Field Position: 226-247

Constant: None

Description: This field contains the Discount Amount charged by American Express for this transaction to six decimal places.

Where not relevant this field will be empty.

Note: It is also possible that in certain markets which have local goods and services taxes (e.g., India, Australia, Mexico) that this field will contain a Tax Amount applicable to the transaction.

This value is expressed in the Submission currency.

If the applied fee is calculated as a percentage (%) of the transaction amount then the calculated fee amount will be displayed in this field (e.g. Rate = 2%, Transaction Amount = $100.00, Calculated Fee Amount = $2.00). This will result in $2.00 ('000000000000002000000') being populated in this field.

If this field is populated then the Field 17, Fee Amount will not be populated and will be zero (0) filled.

For a typical debit transaction/ROC, the discount amount is signed positive.

The format of this field is:

Position 1 (1) is a signed field and will be either a space for a credit amount or a '-' sign for a debit amount.

Positions 2-16 (15) are whole numbers.

Positions 17-22 (6) are decimal places.

For example:

' 00000000000000056789000' represents a positive amount of 56.789, while '-00000000000000056789000' represents a negative amount of 56.789.

For Total Discount Amount for Submission, see Submission Record, Field 16, Submission Tax Amount.

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Transaction Pricing Record

8.0 Transaction Pricing Record (continued)

Field 20	FILLER*
Length of Field:	553 bytes
Field Type:	Alphanumeric
Field Position:	248-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

*This Field 20 applies to v2.01 file formats only.

8.0   Transaction Pricing Record (continued)

These Fields 20-25 apply to v3.01 file formats only. If you are using v2.01, see Field 20 Filler on the previous page.

Field 20	ROUNDED FEE AMOUNT (SETTLEMENT CURRENCY)
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	248-263
Constant:	None
Description:	This field is available in v3.01 or later of the GRRCN format.
	This field contains the Fee Amount charged by American Express for this transaction to two (2) decimal places. If the applied fee is a Fixed Fee, then the Fixed Fee Amount will be displayed in this field. This value is expressed in the Settlement currency. For a typical debit ROC/transaction, the fee amount is signed positive.
	This field is populated in select markets only, elsewhere the field will be empty.

Transaction Pricing Record

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 21	ROUNDED DISCOUNT AMOUNT (SETTLEMENT CURRENCY)
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	264-279
Constant:	None
Description:	This field is available in v3.01 or later of the GRRCN format.
	This field contains the Discount Amount charged by American Express for this transaction to two (2) decimal places.
	If the applied fee is calculated as a percentage (%) of the transaction amount then the calculated fee amount will be displayed in this field (e.g., Rate = 2%, Transaction Amount = $100.00, Calculated Fee Amount = $2.00) - $2.00 will be populated in this field.
	Note: It is also possible that in certain markets which have local goods and services taxes (e.g., India, Australia, Mexico) that this field will contain a Tax Amount applicable to the transaction. This value is expressed in the Settlement currency. For a typical debit transaction/ROC, the discount amount is signed positive.
	This field is populated in select markets only, elsewhere the field will be empty.

8.0   Transaction Pricing Record (continued)

Field 22	FEE AMOUNT (SETTLEMENT CURRENCY)
Length of Field:	22 bytes
Field Type:	Alphanumeric
Field Position:	280-301
Constant:	None
Description:	This field is available in v3.01 or later of the GRRCN format.
	This field contains the Fee Amount charged by American Express for this transaction to six (6) decimal places.
	If the applied fee is a Fixed Fee, then the Fixed Fee Amount will be displayed in this field.
	If this field is populated then Field 18, Discount Rate, Field 19 Discount Amount and Field 23, Discount Amount (Settlement Currency) will not be populated.
	This value is expressed in the Settlement currency.
	For a typical debit ROC/transaction, the fee amount is signed positive.
	The format of this field is: Position 1 (1) is a signed field and will be either a space for a credit amount or a '-' sign for a debit amount.
	Positions 2-16 (15) are whole numbers.
	Positions 17-22 (6) are decimal places.
	For example:
	' 000000000000056789000' represents a positive amount of 56.789, while '-000000000000056789000' represents a negative amount of 56.789.
	For Total Fee Amount for Submission, see Submission Record, Field 17, Submission Service Fee Amount.
	For Total Tax Amount for Submission, see Submission Record, Field 18, Submission Tax Amount.

Transaction Pricing Record

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8.0 Transaction Pricing Record (continued)

Field 23	DISCOUNT AMOUNT (SETTLEMENT CURRENCY)
Length of Field:	22 bytes
Field Type:	Alphanumeric
Field Position:	302-323
Constant:	None
Description:	This field is available in v3.01 or later of the GRRCN format.

This field contains the Discount Amount charged by American Express for this transaction to six (6) decimal places.

Note: It is also possible that in certain markets which have local goods and services taxes (e.g., India, Australia, Mexico) that this field will contain a Tax Amount applicable to the transaction.This value is expressed in the Settlement currency. If the applied fee is calculated as a percentage (%) of the transaction amount then the calculated fee amount will be displayed in this field (e.g., Rate = 2%, Transaction Amount = $100.00, Calculated Fee Amount = $2.00) - $2.00 will be populated in this field. If this field is populated then Field 17, Fee Amount and Field 22, Fee Amount (Settlement Currency) will not be populated.

For a typical debit transaction/ROC, the discount amount is signed positive. The format of this field is: Position 1 (1) is a signed field and will be either a space for a credit amount or a '-' sign for a debit amount. Positions 2-16 (15) are whole numbers. Positions 17-22 (6) are decimal places.

For example:' 00000000000056789000' represents a positive amount of 56.789, while '-00000000000056789000' represents a negative amount of 56.789.

For Total Discount Amount for Submission, see Submission Record, Field 16, Submission Tax Amount.

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 24	TRANSACTION AMOUNT (SETTLEMENT CURRENCY)
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	324-339
Constant:	None
Description:	This field will be available in v3.01 or later of the GRRCN format.
	This field contains the Transaction or Record of Charge (ROC) Amount for a single transaction.
	This value is expressed in the Settlement currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 25	FILLER
Length of Field:	461 bytes
Field Type:	Alphanumeric
Field Position:	324-339
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v3.01 file format only.

This Field 25 applies to v3.01 file format only.

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

These Fields 25-30 apply to v4.01 file formats only. If you are using v2.01, see Field 20 Filler as end of record. If you are using v3.01, see Field 25 Filler as end of record.

Field 25	MARKET SPECIFIC REFERENCE NUMBER #1
Length of Field:	45 bytes
Field Type:	Alphanumeric
Field Position:	340-384
Constant:	None
Description:	This field contains the Local Market Transaction Specific Reference Number. This is the Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed. This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.
	Information included in the submission is returned to the Merchant only.
	Applicable only to the German Market.

8.0　Transaction Pricing Record (continued)

Field 26	MARKET SPECIFIC REFERENCE NUMBER #2
Length of Field:	45 bytes
Field Type:	Alphanumeric
Field Position:	385-429
Constant:	None
Description:	This field contains the Local Market Transaction Specific Reference Number. This is the Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed. This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.
	Information included in the submission is presented to the Cardmember and returned to the Merchant.
	Applicable only to the German Market.

Transaction Pricing Record

Transaction Pricing Record

8.0   Transaction Pricing Record (continued)

Field 27	**PAYMENT STATUS**
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	430
Constant:	None
Description:	This field contains the Payment Status Code that identifies the status of the payment for which this record applies.

Valid values include the following:

P	=	Paid
R	=	Reissued Bank Reject
~	=	Released Other
F	=	Future/Pending (Only in Markets where Pending Paid functionality is available).
C	=	Collection (**Effective April 2025**)

Note: Tilde (~) represents a character space.

This field applies to v4.01 file format only.

Field 28	**FILLER**
Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	431-449
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.

This field applies to v4.01 file format only.

Transaction Pricing Record

8.0　　Transaction Pricing Record (continued)

Field 29	PAYMENT ACCOUNT REFERENCE
Length of Field:	35 bytes
Field Type:	Alphanumeric
Field Position:	450-484
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	In future this field will contain the Tokenized Payment Account Reference (PAR).
	This field applies to v4.01 file format only.

Field 30	FILLER
Length of Field:	316 bytes
Field Type:	Alphanumeric
Field Position:	485-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v4.01 file format only.

Transaction Pricing Record

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9.0   Chargeback Record

The Chargeback Record contains chargebacks to the Merchant's account as a result of a disputed transaction. Each chargeback will have a separate Chargeback Record.

Note: This section shows two tables. Use the first table for v2.01 and v3.01 of the file. Use the second table for v4.01, which includes 15 new fields. The field layouts include all fields.

This table applies to v2.01 and v3.01 file formats only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	158
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	158
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	159
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	159
5	PAYMENT DATE	8 bytes	Numeric	39-46	160
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	160
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	161
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	162
9	MERCHANT LOCATION ID	15 bytes	Alphanumeric	73-87	163
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	88-117	163
11	SELLER ID	20 bytes	Alphanumeric	118-137	164
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	138-156	164
13	INDUSTRY SPECIFIC REFERENCE NUMBER	30 bytes	Alphanumeric	157-186	165
14	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	187-194	166
15	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	195-209	167
16	SUBMISSION CURRENCY	3 bytes	Alphanumeric	210-212	167
17	CHARGEBACK NUMBER	30 bytes	Alphanumeric	213-242	168
18	CHARGEBACK REASON CODE	10 bytes	Alphanumeric	243-252	169
19	CHARGEBACK REASON DESCRIPTION	280 bytes	Alphanumeric	253-532	170
20	GROSS AMOUNT	16 bytes	Alphanumeric	533-548	170
21	DISCOUNT AMOUNT	16 bytes	Alphanumeric	549-564	171
22	SERVICE FEE AMOUNT	16 bytes	Alphanumeric	565-580	171
23	TAX AMOUNT	16 bytes	Alphanumeric	581-596	172
24	NET AMOUNT	16 bytes	Alphanumeric	597-612	173
25	DISCOUNT RATE	7 bytes	Alphanumeric	613-619	174
26	SERVICE FEE RATE	7 bytes	Alphanumeric	620-626	174
27	BATCH CODE	3 bytes	Alphanumeric	627-629	175
28	BILL CODE	3 bytes	Alphanumeric	630-632	175
29	FILLER	168 bytes	Alphanumeric	633-800	176

9.0   Chargeback Record (continued)

This table applies to v4.01 file formats only.

