**AMERICAN EXPRESS
RAW DATA**

Inquiry (EMINQ) & Chargeback (EMCBK) Notifications

Technical File Specification

Summary of Table Changes

The Summary of Changes is a broad overview of technical and/or field updates made to the specification since its last publication.

EMINQ

Date	Section	Page	Change	Version
01/04/2017	2.1 & 2.3	7&23	Updated with the header and footer record lengths at 2100 bytes.	2.6
01/10/2016	2.2	22	Addition of ROC_REF_NO_EXTENDED field #34. Subsequent field reference numbers are +1.	2.6
07/09/2016	4.1	54	Revision of Retrieval Request and First Chargeback Codes.	2.5
21/06/2016	4.1	54	Addition of Good Faith Reason Codes	2.5
28/01/2016	2.2	19	ROC_REF_NUMBER, Description Update.	2.4
28/01/2016	2.2	23	OptBlue –Seller_ID Field 37 added.	2.4
24/9/2015	1.1	5	SFT Mailbox, file retention reduced from 30 to 15 days.	2.3
01/08/2015	2.2	16	Field 7 - Description Update	2.2
02/04/2015	2.2	24	Field 35 - INQ_MKT_CD is an optional field	2.2

EMCBK

Date	Section	Page	Change	Version
15/09/2017	3.2	45	New Field CARD_MEMBER_NAME added.	2.7
01/04/2017	3.1 & 3.3	30 & 46	Updated with the header and footer record lengths at 2100 bytes.	2.6
01/10/2016	3.2	46	Addition of ROC_REF_NO_EXTENDED field #36. Subsequent field reference numbers are +1.	2.6
07/09/2016	4.1	54	Revision of Retrieval Request and First Chargeback Codes.	2.5
21/06/2016	4.1	54	Addition of Good Faith Reason Codes	2.5
28/01/2016	3.2	39	ROC_REF_NUMBER, Description Update.	2.4
28/01/2016	3.2	46	OptBlue –Seller_ID Field 37 added.	2.4
24/9/2015	1.1	5	SFT Mailbox, file retention reduced from 30 to 15 days.	2.3

Table of Contents

1.0　Introduction

The scope of this specification encompasses Merchants and External Partners located in EMEA and Multi-Currency.

This document is written for programmers working on the behalf Merchants and External Partners in American Express EMEA Region, who wish to receive Inquiry/Dispute and Chargeback/Adjustment notifications electronically. These file layouts allow Merchants and External Partners to extract data for the creation of organizational reports, or for other uses within their internal systems.

Note that this file is a mandatory requirement for merchants who wish to send or receive imaging files:

Mandatory for 2 Way Imaging - Merchant has to be setup for Disputes Raw Data Notification (EMINQ / EMCBK) and Response (INTCB / INTRS) files.

Mandatory for 1 Way Imaging - Merchant has to be setup for Disputes Raw Data Notification (EMINQ / EMCBK) files.

1.1　File Availability

American Express produces files seven days a week, however please note that production can be delayed for various reasons, and files may not be available for up to two to three hours afterwards.

Notes:

1.　Files are retained on the SFT platform for up to 15 days. However, previous files (up to 180 days prior) can be recreated. Please direct requests for historical data to your local support group.

1.2　Communication Requirements

The Merchant will retrieve the Data Files via Secure File Transfer (SFT) using Secure Socket Layer (SSL) security methods.

Note: Communications testing and certification is required.

An American Express Representative will act as the primary contact during the development and certification phases, until set up is completed and the Merchant is approved for production.

1.3　Record Overview

This specification contains two distinct data types:

- Inquiry/Dispute — usually initiated by a Card member and related to a specific transaction.

- Chargeback/Adjustment — notification of debit/credit to a Merchant's account, with explanation.

Note: The above are individual files with different filenames, and they must be retrieved separately.