Length of Record:	1000 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	158
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	158
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	159
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	159
5	PAYMENT DATE	8 bytes	Numeric	39-46	160
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	160
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	161
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	162
9	MERCHANT LOCATION ID	15 bytes	Alphanumeric	73-87	163
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	88-117	163
11	SELLER ID	20 bytes	Alphanumeric	118-137	164
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	138-156	164
13	INDUSTRY SPECIFIC REFERENCE NUMBER	30 bytes	Alphanumeric	157-186	165
14	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	187-194	166
15	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	195-209	167
16	SUBMISSION CURRENCY	3 bytes	Alphanumeric	210-212	167
17	CHARGEBACK NUMBER	30 bytes	Alphanumeric	213-242	168
18	CHARGEBACK REASON CODE	10 bytes	Alphanumeric	243-252	169
19	CHARGEBACK REASON DESCRIPTION	280 bytes	Alphanumeric	253-532	170
20	GROSS AMOUNT	16 bytes	Alphanumeric	533-548	170
21	DISCOUNT AMOUNT	16 bytes	Alphanumeric	549-564	171
22	SERVICE FEE AMOUNT	16 bytes	Alphanumeric	565-580	171
23	TAX AMOUNT	16 bytes	Alphanumeric	581-596	172
24	NET AMOUNT	16 bytes	Alphanumeric	597-612	173
25	DISCOUNT RATE	7 bytes	Alphanumeric	613-619	174
26	SERVICE FEE RATE	7 bytes	Alphanumeric	620-626	174
27	BATCH CODE	3 bytes	Alphanumeric	627-629	175
28	BILL CODE	3 bytes	Alphanumeric	630-632	175
29	TRANSACTION ID (from Original Transaction)	15 bytes	Alphanumeric	633-647	176
30	MARKET SPECIFIC REFERENCE NUMBER #1	45 bytes	Alphanumeric	648-692	177

9.0 Chargeback Record (continued)

This table applies to v4.01 file formats only (continued).

Field Number	Field Name	Field Length	Field Type	Field Position	Page
31	MARKET SPECIFIC REFERENCE NUMBER #2	45 bytes	Alphanumeric	693-737	177
32	ACQUIRER REFERENCE NUMBER (from Original Transaction)	23 bytes	Alphanumeric	738-760	178
33	ORIGINAL TRANSACTION AMOUNT (Submission Currency)	16 bytes	Alphanumeric	761-776	178
34	ORIGINAL TRANSACTION AMOUNT (Settlement Currency)	16 bytes	Alphanumeric	777-792	179
35	ORIGINAL TRANSACTION DATE	8 bytes	Numeric	793-800	179
36	SUBMISSION INVOICE NUMBER (from Original Transaction)	15 bytes	Alphanumeric	801-815	180
37	GROSS AMOUNT IN SUBMISSION CURRENCY (Disputed Amount)	16 bytes	Alphanumeric	816-831	180
38	FILLER	16 bytes	Alphanumeric	832-847	181
39	AMEX DISPUTE CASE REFERENCE	16 bytes	Alphanumeric	848-863	181
40	CHARGEBACK REASON CODE (ISO)	4 bytes	Alphanumeric	864-867	182
41	PAYMENT STATUS	1 byte	Alphanumeric	868	182
42	FILLER	19 bytes	Alphanumeric	869-887	183
43	PAYMENT ACCOUNT REFERENCE	35 bytes	Alphanumeric	888-922	183
44	FILLER	78 bytes	Alphanumeric	923-1000	184

9.0   Chargeback Record (continued)

Field 1	RECORD TYPE
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	CHARGEBACK
Description:	This field contains the record identifier, which will always be "CHARGEBACK" for the Chargeback Record.

Field 2	PAYEE MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

9.0   Chargeback Record (continued)

Field 3	SETTLEMENT ACCOUNT TYPE CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.

Valid values include the following:

002 = Primary

001 = Discount

004 = All Chargebacks

This field is only applicable in certain markets.

If unused, this field will be space filled (fixed format) or blank (delimited formats).

Field 4	AMERICAN EXPRESS PAYMENT NUMBER
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	29-38
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.

Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

Chargeback Record

9.0   Chargeback Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.

The format is: `YYYYMMDD`

Where:

`YYYY`	=	Year
`MM`	=	Month
`DD`	=	Day

*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

9.0　　Chargeback Record (continued)

Field 7	**SUBMISSION MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	50-64
Constant:	None
Description:	This field contains the Service Establishment (SE) Number of the Merchant being reconciled, which may not necessarily be the same SE receiving payment.

Chargeback Record

9.0 Chargeback Record (continued)

Field 8	BUSINESS SUBMISSION DATE

Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	65-72
Constant:	None
Description:	This field contains the date assigned by the Merchant or Partner to this submission.

The format is: `YYYYMMDD`

Where:

`YYYY`	=	Year
`MM`	=	Month
`DD`	=	Day

Note: The date in this field may be different to the date assigned by the Merchant or Partner in the following scenarios:

- EMEA: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- LAC: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- APAC (not including India or Japan): If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.
- India: If the submission is received on Saturday, Sunday – the date in this field will be Saturday.
- Japan: If the submission is received on Saturday, Sunday, Monday – the date in this field will be Monday.
- US/Canada: Submission date will equal date submission is received.

Chargeback Record

9.0   Chargeback Record (continued)

Field 9	MERCHANT LOCATION ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	73-87
Constant:	None
Description:	This field contains the Merchant-assigned SE Unit Number (such as an internal, store identifier code) that corresponds to a specific store or location.
	If unused, this field is character space filled (fixed format) or blank (delimited formats).

Field 10	INVOICE/REFERENCE NUMBER
Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	88-117
Constant:	None
Description:	This field contains the Invoice/Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed.
	This is a transaction level identifier used by the Merchant for identification and reconciliation purposes.
	If unused, this field is character space filled (fixed format) or blank (delimited).
	Note: There are a limited number of cases whereby the Invoice Reference Number will not be populated. Refer to the Appendix for further details.

9.0   Chargeback Record (continued)

Field 11	SELLER ID
Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	118-137
Constant:	None
Description:	This field contains the Seller ID, 20-byte code that uniquely identifies a Payment Facilitator or OptBlue Participant's specific seller or vendor.
	When no value is assigned this field will be character space filled (fixed format) or blank (delimited formats).

Field 12	CARDMEMBER ACCOUNT NUMBER
Length of Field:	19 bytes
Field Type:	Numeric
Field Position:	138-156
Constant:	None
Description:	This data field contains the Cardmember Account Number, or Payment Token Account Number.
	Note: if Card number masking is enabled this field is required to accept alphanumeric characters.
	JCB card transactions may appear in the reconciliation file.
	JCB transactions can be distinguished using the Issuer Identification Number (IIN), previously known as Bank Identification Number (BIN), as represented by the first six digits of the credit card number, or by the number of digits in length.
	JCB card numbers begin with '35' and will be 16 digits in length, whereas American Express card numbers begin with '37' or '34' and will be 15 digits in length.
	If unused, this field is character space filled (fixed format) or blank (delimited).

9.0   Chargeback Record (continued)

Field 13	INDUSTRY SPECIFIC REFERENCE NUMBER

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	157-186
Constant:	None
Description:	This field contains an industry-specific identifier, which corresponds to the relevant identifier submitted originally by the Merchant, Payment Service Provider or Partner. It will be one of the following IDs, depending on the industry-specific addenda records used when submitting the invoice to American Express:

- Airline ticket number
- Rental agreement number
- Insurance policy number
- Rail ticket number
- Travel ticket number

If unused, this position will be space filled (fixed format) or blank (delimited formats).

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Chargeback Record

9.0   Chargeback Record (continued)

Field 14	AMERICAN EXPRESS PROCESSING DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	187-194
Constant:	None
Description:	This field contains the American Express Transaction Processing Date, which is used to determine the payment date scheduled in the American Express Systems.

The format is: `YYYYMMDD`

Where:

`YYYY` = Year

`MM` = Month

`DD` = Day

Notes:

- The date in this field is as per Universal Time Coordinated (UTC) time zone*.
- If the submission is received after the submission cut off time, the date in this field will be +1 day.

*American Express Submissions system is based on UTC Time Zone. If submission in local market time is sent to American Express before 00:00 UTC on 'day 0' (+ is prior to submission cut off time), the American Express Processing Date will be -1 day.

9.0   Chargeback Record (continued)

Field 15	**SUBMISSION INVOICE NUMBER**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	195-209
Constant:	None
Description:	This field contains the American Express-assigned reference number which relates to this chargeback.
	For U.S. and Canada Merchants, this field will contain the same reference as provided in Field 17, Chargeback Number.
	For International Merchants, this field will be populated either with zeros or spaces.

Field 16	**SUBMISSION CURRENCY**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	210-212
Constant:	None
Description:	This field contains the Submission Currency Code in ISO format. Refer to the *Global Codes & Information Guide*.

Chargeback Record

Chargeback Record

9.0 Chargeback Record (continued)

Field 17	CHARGEBACK NUMBER

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	213-242
Constant:	None
Description:	This is an American Express internal number and not available for matching.

When attempting to match information from an American Express Chargeback Notification File, use the following fields:

- GRRCN-Chargeback Record, Field 10 INVOICE/REFERENCE NUMBER
- CBNOT Detail Record, Field 97 IND_REF_NUMBER
- EMCBK Detail Record, Field 36 ROC_REF_NO_EXTENDED

Note: Beginning with v4.01, the following additional fields were added to assist with matching this record to the original transaction.

- Field 29 - Transaction ID (from Original Transaction)
- Field 36 - Submission Invoice Number (from Original Transaction)

In order to utilize this information, please consider moving to GRRCN v4.01 or higher.

Note: This field is not populated for MCCY.

9.0   Chargeback Record (continued)

Field 18	**CHARGEBACK REASON CODE**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	243-252
Constant:	None
Description:	This field contains the Dispute/Chargeback Reason Code used by American Express systems according to the region of the chargeback.
	This field is not available in the U.S.and Canada. This field is international only.
	If unused, this field is character space filled (fixed format) or blank (delimited).

9.0   Chargeback Record (continued)

Field 19	CHARGEBACK REASON DESCRIPTION
Length of Field:	280 bytes
Field Type:	Alphanumeric
Field Position:	253-532
Constant:	None
Description:	This field contains the Dispute/Chargeback Reason Description, which is the reason the Merchant is assigned the amount that appears in Field 24, Net Amount.
	If unused, this field is character space filled (fixed format) or blank (delimited).