1.4   General Field Design Guidelines

Unless otherwise specified:

- All files must be transmitted in ASCII.
- All alphanumeric fields must be left justified and character space filled. American Express recommends that all alphanumeric fields be upper case.
- All numeric fields must be right justified, unsigned and zero filled.

1.5   Related Documents

- American Express Inbound Disputes Response Specification for Chargebacks (INTCB).
- American Express Inquiry Response Specification for Inquiries (INTRS).
- American Express 2 Way Imaging Specification.
- American Express Global Financial Settlement Codes & Information Guide.

2.0   Inquiry/Dispute (EMINQ) File Specifications

This section contains technical file specifications for the following records:

2.1   EMINQ File Header Record

2.2   EMINQ Detail Record

2.3   EMINQ File Trailer Record

EMINQ records transport Inquiry/Dispute notifications from upstream Customer Service systems.

The Inquiry/Dispute Data File is composed of three record types:

- File Header Record — The File Header is the first record in the file, and it contains basic file information, including the file creation date and time, Service Access ID (SAID), data type, etc.
- Detail Records — the records between the File Header and File Trailer contain specific details for individual Inquiry/Dispute cases.
- File Trailer Record — The File Trailer is the last record in the file, and it contains file summary information, including record counts, in addition to some data that also appear in the File Header (e.g., SAID and data type).

2.1   EMINQ File Header Record

Length of Record: 2100 bytes

Description: The EMINQ File Header Record contains basic file information.

Fields in this Section:

Field	Field Name	Field Length	Field Type	Field Position	Page
1	HDR_IND	1 byte	Alphanumeric	1	8
2	APPSYS_CD	2 bytes	Alphanumeric	2-3	8
3	FILE_TYPE_CD	2 bytes	Alphanumeric	4-5	8
4	HDR_DATE_YYYYMMDD	8 bytes	Alphanumeric	6-13	8
5	FILLER	6 bytes	Alphanumeric	14-19	9
6	DB_SEQ_NO	2 bytes	Alphanumeric	20-21	9
7	FILLER	80 bytes	Alphanumeric	22-101	9
8	SAID	6 bytes	Alphanumeric	102-107	9
9	DATATYPE	5 bytes	Alphanumeric	108-112	10
10	CCYYDDD	7 bytes	Alphanumeric	113-119	10
11	0HHMMSS	7 bytes	Alphanumeric	120-126	11
12	STARS_FILESEQ_NB	3 bytes	Alphanumeric	127-129	11
13	FILLER	1971 bytes	Alphanumeric	130-2100	11

2.1   EMINQ File Header Record (Continued)

Field 1   HDR_IND

Length of Field: 1 byte

Field Type: Alphanumeric

Field Position: 1

Description: This field contains the constant literal "H", a record type code
                         That indicates this is an EMINQ file header record

Field 2   APPSYS_CD

Length of Field: 2 bytes

Field Type: Alphanumeric

Field Position: 2-3

Description: This field contains the constant literal "01", an American Express Application System
                         Code.

Field 3   FILE_TYPE_CD

Length of Field: 2 bytes

Field Type: Alphanumeric

Field Position: 4-5

Description: This field contains the constant literal "01", an American Express File Type Code

Field 4   HDR_DATE_YYYYMMDD (File Creation Date)

Length of Field: 8 bytes

Field Type: Alphanumeric

Field Position: 6-13

Description: This field contains the *File Creation Date*, in format YYYYMMDD.

2.1   EMINQ File Header Record (Continued)

Field 5   FILLER

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	14-19
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

Field 6   DB_SEQ_NO (File Sequence Number)

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	20-21
Description:	This field contains the American Express-assigned, File Sequence Number, which is an internal process control number. If unused, this field is zero filled.

Field 7   FILLER

Length of Field:	80 bytes
Field Type:	Alphanumeric
Field Position:	22-101
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

Field 8   SAID

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	102-107
Description:	This field contains the American Express-assigned, six-character, Service Access ID (SAID).