Field 20	GROSS AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	533-548
Constant:	None
Description:	This field contains the Gross Amount relating to this Chargeback Record. Typically signed negative to indicate a debit to the Merchant's account, though may also be signed positive for a chargeback reversal.
	This value is expressed in the Payment (Settlement) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

9.0   Chargeback Record (continued)

Field 21	**DISCOUNT AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	549-564
Constant:	None
Description:	This field contains the total Discount Amount relating to this Chargeback Record.
	This value is expressed in the Payment (Settlement) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 22	**SERVICE FEE AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	565-580
Constant:	None
Description:	This field contains the total Service Fee Amount relating to this Chargeback Record.
	This value is expressed in the Payment (Settlement) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Chargeback Record

Chargeback Record

9.0   Chargeback Record (continued)

Field 23	TAX AMOUNT

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	581-596
Constant:	None
Description:	This field contains the Tax Amount relating to this Chargeback Record, which is only applicable to the following specific markets:

LAC	Mexico / Bahamas / Panama / Argentina
APAC	Australia / India / Japan
EMEA	Germany / Austria
Multi-Currency	Mexico / Australia

This value is expressed in the Payment (Settlement) currency.

For formats of amount values, see description in Section 2.6 Amount Values.

9.0 Chargeback Record (continued)

Field 24	NET AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	597-612
Constant:	None
Description:	This field contains the Net Amount of the chargeback, which is the gross amount less deductions.
	This value is expressed in the Payment (Settlement) currency.
	Calculation for Net Amount = Net Amount = Gross Amount - Discount Amount - Service Fee Amount - Tax Amount.
	Typically signed negative to indicate a debit to the Merchant's account, though may also be signed positive for a credit to the Merchant.
	For formats of amount values, see description in Section 2.6 Amount Values.

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Chargeback Record

9.0   Chargeback Record (continued)

Field 25	DISCOUNT RATE
Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	613-619
Constant:	None
Description:	This field contains the Discount Rate, which is a percentage used to calculate the American Express charge as its discount amount.
	This field is always signed positive.
	This field is not applicable in all markets.
	If unused this field will be character spaced (fixed) or blank (delimited).
	For an explanation of rate syntax, see Submission Record - Field 20, Submission Discount Rate.

Field 26	SERVICE FEE RATE
Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	620-626
Constant:	None
Description:	This field contains the Service Fee Rate used to calculate the amount American Express charges a Merchant as service fees.
	This field is always signed positive.
	For an explanation of rate syntax, see Submission Record - Field 20, Submission Discount Rate.

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9.0 Chargeback Record (continued)

Field 27	**BATCH CODE**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	627-629
Constant:	None
Description:	This field contains the three-digit, numeric Batch Code that corresponds to the Chargeback Reason, when used in conjunction with Bill Code.
	If unused, this field is character space filled (fixed format) or blank (delimited).
	This field applies to the U.S. and Canada only.

Field 28	**BILL CODE**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	630-632
Constant:	None
Description:	This field contains the three-digit, numeric Bill Code that corresponds to the Chargeback Reason, when used in conjunction with Batch Code. Refer to the Appendix for a list of Bill Codes and their associated descriptions.
	Please refrain from hard coding the Bill Codes into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	This field applies to the U.S. and Canada only.
	If unused, this field is character space filled (fixed format) or blank (delimited).

Chargeback Record

Chargeback Record

9.0   Chargeback Record (continued)

Field 29	FILLER
Length of Field:	168 bytes
Field Type:	Alphanumeric
Field Position:	633-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length if 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

These following Fields 29-44 apply to v4.01 file formats only. If you are using v2.01 or v3.01, see Field 29 Filler above.

Field 29	TRANSACTION ID (from Original Transaction)
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	633-647
Constant:	None
Description:	This field contains the Transaction Identifier (TID) from the original disputed transaction, which is a unique tracking number from the Authorization Response message that corresponds to a transaction. This data item reflects the value exactly as entered by the Merchant or Partner in the submission file for the original disputed transaction.
	This field applies to v4.01 file format only.

9.0   Chargeback Record (continued)

Field 30	**MARKET SPECIFIC REFERENCE NUMBER #1**
Length of Field:	45 bytes
Field Type:	Alphanumeric
Field Position:	648-692
Constant:	None
Description:	This field contains the Local Market Transaction Specific Reference Number. This is the Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed. This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.

Information included in the submission is returned to the Merchant only.

Applicable only to the German Market. |

Field 31	**MARKET SPECIFIC REFERENCE NUMBER #2**
Length of Field:	45 bytes
Field Type:	Alphanumeric
Field Position:	693-737
Constant:	None
Description:	This field contains the Local Market Transaction Specific Reference Number. This is the Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed. This is a transaction-level identifier used by the Merchant for identification and reconciliation purposes.

Information included in the submission is presented to the Cardmember and returned to the Merchant.

Applicable only to the German Market. |

Chargeback Record

9.0   Chargeback Record (continued)

Field 32	ACQUIRER REFERENCE NUMBER (from Original Transaction)
Length of Field:	23 bytes
Field Type:	Alphanumeric
Field Position:	738-760
Constant:	None
Description:	This field contains the Acquirer Reference Number (ARN) from the original disputed transaction, which is an identifier assigned to a transaction by American Express as soon as the transaction is received from the Merchant.
	This field applies to v4.01 file format only.

Field 33	ORIGINAL TRANSACTION AMOUNT (Submission Currency)
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	761-776
Constant:	None
Description:	Amount for the original disputed transaction.
	This value is expressed in the Submission currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

9.0   Chargeback Record (continued)

Field 34	**ORIGINAL TRANSACTION AMOUNT (Settlement Currency)**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	777-792
Constant:	None
Description:	This field contains the Transaction or Record of Charge (ROC) Amount for the original disputed transaction.
	This value is expressed in the Settlement (Payment) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.
	This field applies to v4.01 file format only.

Field 35	**ORIGINAL TRANSACTION DATE**
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	793-800
Constant:	None
Description:	This field contains the Transaction Date from the original disputed transaction, which is the date the transaction took place as specified by Merchant in the submission file.
	The format is: YYYYMMDD
	Where:
	YYYY = Year
	MM = Month
	DD = Day

9.0　　Chargeback Record (continued)

Field 36	**SUBMISSION INVOICE NUMBER (from Original Transaction)**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	801-815
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	In future this field will contain the Submission Invoice Number from the original transaction/SOC.
	This field applies to v4.01 file format only.

Field 37	**GROSS AMOUNT IN SUBMISSION CURRENCY (Disputed Amount)**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	816-831
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	For formats of amount values, see description in Section 2.6 Amount Values.

9.0   Chargeback Record (continued)

Field 38	FILLER
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	832-847
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures. This field applies to v4.01 file format only.

Field 39	AMEX DISPUTE CASE REFERENCE
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	848-863
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats). In future this field will contain the American Express Dispute Case Reference.

Chargeback Record

9.0 Chargeback Record (continued)

Field 40	CHARGEBACK REASON CODE (ISO)
Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	864-867
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	In future this field will contain the Chargeback Reason Code.
	This field applies to v4.01 file format only.

Field 41	PAYMENT STATUS
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	868
Constant:	None
Description:	This field contains the Payment Status Code that identifies the status of the payment for which this record applies.
	Valid values include the following:
	P = Paid
	R = Reissued Bank Reject
	~ = Released Other
	F = Future/Pending (Only in Markets where Pending Paid functionality is available).
	C = Collection (**Effective April 2025**)
	Note: Tilde (~) represents a character space.
	This field applies to v4.01 file format only.

9.0 Chargeback Record (continued)

Field 42	**FILLER**
Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	869-887
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	This field applies to v4.01 file format only.

Field 43	**PAYMENT ACCOUNT REFERENCE**
Length of Field:	35 bytes
Field Type:	Alphanumeric
Field Position:	888-922
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	In future this field will contain the Tokenized Payment Account Reference (PAR).
	This field applies to v4.01 file format only.

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Chargeback Record

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9.0   Chargeback Record (continued)

Field 44	**FILLER**
Length of Field:	78 bytes
Field Type:	Alphanumeric
Field Position:	923-1000
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length if 1000 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v4.01 file format only.

10.0   Adjustment Record

The Adjustment Record contains manual or automated adjustments to the Merchant's account. Each adjustment will have a separate Adjustment Record.

Beginning April 2024: Reserve Hold will begin to appear under the Adjustment Record rather than the Fee and Revenue Record.

Note: This section shows two tables - the first table is used for v2.01 of the file. The second table is used for v4.01, which includes three (3) new field. The field layouts include all fields.

This table applies to v2.01 and v3.01 file formats only.

Length of Record: 800 bytes

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	187
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	187
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	188
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	188
5	PAYMENT DATE	8 bytes	Numeric	39-46	189
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	189
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	190
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	191
9	MERCHANT LOCATION ID	15 bytes	Alphanumeric	73-87	192
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	88-117	192
11	SELLER ID	20 bytes	Alphanumeric	118-137	193
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	138-156	193
13	INDUSTRY SPECIFIC REFERENCE NUMBER	30 bytes	Alphanumeric	157-186	194
14	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	187-194	195
15	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	195-209	196
16	SUBMISSION CURRENCY	3 bytes	Alphanumeric	210-212	196
17	ADJUSTMENT NUMBER	30 bytes	Alphanumeric	213-242	197
18	ADJUSTMENT REASON CODE	10 bytes	Alphanumeric	243-252	197
19	ADJUSTMENT REASON DESCRIPTION	280 bytes	Alphanumeric	253-532	198
20	GROSS AMOUNT	16 bytes	Alphanumeric	533-548	198
21	DISCOUNT AMOUNT	16 bytes	Alphanumeric	549-564	199
22	SERVICE FEE AMOUNT	16 bytes	Alphanumeric	565-580	199
23	TAX AMOUNT	16 bytes	Alphanumeric	581-596	200
24	NET AMOUNT	16 bytes	Alphanumeric	597-612	200
25	DISCOUNT RATE	7 bytes	Alphanumeric	613-619	201
26	SERVICE FEE RATE	7 bytes	Alphanumeric	620-626	199
27	BATCH CODE	3 bytes	Alphanumeric	627-629	202
28	BILL CODE	3 bytes	Alphanumeric	630-632	202
29	FILLER	168 bytes	Alphanumeric	633-800	203

Adjustment Record

10.0 Adjustment Record

This table applies to v4.01 file formats only.

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	187
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	187
3	SETTLEMENT ACCOUNT TYPE CODE	3 bytes	Alphanumeric	26-28	188
4	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	29-38	188
5	PAYMENT DATE	8 bytes	Numeric	39-46	189
6	PAYMENT CURRENCY	3 bytes	Alphanumeric	47-49	189
7	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	50-64	190
8	BUSINESS SUBMISSION DATE	8 bytes	Numeric	65-72	191
9	MERCHANT LOCATION ID	15 bytes	Alphanumeric	73-87	192
10	INVOICE/REFERENCE NUMBER	30 bytes	Alphanumeric	88-117	192
11	SELLER ID	20 bytes	Alphanumeric	118-137	193
12	CARDMEMBER ACCOUNT NUMBER	19 bytes	Alphanumeric	138-156	193
13	INDUSTRY SPECIFIC REFERENCE NUMBER	30 bytes	Alphanumeric	157-186	194
14	AMERICAN EXPRESS PROCESSING DATE	8 bytes	Numeric	187-194	195
15	SUBMISSION INVOICE NUMBER	15 bytes	Alphanumeric	195-209	196
16	SUBMISSION CURRENCY	3 bytes	Alphanumeric	210-212	196
17	ADJUSTMENT NUMBER	30 bytes	Alphanumeric	213-242	197
18	ADJUSTMENT REASON CODE	10 bytes	Alphanumeric	243-252	197
19	ADJUSTMENT REASON DESCRIPTION	280 bytes	Alphanumeric	253-532	198
20	GROSS AMOUNT	16 bytes	Alphanumeric	533-548	198
21	DISCOUNT AMOUNT	16 bytes	Alphanumeric	549-564	199
22	SERVICE FEE AMOUNT	16 bytes	Alphanumeric	565-580	199
23	TAX AMOUNT	16 bytes	Alphanumeric	581-596	200
24	NET AMOUNT	16 bytes	Alphanumeric	597-612	200
25	DISCOUNT RATE	7 bytes	Alphanumeric	613-619	201
26	SERVICE FEE RATE	7 bytes	Alphanumeric	620-626	199
27	BATCH CODE	3 bytes	Alphanumeric	627-629	202
28	BILL CODE	3 bytes	Alphanumeric	630-632	202
29	PAYMENT STATUS	1 byte	Alphanumeric	633	204
30	FILLER	19 bytes	Alphanumeric	634-652	204
31	PAYMENT ACCOUNT REFERENCE	35 bytes	Alphanumeric	653-687	205
32	FILLER	113 bytes	Alphanumeric	688-800	205

10.0   Adjustment Record (continued)

Field 1	RECORD TYPE
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	ADJUSTMENT
Description:	This field contains the record identifier, which will always be "ADJUSTMENT" for the Adjustment Record.

Field 2	PAYEE MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

Adjustment Record

10.0 Adjustment Record (continued)

Field 3	**SETTLEMENT ACCOUNT TYPE CODE**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	26-28
Constant:	None
Description:	This field contains the Settlement Account Type.
	Valid values include the following:
	002 = Primary
	001 = Discount
	004 = All Chargebacks
	This field is only applicable in certain markets.
	If unused, this field will be space filled (fixed format) or blank (delimited formats).

Field 4	**AMERICAN EXPRESS PAYMENT NUMBER**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	29-38
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.
	Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

Adjustment Record

Adjustment Record

10.0 Adjustment Record (continued)

Field 5	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	39-46
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.

The format is: `YYYYMMDD`

Where:

`YYYY`	=	Year
`MM`	=	Month
`DD`	=	Day

*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 6	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	47-49
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

Adjustment Record

10.0 Adjustment Record (continued)

Field 7	**SUBMISSION MERCHANT ID**
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	50-64
Constant:	None
Description:	This field contains the Service Establishment (SE) Number of the Merchant being reconciled, which may not necessarily be the same SE receiving payment.

Adjustment Record

10.0 Adjustment Record (continued)

Field 8	BUSINESS SUBMISSION DATE

Length of Field: | 8 bytes

Field Type: | Alphanumeric

Field Position: | 65-72

Constant: | None

Description: | The field contains the date assigned by the Merchant or Partner to this submission.

The format is: `YYYYMMDD`

Where:

`YYYY` = Year

`MM` = Month

`DD` = Day

Note: The date in this field may be different to the date assigned by the Merchant or Partner in the following scenarios:

- EMEA: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.

- LAC: If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.

- APAC (not including India or Japan): If the submission is received on Friday, Saturday, Sunday – the date in this field will be Friday.

- India: If the submission is received on Saturday, Sunday – the date in this field will be Saturday.

- Japan: If the submission is received on Saturday, Sunday, Monday – the date in this field will be Monday.

- US/Canada: Submission date will equal date submission is received.

Adjustment Record

10.0   Adjustment Record (continued)

Field 9	MERCHANT LOCATION ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	73-87
Constant:	None
Description:	This field contains the Merchant-assigned SE Unit Number (such as an internal, store identifier code) that corresponds to a specific store or location.
	If unused, this field is character space filled (fixed format) or blank (delimited formats).

Field 10	INVOICE/REFERENCE NUMBER
Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	88-117
Constant:	None
Description:	This field contains the Invoice/Reference Number assigned by the Merchant or Partner to this transaction at the time the sale was executed.
	This is a transaction level identifier used by the Merchant for identification and reconciliation purposes.
	If unused, this field is character space filled (fixed format) or blank (delimited).
	Note: This reference in the majority of cases will not be populated due to how adjustments are processed without a relationship to an originating transaction.

10.0   Adjustment Record (continued)

Adjustment Record

Field 11	SELLER ID

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	118-137
Constant:	None
Description:	This field contains the Seller ID, 20-byte code that uniquely identifies a Payment Facilitator or OptBlue Participant's specific seller or vendor.

This field will only be populated if the Seller ID is available.

If unused or reference unavailable, this field will be character space filled (fixed format) or blank (delimited formats).

Field 12	CARDMEMBER ACCOUNT NUMBER

Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	138-156
Constant:	None
Description:	This data field contains the Cardmember Account Number, or Payment Token Account Number.

Note: if Card number masking is enabled this field is required to accept alphanumeric characters.

JCB card transactions may appear in the reconciliation file.JCB transactions can be distinguished using the Issuer Identification Number (IIN), previously known as Bank Identification Number (BIN), as represented by the first six digits of the credit card number, or by the number of digits in length.

JCB card numbers begin with '35' and will be 16 digits in length, whereas American Express card numbers begin with '37' or '34' and will be 15 digits in length.

If unused, this field is character space filled (fixed format) or blank (delimited).

Adjustment Record

10.0   Adjustment Record (continued)

Field 13	INDUSTRY SPECIFIC REFERENCE NUMBER

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	157-186
Constant:	None
Description:	This is an industry-specific identifier, which will correspond to the relevant identifier submitted originally by the Merchant, Payment Service Provider or Partner. It will be one of the following IDs, depending on the industry-specific addenda records used when submitting the invoice to American Express:

- Airline ticket number

- Rental agreement number

- Insurance policy number

- Rail ticket number

- Travel ticket number

If unused, this field is character space filled (fixed format) or blank (delimited).

Note: This reference in the majority of cases will not be populated due to how adjustments are processed without a relationship to an originating transaction.

Adjustment Record

10.0   Adjustment Record (continued)

Field 14	**AMERICAN EXPRESS PROCESSING DATE**

Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	187-194
Constant:	None
Description:	This field contains the American Express Transaction Processing Date, which is used to determine the payment date scheduled in the American Express Systems.

The format is: YYYYMMDD

Where:

YYYY	=	Year
MM	=	Month
DD	=	Day

Notes:

- The date in this field is as per Universal Time Coordinated (UTC) time zone*.

- If the submission is received after the submission cut off time, the date in this field will be +1 day.

*American Express Submissions system is based on UTC Time Zone. If submission in local market time is sent to American Express before 00:00 UTC on 'day 0' (+ is prior to submission cut off time), the American Express Processing Date will be -1 day.

Adjustment Record

10.0 Adjustment Record (continued)

Field 15	SUBMISSION INVOICE NUMBER
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	195-209
Constant:	None
Description:	This file contains the American Express assigned reference number which relates to the adjustment.

Field 16	SUBMISSION CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	210-212
Constant:	None
Description:	This field contains the Submission Currency Code in ISO format. Refer to the *Global Codes & Information Guide*.

Adjustment Record

10.0   Adjustment Record (continued)

Field 17	ADJUSTMENT NUMBER
Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	213-242
Constant:	None
Description:	This field contains the American Express-assigned reference number which relates to this adjustment.
	Note: This field is not populated for MCCY.

Field 18	ADJUSTMENT REASON CODE
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	243-252
Constant:	None
Description:	This field contains the Adjustment Reason Code used by American Express systems according to the region of the adjustment.
	This field is not available in the U.S.and Canada. This field is international only.
	If unused, this field is character space filled (fixed format) or blank (delimited).

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Adjustment Record

10.0 Adjustment Record (continued)

Field 19	ADJUSTMENT REASON DESCRIPTION
Length of Field:	280 bytes
Field Type:	Alphanumeric
Field Position:	253-532
Constant:	None
Description:	This field contains the Adjustment Reason Description, which is the reason the Merchant is assigned the amount that appears in Field 24, Net Amount.
	If unused, this field is character space filled (fixed format) or blank (delimited).

Field 20	GROSS AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	533-548
Constant:	None
Description:	This field contains the Gross Amount relating to this Adjustment Record.
	This value is expressed in the Payment (Settlement) currency.
	Typically signed negative to indicate a debit to the Merchant's account, though may also be signed positive to indicate a credit.
	For formats of amount values, see description in Section 2.6 Amount Values.

Adjustment Record

10.0   Adjustment Record (continued)

Field 21	**DISCOUNT AMOUNT**

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	549-564
Constant:	None
Description:	This field contains the total Discount Amount relating to this Adjustment Record.
	This value is expressed in the Payment (Settlement) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 22	**SERVICE FEE AMOUNT**

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	565-580
Constant:	None
Description:	This field contains the total Service Fee Amount relating to this Adjustment.
	This value is expressed in the Payment (Settlement) currency.
	For formats of amount values, see description in Section 2.6 Amount Values.

Adjustment Record

10.0   Adjustment Record (continued)

Field 23	TAX AMOUNT

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	581-596
Constant:	None
Description:	This field contains the Tax Amount relating to this Adjustment, which is only applicable to specific markets:

LAC	Mexico / Bahamas / Panama / Argentina
APAC	Australia / India / Japan
EMEA	Germany / Austria
Multi-Currency	Mexico / Australia

This value is expressed in the Payment (Settlement) currency.

For formats of amount values, see description in Section 2.6 Amount Values.