2.1   EMINQ File Header Record (Continued)

Field 9   DATATYPE

Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	108-112
Description:	This field contains the constant literal "EMINQ", a Data Type code that indicates that this file contains Inquiries from upstream systems.

Field 10   CCYYDDD (STARS Creation Date)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	113-119
Description:	This field contains the *STARS[1] Creation Date,* which is the date that American Express transmitted the file to the Merchant. If this file is a retransmission, this field contains the original transmission date. The format is: CCYYDDD CC = Century YY = Year DDD = Day (Julian date) Note: See Julian Date Calendar in appendix. For example, the date October 21, 2013 would appear as: 2013294

2.1   EMINQ File Header Record (Continued)

Field 11   0HHMMSS (File Creation Time)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	120-126
Description:	This field contains the File Creation Time (24-hour format) when the file was prepared for transmission.
	The format is: 0HHMMSS
	0= One-digit filler character (zero)
	HH = Hour (24-hour clock)
	MM = Minutes
	SS = Seconds
	For example, 02:37:00 P.M. would appear as: 0143700

Field 12   STARS_FILESEQ_NB

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	127-129
Description:	This field contains the STARS[1] File Sequence Number, an American Express internal identifier. If unused, this field is character space filled.

Field 13   FILLER

Length of Field:	1971 bytes
Field Type:	Alphanumeric
Field Position:	130-2100
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

2.2   EMINQ File Detail Record

Length of Record: 2100 bytes

Description: the records between the File Header and File Trailer contain
                           specific details for individual Inquiry/Dispute cases.

Fields in this Section:

Field	Field Name	Field Length	Field Type	Field Position	Page Number
1	DTL_IND	1 byte	Alphanumeric	1	13
2	DTL_REC_TYPE	5 bytes	Alphanumeric	2-6	13
3	CARD_NO	19 bytes	Alphanumeric	7-25	13
4	CASE_NO	16 bytes	Alphanumeric	26-41	13
5	AIR_TKT_NO	24 bytes	Alphanumeric	42-65	14
6	TERMINAL_ID	10 bytes	Alphanumeric	66-75	14
7	CASE_UPD_TYP	2 bytes	Alphanumeric	76-77	14
8	CASE_UPD_DT	10 bytes	Alphanumeric	78-87	14
9	SE_REPLY_BY_DT	10 bytes	Alphanumeric	88-97	15
10	TRANS_DATE	10 bytes	Alphanumeric	98-107	15
11	SE_NO	10 bytes	Alphanumeric	108-117	15
12	TRANS_CURR_CD	3 bytes	Alphanumeric	118-120	15
13	TRANS_AMT	20 bytes	Alphanumeric	121-140	16
14	FIRST_PRSNT_CURR_CD	3 bytes	Alphanumeric	141-143	16
15	FIRST_PRSNT_AMT	20 bytes	Alphanumeric	144-163	16
16	SOC_REF_NO	15 bytes	Alphanumeric	164-178	17
17	SOC_DT	10 bytes	Alphanumeric	179-188	17
18	SOC_AMT	20 bytes	Alphanumeric	189-208	17
19	ROC_REF_NO	15 bytes	Alphanumeric	209-223	17
20	SETTLE_SE_NO	10 bytes	Alphanumeric	224-233	18
21	SETTLE_CURR_CD	3 bytes	Alphanumeric	234-236	18
22	SETTLE _AMT	20 bytes	Alphanumeric	237-256	18
23	SETTLE_DT	10 bytes	Alphanumeric	257-266	18
24	MICRO_SEQ_NO	10 bytes	Alphanumeric	267-276	19
25	DISP_REAS_CD	4 bytes	Alphanumeric	277-280	19
26	IND_TYP_CD	10 bytes	Alphanumeric	281-290	19
27	INTD_CHRCBK_CD	4 bytes	Alphanumeric	291-294	19
28	SOC_CURR_CD	3 bytes	Alphanumeric	295-297	20
29	INQ_CASE_CNT	4 bytes	Alphanumeric	298-301	20
30	SRC_SYS_CD	3 bytes	Alphanumeric	302-304	20
31	TRANS_ID	50 bytes	Alphanumeric	305-354	20
32	ACQ_REF_NO	23 bytes	Alphanumeric	355-377	21
33	ADD_INFO_TXT1	1130 bytes	Alphanumeric	378-1507	21
34	ROC_REF_NO_EXTENDED	30 bytes	Alphanumeric	1508-1537	21
35	ADD_INFO_TXT2	470 bytes	Alphanumeric	1538-2007	21
36	INQ_MKT_CD	3 bytes	Alphanumeric	2008-2010	22
37	SELLER_ID	20 bytes	Alphanumeric	2011-2030	22
38	FILLER	70 bytes	Alphanumeric	2031-2100	22

2.2   EMINQ File Detail Record (Continued)

Field 1   DTL_IND

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	1
Description:	This field contains the constant literal "D", a Record Type code that indicates that this is a Detail Record.

Field 2   DTL_REC_TYPE

Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	2-6
Description:	This field contains the constant literal "EMINQ", a Record Type code that indicates that this is an Inquiry Detail Record.

Field 3   CARD_NO

Length of Field:	19 bytes
Field Type:	Alphanumeric
Field Position:	7-25
Description:	This field contains the Cardmember Account Number that corresponds to this Inquiry.

Field 4   CASE_NO

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	26-41
Description:	This field contains the American Express-assigned, Case Number for this transaction.

2.2   EMINQ File Detail Record (Continued)

Field 5   AIR_TKT_NO

Length of Field:	24 bytes
Field Type:	Alphanumeric
Field Position:	42-65
Description:	This field contains the Airline Ticket Number (Airline-related disputes only).

Field 6   TERMINAL_ID

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	66-75
Description:	This field contains the Terminal ID submitted in transaction data.

Field 7   CASE_UPD_TYP

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	76-77
Description:	Type of Case Update, it will always carry same value RR for Retrieval Request

Field 8   CASE_UPD_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	78-87
Description:	This field contains the Case Update Date which is the date the case was updated in the Amex management system, in format YYYY-MM-DD

2.2   EMINQ File Detail Record (Continued)

Field 9   SE_REPLY_BY_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	88-97
Description:	This field contains the SE Reply by Date when the Merchant's response is due at American Express, in format YYYY-MM-DD.

Field 10   TRANS_DATE

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	98-107
Description:	This field contains the Transaction Date, which is the date of the charge that corresponds to this Inquiry, in format YYYY-MM-DD.

Field 11   SE_NO

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	108-117
Description:	This field contains the American Express-assigned, Service Establishment (SE) Number (a.k.a. Merchant ID Number) applicable to this Inquiry.

Field 12   TRANS_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	118-120
Description:	This field contains the Transaction Currency Code applicable to the Transaction Amount in the field that follows. Alpha characters only. For a list of Currency Codes, see American Express Global Financial Settlement Codes & Information Guide.

2.2   EMINQ File Detail Record (Continued)

Field 13   TRANS_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	121-140
Description:	This field contains the Transaction Amount billed to the Card member for the charge that corresponds to this Inquiry.

Field 14   FIRST_PRSNT_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	141-143
Description:	This field contains the First Presentment / Dispute Currency Code applicable to the Dispute Amount in the field that follows. Alpha characters only. For a list of Currency Codes, see American Express Global Financial Settlement Codes & Information Guide.

Field 15   FIRST_PRSNT_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	144-163
Description:	This field contains the First Presentment / Dispute Amount[1].

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[1] In most cases, the *Dispute Amount* (DSPT_AMT) is equal to or less than the *Transaction Amount* (TRN_AMT) for an inquiry. However, in some instances, the *Dispute Amount* may exceed the *Transaction Amount*. This occurs when an individual inquiry record contains multiple transactions being disputed. In this case, the *Dispute Amount* is the sum of all individual transactions involved in the case, while the *Transaction Amount* is the transaction total for only one of the transactions.