Field 24	NET AMOUNT

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	597-612
Constant:	None
Description:	This field contains the Net Amount of the adjustment, which is the gross amount less deductions.

This value is expressed in the Payment (Settlement) currency.

Calculation for Net Amount = Net Amount = Gross Amount - Discount Amount - Service Fee Amount - Tax Amount.

Typically signed negative to indicate a debit to the merchant's account, though may also be signed positive for a credit to the Merchant.

For formats of amount values, see description in Section 2.6 Amount Values.

10.0   Adjustment Record (continued)

Field 25	DISCOUNT RATE
Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	613-619
Constant:	None
Description:	This field contains the Discount Rate which is a percentage used to calculate the American Express charge as its discount amount.
	This field is always signed positive.
	This field is not applicable in all markets.
	If unused this field will be character spaced (fixed) or blank (delimited).
	For an explanation of rate syntax, see Submission Record - Field 20, Submission Discount Rate.

Field 26	SERVICE FEE RATE
Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	620-626
Constant:	None
Description:	This field contains the service fee rate used to calculate the amount American Express charges a Merchant as service fees.
	This field is always signed positive.
	For an explanation of rate syntax, see Submission Record - Field 20, Submission Discount Rate.

Adjustment Record

Adjustment Record

10.0 Adjustment Record (continued)

Field 27	BATCH CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	627-629
Constant:	None
Description:	This field contains the three-digit, numeric Batch Code that corresponds to the Adjustment Reason, when used in conjunction with Bill Code.
	If unused, this field is character space filled for (fixed format) or blank (delimited).
	This field applies to the U.S. and Canada only.

Field 28	BILL CODE
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	630-632
Constant:	None
Description:	This field contains the three-digit, numeric Bill Code that corresponds to the Adjustment Reason, when used in conjunction with Batch Code. Refer to the Appendix for a list of Bill Codes and their associated descriptions.
	Please refrain from hard coding the Bill Codes into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	This field applies to the U.S. and Canada only.
	If unused, this field is character space filled for (fixed format) or blank (delimited).

Adjustment Record

10.0   Adjustment Record (continued)

Field 29	FILLER
Length of Field:	168 bytes
Field Type:	Alphanumeric
Field Position:	633-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v2.01 and v3.01 file formats only.

These Fields 29-32 apply to v4.01 file format only. If you are using v2.01 or v3.01, see Field 29 Filler above.

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Adjustment Record *(sidebar)*

10.0   Adjustment Record (continued)

Field 29	PAYMENT STATUS
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	633
Constant:	None
Description:	This field contains the Payment Status Code that identifies the status of the payment for which this record applies.

Valid values include the following:

P   =   Paid

R   =   Reissued Bank Reject

~   =   Released Other

F   =   Future/Pending (Only in Markets where Pending Paid functionality is available).

C   =   Collection (**Effective April 2025**)

Note: Tilde (~) represents a character space.

This field applies to v4.01 file format only.

Field 30	FILLER
Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	634-652
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.

This field applies to v4.01 file format only.

10.0   Adjustment Record (continued)

Field 31	PAYMENT ACCOUNT REFERENCE
Length of Field:	35 bytes
Field Type:	Alphanumeric
Field Position:	653-687
Constant:	None
Description:	This field is reserved for future use and will be set to spaces (fixed format) or blank (delimited formats).
	In future this field will contain the Tokenized Payment Account Reference (PAR).
	This field applies to v4.01 file format only.

Field 32	FILLER
Length of Field:	113 bytes
Field Type:	Alphanumeric
Field Position:	688-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.
	This field applies to v4.01 file format only.

Adjustment Record

Adjustment Record

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11.0   Fees and Revenues Record

The Fees and Revenues Record lists all of the activity regarding other revenue and fee transactions.

This record is only applicable for the U.S. and Canada markets.

Beginning April 2024, Reserve Hold transactions will no longer appear in Fees and Revenue Record, they will begin to appear in the Adjustment Record

Note: This section shows two tables - the first table is used for v2.01 of the file. The second table is used for v3.01, which includes a new field for Seller ID. The field layouts include all fields.

This table applies to v2.01 file formats only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	209
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	209
3	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	26-35	210
4	PAYMENT DATE	8 bytes	Numeric	36-43	211
5	PAYMENT CURRENCY	3 bytes	Alphanumeric	44-46	211
6	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	47-61	212
7	MERCHANT LOCATION ID	15 bytes	Alphanumeric	62-76	212
8	FEE OR REVENUE AMOUNT	16 bytes	Alphanumeric	77-92	213
9	FEE OR REVENUE DESCRIPTION	80 bytes	Alphanumeric	93-172	213
10	ASSET BILLING AMOUNT	16 bytes	Alphanumeric	173-188	214
11	ASSET BILLING DESCRIPTION	65 bytes	Alphanumeric	189-253	214
12	FILLER	16 bytes	Alphanumeric	254-269	215
13	PAY IN GROSS INDICATOR	1 byte	Alphanumeric	270	215
14	BATCH CODE	3 bytes	Alphanumeric	271-273	216
15	BILL CODE	3 bytes	Alphanumeric	274-276	216
16	FILLER	524 bytes	Alphanumeric	277-800	217

This Field 16, FILLER applies to v2.01 only.

Fees and Revenues Record

11.0   Fees and Revenues Record (continued)

This table applies to v3.01 and v4.01 file format only.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	209
2	PAYEE MERCHANT ID	15 bytes	Alphanumeric	11-25	209
3	AMERICAN EXPRESS PAYMENT NUMBER	10 bytes	Alphanumeric	26-35	210
4	PAYMENT DATE	8 bytes	Numeric	36-43	211
5	PAYMENT CURRENCY	3 bytes	Alphanumeric	44-46	211
6	SUBMISSION MERCHANT ID	15 bytes	Alphanumeric	47-61	212
7	MERCHANT LOCATION ID	15 bytes	Alphanumeric	62-76	212
8	FEE OR REVENUE AMOUNT	16 bytes	Alphanumeric	77-92	213
9	FEE OR REVENUE DESCRIPTION	80 bytes	Alphanumeric	93-172	213
10	ASSET BILLING AMOUNT	16 bytes	Alphanumeric	173-188	214
11	ASSET BILLING DESCRIPTION	65 bytes	Alphanumeric	189-253	214
12	FILLER	16 bytes	Alphanumeric	254-269	215
13	PAY IN GROSS INDICATOR	1 byte	Alphanumeric	270	215
14	BATCH CODE	3 bytes	Alphanumeric	271-273	216
15	BILL CODE	3 bytes	Alphanumeric	274-276	216
16	SELLER ID	20 bytes	Alphanumeric	277-296	218
17	FILLER	504 bytes	Alphanumeric	297-800	218

*This table applies to v3.01 file format only. See Section 2.12 Version Control and Section 13.0 for Versioning.

11.0   Fees and Revenues Record (continued)

Field 1	RECORD TYPE
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	FEEREVENUE
Description:	This field contains the Record identifier, which will always be "FEEREVENUE" for the Fees and Revenues Record.
	Note: This record is only applicable to the U.S. and Canada markets.

Field 2	PAYEE MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	11-25
Constant:	None
Description:	This field contains the American Express-assigned Service Establishment (SE) Number of the Merchant receiving the payment/settlement.

Fees and Revenues Record

Fees and Revenues Record

11.0   Fees and Revenues Record (continued)

Field 3	AMERICAN EXPRESS PAYMENT NUMBER
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	26-35
Constant:	None
Description:	This field contains the American Express-assigned Payment/Settlement Number. This reference number may be used by the American Express Payee for reconciliation purposes.
	Depending on the Region/Market this field may be populated when the account is in Debit Balance status. This is further explained in Section 4.0 Summary Record, Field 4-AMERICAN EXPRESS PAYMENT NUMBER

11.0   Fees and Revenues Record (continued)

Field 4	PAYMENT DATE
Length of Field:	8 bytes
Field Type:	Numeric
Field Position:	36-43
Constant:	None
Description:	This field contains the Payment Date scheduled in American Express systems. The date that funds are actually available to the payee's depository institution may differ from the date reported in this field*.
	The format is: YYYYMMDD
	Where:
	YYYY = Year
	MM = Month
	DD = Day
	*If non-payment/banking date is populated, such as weekends or bank holidays, then payment would be made on the next applicable working day.

Field 5	PAYMENT CURRENCY
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	44-46
Constant:	None
Description:	This field contains the Alphanumeric ISO Code for the Payment (Settlement) currency. Refer to the *Global Codes & Information Guide*.

11.0　Fees and Revenues Record (continued)

Field 6	SUBMISSION MERCHANT ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	47-61
Constant:	None
Description:	This field contains the Service Establishment (SE) Number of the Merchant being reconciled, which may not necessarily be the same SE receiving payment.

Field 7	MERCHANT LOCATION ID
Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	62-76
Constant:	None
Description:	This field contains the Merchant-assigned SE Unit Number (usually an internal, store identifier code) that corresponds to a specific store or location.
	If unused, this field is character space filled (fixed format) or blank (delimited formats).

Fees and Revenues Record

11.0   Fees and Revenues Record (continued)

Field 8	**FEE OR REVENUE AMOUNT**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	77-92
Constant:	None
Description:	This field contains the amount of the Fee or Revenue to the payee account.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 9	**FEE OR REVENUE DESCRIPTION**
Length of Field:	80 bytes
Field Type:	Alphanumeric
Field Position:	93-172
Constant:	None
Description:	This field contains an explanation of the given fee or revenue amount.

Fees and Revenues Record

11.0   Fees and Revenues Record (continued)

Field 10	ASSET BILLING AMOUNT
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	173-188
Constant:	None
Description:	This field contains the total Asset Billing Amount charged to the Merchant for physical assets provided by American Express.
	For formats of amount values, see description in Section 2.6 Amount Values.

Field 11	ASSET BILLING DESCRIPTION
Length of Field:	65 bytes
Field Type:	Alphanumeric
Field Position:	189-253
Constant:	None
Description:	This field contains a brief description of the physical assets provided by American Express that correspond to the Asset Billing Amount.

Fees and Revenues Record

11.0   Fees and Revenues Record (continued)

Field 12	**FILLER**
Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	254-269
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	Note: The field will continue to be populated with zeros until October 2025. Beginning in October 2025 the field will transition to Blank.

Field 13	**PAY IN GROSS INDICATOR**
Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	270
Constant:	None
Description:	This field contains a code that indicates whether this Fees and Revenues Record contains data associated with the recovery of a Pay In Gross (PIG) discount amount.
	Valid values include the following:

1   =   Yes; this record contains a PIG recovery fee

0   =   All other occurrences

11.0   Fees and Revenues Record (continued)

Field 14	**BATCH CODE**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	271-273
Constant:	None
Description:	This field contains the three-digit, numeric Batch Code that corresponds to the Fee or Revenue Description, when used in conjunction with Bill Code.
	If unused, this field is character space filled (fixed format) or blank (delimited).

Field 15	**BILL CODE**
Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	274-276
Constant:	None
Description:	This field contains the three-digit, numeric Bill Code that corresponds to the Fee or Revenue Description, when used in conjunction with Batch Code.
	If unused, this field is character space filled (fixed format) or blank (delimited).

11.0   Fees and Revenues Record (continued)

Field 16	FILLER*
Length of Field:	553 bytes
Field Type:	Alphanumeric
Field Position:	248-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

*This Field 16, FILLER applies to v2.01 file formats only.

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Fees and Revenues Record

Fees and Revenues Record

11.0   Fees and Revenues Record (continued)

These following Fields 16-17 apply to v3.01 file format only. If you are using v2.01, see Field 16 on the previous page.

Field 16	SELLER ID
Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	277-296
Constant:	None
Description:	This field will be available in v3.01 or later of the GRRCN format.
	This field contains the Seller ID, 20-byte code that uniquely identifies a Payment Aggregator or OptBlue Participant's specific seller or vendor.
	If unused, this field will be character space filled (fixed format) or blank (delimited formats).

Field 17	FILLER
Length of Field:	504 bytes
Field Type:	Alphanumeric
Field Position:	297-800
Constant:	None
Description:	This field will be available in v3.01 or later of the GRRCN format.
	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

12.0   Trailer Record

The Trailer Record is the last record in the file and contains basic file information, such as the file sequential number and total record count.

This record is intended for use by Merchants who wish to carry out balancing and control checks.

Length of Record: 800 bytes

.

Field Number	Field Name	Field Length	Field Type	Field Position	Page
1	RECORD TYPE	10 bytes	Alphanumeric	1-10	220
2	SEQUENTIAL NUMBER	10 bytes	Alphanumeric	11-20	220
3	TOTAL RECORD COUNT	10 bytes	Numeric	21-30	221
4	FILLER	770 bytes	Alphanumeric	31-800	221

Trailer Record

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Trailer Record

12.0   Trailer Record (continued)

Field 1	**RECORD TYPE**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	1-10
Constant:	`TRAILER`
Description:	This field contains the Record identifier, which will always be "`TRAILER`" for the Trailer Record.

Field 2	**SEQUENTIAL NUMBER**
Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	11-20
Constant:	None
Description:	This field contains the Sequential Number which is the same as the sequential number in the Header Record.
	A sequential number with a prefix of "`A`" indicates an Adhoc file.

Trailer Record

12.0   Trailer Record (continued)

Field 3	TOTAL RECORD COUNT
Length of Field:	10 bytes
Field Type:	Numeric
Field Position:	21-30
Constant:	None
Description:	This field contains the Record Count for all items in this data file, including the Header and Trailer Records. This field is intended to support value verification.

Field 4	FILLER
Length of Field:	770 bytes
Field Type:	Alphanumeric
Field Position:	31-800
Constant:	None
Description:	This field is reserved for future use and set to character spaces (fixed format) or blank (delimited formats). Please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures.
	The total record length is 800 bytes.
	Note: The Filler field is not included in the CSV Delimited and TAB Delimited file formats.

Trailer Record

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Appendix

13.0 Appendix

The Appendix contains the following subsections:

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Appendix

13.1   Additional Invoice/Reference Number Details

In a limited number of cases the Invoice Reference Number* will not be provided in the Chargeback Record.

Scenario	Invoice/Reference Number Populated
Card Number changed after dispute is raised.	No
Chargeback amount not matching the original transaction amount.	No
Charge is for identical transaction date, transaction amount, Card Number and SE number.	Yes - but duplicated for all chargebacks in record.

*May also result in Card Number missing.

Appendix

13.2   Fee Codes and Descriptions

This subsection provides the Fee Codes and Descriptions.

Please refrain from hard-coding descriptions into your application as American Express reserves the right to make changes. Hard-Coding may result in file failures.

Note: Not all fee codes are applicable. You may only see a subset of the fee codes sent in the Raw Data files.

Fee Code	Fee Description	Fee Code	Fee Description
AI	NS AUTHFEE	DP	DYNAMIC PRICING
AM	AMEX MOVE	DQ	DATA QUAL
AP	CNP APP-IN	E1	CPC EIPP
AQ	ACQ ADJUST	E2	CPC EIPP2
AS	ACCESS FEE	E3	CPC EIPP3
BC	RETURN FEE	FF	FLAT FEE
B1	HVP PC CR1	F1	HVP RP CR1
B2	HVP PC CR2	F2	HVP RP CR2
B3	HVP PC CR3	F3	HVP RP CR3
CB	CHGBCK FEE	GA	CONSUMER CREDIT T1
CC	CHARGE	GB	CORPORATE CREDIT T1
CF	CREDIT RETURN FEE	GC	SM BIZ CREDIT T1
CH	ACQUIRER TRANS FEE	GD	CONSUMER CREDIT T2
CK	CHECK FEE	GE	CORPORATE CREDIT T2
CN	NONSWIPED	GF	SM BIZ CREDIT T2
CO	CORPORATE	GG	RET DSC GG
CP	RATE CAP	GH	CONSUMER CREDIT T3
CR	RET DSC CR	GI	CORPORATE CREDIT T3
CS	CROC SBI	GJ	SM BIZ CREDIT T3
CT	CREDIT FEE	GK	CONSUMER CREDIT T4
C1	RDR CAP	GL	CORPORATE CREDIT T4
DB	DEBIT CARD	GM	SM BIZ CREDIT T4
DC	D/C TERMNL	GN	CONSUMER CREDIT T5
DD	DIRECT DEP	GO	CORPORATE CREDIT T5
DF	DSPUTE FEE	GP	GROSS PAY

13.2   Fee Codes and Descriptions (continued)

Fee Code	Fee Description
GQ	SM BIZ CREDIT T5
GS	CONSUMER CREDIT T6
GU	SM BIZ CREDIT T6
GZ	PREPAID
G1	HIROC CHG
G2	HIROC CHG2
G3	HIROC CHG3
HC	H-NONSWIPE
HI	HIGH ROC
IB	INBOUND
IP	PURCH IB
IR	RELOAD IB
IS	PREPAID IB
JC	JCB CARD
K1	HVP SV CR1
K2	HVP SV CR2
K3	HVP SV CR3
MI	MICRO MRCH
MM	MONMIN FEE
MN	MNTHLY FEE
MR	MEMBERSHIP
NA	REGULAR CREDIT SUBM
NC	NONCOMPLIA
NF	NETWORK
NK	NON-COMPLIANCE
OP	REVOLVING
O1	HIROC COR
O2	HIROC COR2
O3	HIROC COR3
PA	PAPER(SOC)
PC	PURCH CARD

Fee Code	Fee Description
PG	PIG
PI	APCD PRC
PL	PAYFLW LNK
PP	PAYFLW PRO
P1	HIROC PUR
P2	HIROC PUR2
P3	HIROC PUR3
QU	QUTRLY FEE
RD	RETAIN DSC
RO	RDR OPTOUT
RP	RELOADABLE
R1	HIROC REG
R2	HIROC REG2
R3	HIROC REG3
SB	SBI
SE	SETUP FEE
SM	SM MERCHNT
ST	STATEMENT
SV	STORED VAL
S1	SELLER FEE ADJUSTMENT 1
S2	SELLER FEE ADJUSTMENT 2
TR	TRANS CNT
VA	VOICE AUTH
VG	GATEWAY
VP	VPAYMENT
V1	HVP REG C1
V2	HVP REG C2
V3	HVP REG C3
WA	TBP PC AD1
WB	TBP PC AD2
WC	TBP PC AD3

Appendix

13.2   Fee Codes and Descriptions (continued)

Fee Code	Fee Description	Fee Code	Fee Description
WD	TBP PC AD4	Y1	TBP SV CD1
WE	TBP PC AD5	Y2	TBP SV CD2
WI	TBP REGAD1	Y3	TBP SV CD3
WJ	TBP REGAD2	Y4	TBP SV CD4
WK	TBP REGAD3	Y5	TBP SV CD5
WL	TBP REGAD4	Y6	TBP RP CD1
WM	TBP REGAD5	Y7	TBP RP CD2
W0	TBP REGCD5	Y8	TBP RP CD3
W1	TBP PC CD1	Y9	TBP RP CD4
W2	TBP PC CD2	1A	DISCOUNT
W3	TBP PC CD3	1D	INSTALLMENT FEE
W4	TBP PC CD4	1B	ADJUSTMENT GROSS
W5	TBP PC CD5	1C	ADJUSTMENT PRIMARY
W6	TBP REGCD1	6U	ADJUSTMENT CHARGEBACK
W7	TBP REGCD2	1E	ADJUSTMENT DISCOUNT
W8	TBP REGCD3	1K	ADJUSTMENT PAYMENT MANAGER
W9	TBP REGCD4	1F	SPLIT DISCOUNT
X1	CORP EIPP	1G	ADJUSSTMENT GROSS
X2	CORP EIPP2	1H	MARKETING DIVIDEND
X3	CORP EIPP3	1I	SUBMISSION INCENTIVE
YA	TBP SV AD1	1J	INTERNET FEE
YB	TBP SV AD2	1S	INTERNET FEE LOCAL
YC	TBP SV AD3	1T	INTERNET FEE INBOUND
YD	TBP SV AD4	6V	INTERNET FEE LOCAL
YE	TBP SV AD5	1L	INTERNET FEE INBOUND
YF	TBP RP AD1	1M	LONG TERM RESERVE ADJUSTMENT
YG	TBP RP AD2	1Z	HIROC BAND 1 FIXED RATE INBOUND
YH	TBP RP AD3	2C	HIROC BAND 2 BPA LOCAL
YI	TBP RP AD4	2D	HIROC BAND 3 BPA LOCAL
YJ	TBP RP AD5	2E	HIROC BAND 4 BPA LOCAL
YR	YEARLY FEE	2F	HIROC BAND 2 BPA INBOUND
Y0	TBP RP CD5	2G	HIROC BAND 3 BPA INBOUND

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13.2 Fee Codes and Descriptions (continued)

Fee Code	Fee Description
2H	HIROC BAND 4 BPA INBOUND
6W	GROSS
1O	NON-SE GROSS
2Q	NON-SE GROSS
1P	CASH ADVANCE GROSS
2S	NON-SE GROSS
1Q	GROSS
7I	NON-SE GROSS LOCAL
2X	NON-SE GROSS INBOUND
1R	NON-SE GROSS 2
3C	ROC REJECT GROSS
6X	GROSS LOCAL
6Y	GROSS INBOUND
3K	CASH ADVANCE LOCAL
3L	CASH ADVANCE INBOUND
6T	PAY MANAGER EXPRESS PAY FEE
5K	SE ROC DIVIDEND
1U	EDC INCENTIVE LOCAL
1V	EDC INCENTIVE INBOUND
3M	WEEKLY PHYSICAL ASSET FEE
5L	ANNUAL PHYSICAL ASSET FEE
5M	MONTHLY PHYSICAL ASSET FEE
5N	ANNUAL PHYSICAL ASSET FEE
3N	HIROC REG BAND 1 LOCAL
5O	HIROC REG BAND 2 LOCAL
5P	HIROC REG BAND 3 LOCAL
1W	MONTHLY TERMINAL FEE
1X	MONTHLY TERMINAL FEE
5Q	TERMINAL FEE
5R	TERMINAL FEE
1Y	TERMINAL FEE
5S	TERMINAL FEE

Fee Code	Fee Description
5T	TERMINAL FEE
3O	EPP FEE
3P	TERMINAL FEE
3Q	TERMINAL FEE
3R	TERMINAL FEE
3S	TERMINAL FEE
3T	TERMINAL FEE
3U	TERMINAL FEE
3V	TERMINAL FEE
3W	TERMINAL FEE
3X	TERMINAL FEE
3Y	TERMINAL FEE
3Z	TERMINAL FEE
4A	TERMINAL FEE
4B	TERMINAL FEE
6Z	TIME DELINEATED FEE
2A	VAT FEE
4C	TERMINAL FEE
5U	INTERNET
5V	TERMINAL FEE
2B	PAPER PER ROC FEE
7A	PAPER ROC FEE LOCAL
7B	PAPER ROC FEE INBOUND
5W	TERMINAL FEE
5X	TERMINAL FEE
5Y	TERMINAL FEE
5Z	OMS FEE
6A	TERMINAL FEE
7C	MULTICURRENCY FEE
7D	TERMINAL FEE
6B	TERMINAL FEE
7E	TERMINAL FEE

13.2   Fee Codes and Descriptions (continued)

Fee Code	Fee Description
6C	TERMINAL FEE
7F	TERMINAL FEE
4D	TERMINAL FEE
6D	TERMINAL FEE
6E	TERMINAL FEE
6F	TERMINAL FEE
2I	PHYSICAL ASSET ADJUSTMENT
2J	DISCOUNT LOCAL
2K	DISCOUNT INBOUND
2L	HIROC BPA BAND 5
4E	HIROC BPA1 LOCAL
4F	HIROC BPA2 INBOUND
2M	PHYSICAL ASSET ADJUSTMENT
6G	PHYSICAL ASSET ADJUSTMENT
2N	DISCOUNT LOCAL
2O	DISCOUNT INBOUND
4G	DISCOUNT LOCAL 2
4H	DISCOUNT INBOUND 2
2P	ELECTRONIC INCENTIVE
7G	DISCOUNT 3
4I	GROSS ADJUSTMENT
2R	FLAT FEE
4J	FLAT FEE
4K	MEMBERSHIP REWARDS
4L	MEMBERSHIP REWARDS
7H	MEMBERSHIP REWARDS
2T	SPEED OF PAY REVERSAL
2U	SPEED OF PAY REVERSAL
6H	PLAN N INCENTIVE
4M	SPEED OF PAY REVERSAL
4N	SPEED OF PAY REVERSAL

Fee Code	Fee Description
4O	EDC INCENTIVE 2
2V	DISCOUNT DISCENTIVE
4P	INCENTIVE FEE LOCAL
4Q	INCENTIVE FEE INBOUND
2W	INCENTIVE FEE
7J	REVOLVE BPA BAND 1
2Y	CPC BPA INCENTIVE
4R	CPC BPA INCENTIVE LOCAL
4S	CPC BPA INCENTIVE INBOUND
6I	CORPORATE BPA INCENTIVE
ZZ	HIROC FIXED RATE BAND 1
4T	HIROC FIXED RATE BAND 2
3A	HIROC CPC BPA BAND 1
3B	HIROC CPC BPA BAND 1 LOCAL
7K	HIROC CPC BPA BAND 1 INBOUND
3D	HIROC BPA BAND 4
4U	HIROC CPC BPA BAND 1 LOCAL
7L	TRANSACTION FEE LOCAL
3F	TRANSACTION FEE INBOUND
3G	JOINING FEE
3H	CPC FEE BPA
3I	CORPORATE FEE BPA
4V	ADJUSTMENT TO DISCOUNT
6J	ACCESS FEE
3J	DP FLEX RATE
4W	DP FLEX RATE LOCAL
4X	DP FLEX RATE INBOUIND
4Y	DISCOUNT DISINCENTIVE
4Z	EXTENDED PAYMENT PLAN
5A	EXTENDED PAYMENT PLAN
5B	EXTENDED PAYMENT PLAN

13.2   Fee Codes and Descriptions (continued)

Fee Code	Fee Description
FX	FX FEE
5C	HIROC PREPAID BPA BAND 1 LOCAL
5D	HIROC PREPAID BPA BAND 1INBOUND
5E	HIROC CORP BPA BAND 1 LOCAL
5F	HIROC CORP BPA BAND 1 INBOUND
5G	HIROC CHARGE BPA BAND 1 LOCAL
5H	HIROC CHARGE BPA BAND 1 INBOUND
5I	HIROC REVOLVE BPA BAND 1 LOCAL
5J	HIROC REVOLVE BPA BAND 1 INBOUND
ME	PROGRAM CONTINUATION FEE
MP	MULTICURRENCY PLATFORM FEE
MU	MERCHANT ELIG UNBUNDLED
CH	CHANNEL FEE BUNDLED
CU	CHANNEL FEE UNBUNDLED
8A	DEBIT
8B	DEBIT LOCAL
8C	DEBIT INBOUND
8D	DEBIT
8E	DEBIT LOCAL
8F	DEBIT INBOUND
8G	DEBIT FEE
8H	DEBIT FEE LOCAL
8I	DEBIT FEE INBOUND
8J	HIROC DEBIT
8K	HIROC DEBIT 2
8L	HIROC DEBIT 3
8M	HIROC DEBIT
8N	HIROC DEBIT 2
8O	HIROC DEBIT 3
8X	HIROCFIXFEEB5
8Y	HIROCFIXFEEB4
8Z	GROSS2 FOREI

Fee Code	Fee Description
9A	AX GROSS LOCA
9B	THIRD PTY INS
9C	TSO DIS REV
9D	MTH ONLN DCT
9E	CNP FGN FEE
9F	CNP FGN RATE
9G	CNP LOC FEE
9H	CNP LOC RATE
RC	CONSUMER DEBIT REG
SR	SM BIZ DEBIT REG
UC	CONSUMER DEBIT UNREG
SU	SM BIZ DEBIT UNREG
R4	HIROC DEBIT
R5	HIROC DEBIT 2
R6	HIROC DEBIT 3
GT	CONSUMER DEBIT REG
GV	SM BIZ DEBIT REG
GW	CONSUMER DEBIT UNREG
GX	SM BIZ DEBIT UNREG
D4	LOW TXN TIER 1
D5	LOW TXN TIER 2
D6	LOW TXN TIER 3
D7	LARGE TXN TIER 1
D8	LARGE TXN TIER 2
D9	LARGE TXN TIER 3

13.3   Batch Codes, Bill Codes/Reason Descriptions

The attached spreadsheet shows Batch/Bill Codes and Reason Description for:

- Chargeback Record, Field 22-BATCH CODE and Field 23-BILL CODE

- Adjustment Record, Field 21-BATCH CODE and Field 22-BILL CODE

Language: 2=English, 3=French

Please refrain from hard-coding descriptions into your application as American Express reserves the right to make changes. Hard-Coding may result in file failures.

Note: To access the attached spreadsheet, make sure to download the PDF to your device. Within the PDF file, click the paperclip at the far left to see the attached documents. There are two (2) versions, an Excel spreadsheet or a PDF version of the spreadsheet for reference.

Appendix

Appendix

13.4   Version Control Table

The following table indicates the current GRRCN File layout versions available and the differences between the versions.

File Version Number	Publication Date Released	Description of Version Differences
1.01	January 2017	Initial release. **Notes:** 1. V1.01 of the GRRCN file format will be decommissioned as of October 31, 2021, any files sent as v1.01 will be migrated to v2.01 of the GRRCN file format. 2. All customers using v1.01 of the file format will be automatically moved to v2.01 on October 31, 2021. For differences between v1.01 and v2.01, refer to the April 2021 Raw Data Notification of Specification Changes (NOSC). Also, details are included in this table on the row below detailing version 2.01 "Description of Version Differences".
2.01	October 2019	Transaction Pricing Record, Field #15, "Fee Code": V1.01 = Fee Code only populated for U.S./Canada markets V2.01 = Fee Code populated for all markets globally
3.01	October 2020	V3.01 will be available from April 2021 onwards. V3.01 - Five new fields added to the Transaction Pricing Record: Field 20: Rounded Fee Amount Field 21: Rounded Discount Amount Field 22: Fee Amount (Settlement Currency) Field 23: Discount Amount (Settlement Currency) Field 24: Transaction Amount (Settlement Currency)
3.01	April 2021	As of October 15, 2021, the Seller ID field will be added in the Fees & Revenues Record, Field 16. This field is only available in version 3.01.
4.01	October 2022	A number of new fields have been added to the GRRCN file version 4.01 (v4.01). Some fields will be populated with data from the release of v4.01 while others have been added as "placeholder" fields that will be populated at a later date. For the "placeholder" fields, please refrain from coding into your application as American Express reserves the right to make changes. Hard-Coding to this field may result in file failures. See the next page for new fields.

13.4   Version Control Table (continued)

File Version Number	Publication Date Released	Description of Version Differences

4.01	October 2022 (continued)	New fields added for v4.01:
		
		• Section 4.0 Summary Record
		  Field 19, Payment Status
		
		• Section 6.0 Submission Record
		  Field 12, Submission Branch ID (now populated in v2.01/v3.01)
		  Field 33, Submitter ID*
		  Field 34, Payment Status
		
		• Section 7.0 Transaction Record
		  Field 38: VAT Invoice Sequence Number (now populated in v2.01/3.01)
		  Field 41: Market Specific Reference Number #1*
		  Field 42: Market Specific Reference Number #2*
		  Field 43: Submission Branch ID
		  Field 44: Payment Status
		  Field 45: Tokenized Card Number*
		  Field 46: Payment Account Reference*
		
		• Section 8.0 Transaction Pricing Record
		  Field 25: Market Specific Reference Number #1*
		  Field 26: Market Specific Reference Number #2*
		  Field 27: Payment Status
		  Field 28: Tokenized Card Number*
		  Field 29: Payment Account Reference*
		
		• Section 9.0 Chargeback Record
		  Field 29: Transaction ID (from Original Transaction)
		  Field 30: Market Specific Reference Number #1*
		  Field 31: Market Specific Reference Number #2*
		  Field 32: Acquirer Reference Number (from Original Transaction)
		  Field 33: Original Transaction Amount (Submission Currency)
		  Field 34: Original Transaction Amount (Settlement Currency)
		  Field 35: Original Transaction Date
		  Field 36: Submission invoice number (from Original Transaction/SOC)*
		  Field 37: Gross Amount in Submission Currency (Disputed Amount)*
		  Field 38: Net Amount in Submission Currency (Disputed Amount)*

*"Placeholder" field for future use.

Appendix

Appendix

13.4   Version Control Table (continued)

File Version Number	Publication Date Released	Description of Version Differences

4.01	August 2022	New fields added for v4.01 (continued):
		
		• Section 9.0 Chargeback Record (continued)
		    Field 39: Amex Dispute Case Reference*
		    Field 40: Chargeback Reason Code (ISO)*
		    Field 41: Payment Status
		    Field 42:Tokenized Card Number*
		    Field 43: Payment Account Reference*
		• Section 10.0 Adjustment Record
		    Field 29: Payment Status
		    Field 30:Tokenized Card Number*
		    Field 31: Payment Account Reference*

*"Placeholder" field for future use.

14.0   Revision Log

The Revision Log goes back three publications, current publication plus the last two. For earlier versions, contact RawDataSpecQuestions@aexp.com.

The Revision Log contains a condensed overview of the Global Reconciliation (GRRCN) Technical File Specification changes. The Revision Log is divided into the following types of changes:

- General - Changes made due to reorganization, clarification, consistency, or for informative purposes
- Global - Changes made in multiple locations, not specific to a data field
- Specific data field changes - Changes made to specific data field(s) as noted
- Specific section changes - Changes made to specific section(s) as noted

Publication: April 2025 | Global Strategy & Capabilities | Contact: RawDataSpecQuestions@aexp.com

Type of Change/ Message Type	Section # / Title	Description
General Change	Cover Page	On the cover page, added language with regard to attached documents.
Global Change	Multiple Locations	For Payment Status fields in v4.01, removed 'Note: Gross Pay debits will use the "P" value'. This applies to the following: Section 4.0 Summary Record, Field 19 Section 6.0 Submission Record, Field 34 Section 7.0 Transaction Record, Field 44 Section 8.0 Transaction Pricing Record, Field 27 Section 9.0 Chargeback Record, Field 41 Section 10.0 Adjustment Record, Field 29
Specific Section Changes	Section 1.2 Document Changes	Added paper clip information.
	Section 6.0 Submission Record	For Field 14, updated the description.
		For Field 15, updated the description.
	Section 7.0 Transaction Record	For v4.01 file format, Field 41, updated the description.
		For v4.01 file format, Field 42, updated the description.
		For Field 40, updated the description.
	Section 8.0 Transaction Pricing Record	For v4.01 file format, Field 9, updated the Product Category values.
		For v4.01 file format, Field 25, updated the description.
		For v4.01 file format, Field 26, updated the description.
	Section 9.0 Chargeback Record	For v2.01 and v3.01 file formats, Field 25, updated the description.
		For v4.01 file format, Field 30, updated the description.
		For v4.01 file format, Field 31, updated the description.

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14.0 Revision Log

Publication: April 2025 (continued)

Type of Change/ Message Type	Section # / Title	Description
Specific Section Changes	Section 10.0 Adjustment Record	For v2.01 and v3.01 file formats, Field 25, updated the description.
	Section 11.0 Fees and Revenues Record	For Field 12, the field name changed to Filler and description has been updated.
	Section 13.2 Fee Codes and Descriptions	Added new Fee Codes.
	Section 13.3 Batch Codes, Bill Codes/Reason Descriptions	Updated the description. Removed the table as the codes are now in an attached spreadsheet.

14.0   Revision Log (continued)

Publication: October 2024 | Global Strategy & Capabilities | Contact: RawDataSpecQuestions@aexp.com

Type of Change/ Message Type	Section # / Title	Description
General Changes	Multiple Locations	For Payment Status, updated the description as follows: • For value F changed description to 'Future/Pending (Only in Markets where Pending Paid functionality is available)'. • Added value 'C = Collection (Effective April 2025)'. • Under collection status, added 'Note: Gross Pay debits will us the "P" status'.
Specific Section Changes	Section 2.4.5 GRRCN File Functionality for Daily Gross Pay for Mexico Market	Added section.
	Section 2.6 Amount Values	Added sentence to the end of the third paragraph.
	Section 4.0 Summary Record	For Field 19, in the description, changed the last sentence to 'This field applies to v2.01 and v3.01 file formats only'.
	Section 6.0 Submission Record	For Field 13, in the description, in the grid, in the first row under Foreign Exchange Rate, changed '146.315' to '14.6315'.
		For Field 14, updated the description.
		For Field 15, updated the description.
		For Field 22, updated the description.
	Section 8.0 Transaction Pricing Record	For Field 9, added layout that applies to v4.01.
		For Field 16, added layout that applies to v4.01.
		For v4.01, for Field 9, in beginning table, changed field name from 'Filler' to 'Product Category/Tier'.
		For v4.01, for Field 16, in the beginning table, changed field from 'Filler' to 'Transaction Type'.
		For Field 20, in the description, updated the third sentence.
		For Field 21, in the description, updated the third sentence.

14.0   Revision Log (continued)

Publication: October 2024 (continued)

Type of Change/ Message Type	Section # / Title	Description
Specific Section Changes (continued)	Section 9.0 Chargeback Record	For Field 17, updated the description.
		In the v401 table, for Field 37 in the beginning table and layout, changed field name from 'Gross Amount in Submission Currency (Currency Disputed Amount' to 'Gross Amount in Submission Currency (Disputed Amount)'.
		In the v401 table, for Field 38 in the beginning table and layout, changed field name from 'Net Amount in Submission (Currency Disputed Amount)' to 'Filler'.
	Section 13.2 Fee Codes and Descriptions	Removed Note #2 from the section.
		Updated the table as follows:
		Removed the following codes (no trash can will appear): • KA - CONSUMER CREDIT CNP T1 • KD - CONSUMER CREDIT CNP T2 • KH - CONSUMER CREDIT CNP T3 • KK - CONSUMER CREDIT CNP T4 • KN - CONSUMER CREDIT CNP T5 • KW - CONSUMER DEBIT UNREG CNP • KC - SM BIZ CREDIT CNP T1 • KF - SM BIZ CREDIT CNP T2 • KJ - SM BIZ CREDIT CNP T3 • KM - SM BIZ CREDIT CNP T4 • KQ - SM BIZ CREDIT CNP T5 • KX - SM BIZ DEBIT UNREG CNP • KB - CORPORATE CREDIT CNP T1 • KE - CORPORATE CREDIT CNP T2 • KI - CORPORATE CREDIT CNP T3 • KZ - PREPAID CNP Added the following codes: • D4 - LOW TXN TIER 1 • D5 - LOW TXN TIER 2 • D6 - LOW TXN TIER 3 • D7 - LARGE TXN TIER 1 • D8 - LARGE TXN TIER 2 • D9 - LARGE TXN TIER 3
		Changed code WO to W0.

14.0   Revision Log (continued)

**Publication: April 2024 | Global Strategy & Capabilities |
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Type of Change/ Message Type	Section # / Title	Description
Specific Section Changes	Section 4.0 Summary Record	For Field 4, in the description, changed the timelines in the table.
		In the v4.01 file format, for Field 19, changed the description for value F to 'Future /Pending (Mexico and Argentina Markets Only)'.
	Section 6.0 Submissio Record	In the v4.01 file format, for Field 34, changed the description for value F to 'Future /Pending (Mexico and Argentina Markets Only)'.
		In the beginning table for v4.01, for Field 35, changed the field length to '433 bytes'.
	Section 7.0 Transaction Record	In the beginning tables, for Field 22, changed the field type from 'Numeric' to 'Alphanumeric' for versions 2, 3 and 4.
		For Field 27, in the description, updated the sentence after the values.
		For Fields 28-31, updated the description.
		In the v4.01 file format, for Field 41 and Field 42, updated the descriptions.
		In the v4.01 file format, for Field 44, changed the description for value F to 'Future /Pending (Mexico and Argentina Markets Only)'.
	Section 8.0 Transaction Pricing Record	In the v3.01 file format, for Field 20 and Field 21, in the field names and description, changed 'Submission' to 'Settlement'.
		In the v4.01 file format, for Field 25 and Field 26, updated the descriptions.
		In the v4.01 file format, for Field 27, changed the description for value F to 'Future /Pending (Mexico and Argentina Markets Only)'.

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14.0   Revision Log (continued)

Publication: April 2024 (continued)

Type of Change/ Message Type	Section # / Title	Description
Specific Section Changes	Section 9.0 Chargeback Record	For Field 17, in the description, added 'Note: This field is not populated for MCCY'.
		In the v4.01 file format, for Field 30 and Field 31, updated the descriptions.
		In the beginning table for v4.01, for Field 35, changed the field type from 'Alphanumeric' to 'Numeric.'
		In the v4.01 file format, for Field 41, changed the description for value F to 'Future /Pending (Mexico and Argentina Markets Only)'.
	Section 10.0 Adjustment Record	For Field 17, in the description, updated the note.
		In the v4.01 file format, for Field 29, changed the description for value F to 'Future /Pending (Mexico and Argentina Markets Only)'.
	Section 13.0 Appendix	Removed the following Fee Codes: S3 - SELLER FEE ADJUSTMENT 3 S4 - SELLER FEE ADJUSTMENT 4 S5 - SELLER FEE ADJUSTMENT 5 S6 - SELLER FEE ADJUSTMENT 6