2.2   EMINQ File Detail Record (Continued)

Field 16   SOC_REF_NO

Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	164-178
Description:	This field contains the Summary of Charge (SOC) Invoice Number that corresponds to the batch in which this transaction was submitted to American Express. If unused, this field is zero filled.

Field 17   SOC_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	179-188
Description:	This field contains the date the Summary of Charge was created, in format YYYY-MM-DD.

Field 18   SOC_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	189-208
Description:	This field contains the Summary of Charge Amount that this charge is related to

Field 19   ROC_REF_NO

Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	209-223
Description:	The Reference Number assigned to the charge by the Merchant's computerized cash register or order processing system.
	If reference number is longer than 15 bytes use field 34 ROC_REF_NO_EXTENDED.

2.2   EMINQ File Detail Record (Continued)

Field 20   SETTLE_SE_NO

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	224-233
Description:	This field contains the American Express-assigned, Service Establishment (SE) Number (a.k.a. Merchant Number) under which this transaction was settled.

Field 21   SETTLE_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	234-236
Description:	This field contains the Settlement Currency Code applicable to the SE Settlement Amount Alpha characters only. For a list of Currency Codes, see American Express Global Financial Settlement Codes & Information Guide.

Field 22   SETTLE_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	237-256
Description:	This field contains the SE Settlement Amount, which is the total amount of the settlement file in which the transaction was submitted. If unused, this field is zero filled.

Field 23   SETTLE_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	257-266
Description:	This field contains the Settlement Date, which is the date that the Merchant's submission file was processed by American Express, in format YYYY-MM-DD.

2.2   EMINQ File Detail Record (Continued)

Field 24   MICRO_SEQ_NO

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	267-276
Description:	This field contains an American Express-assigned value that is for internal use only.

Field 25   DISP_REAS_CD

Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	277-280
Description:	This field contains the Dispute Reason Code applicable to this Inquiry.
	Note: See Inquiry & Chargeback Reason Codes in Appendix

Field 26   IND_TYP_CD

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	281-290
Description:	This field contains the Industry Type code of the merchant for this case

Field 27   INTD_CHRCBK_CD

Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	291-294
Description:	This field contains the chargeback code that maybe used.

2.2   EMINQ File Detail Record (Continued)

Field 28   SOC_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	295-297
Description:	This field contains the currency code for the Summary of Charge

Field 29   INQ_CASE_CNT

Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	298-301
Description:	This field contains the Inquiry case count, starting from 0000-9999.

Field 30   SRC_SYS_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	302-304
Description:	This field contains an American Express-assigned value that is for internal use only.

Field 31   TRANS_ID

Length of Field:	50 bytes
Field Type:	Alphanumeric
Field Position:	305-354
Description:	This field contains the transaction identifier (TID)

2.2   EMINQ File Detail Record (Continued)

Field 32   ACQ_REF_NO

Length of Field:	23 bytes
Field Type:	Alphanumeric
Field Position:	355-377
Description:	This field contains the Acquirer Reference Number

Field 33   ADD_INFO_TXT1

Length of Field:	1130 bytes
Field Type:	Alphanumeric
Field Position:	378-1507
Description:	This field contains the additional information text / comments

Field 34   ROC_REF_NO_EXTENDED

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	1508-1537
Description:	The Reference Number assigned to the charge by the Merchant's computerized cash register or order processing system.

Field 35   ADD_INFO_TXT2

Length of Field:	470 bytes
Field Type:	Alphanumeric
Field Position:	1538-2007
Description:	This field contains the additional information text / comments

2.2   EMINQ File Detail Record (Continued)

Field 36   INQ_MKT_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	2008-2010
Description:	This field contains market codes. Please refer to the American Express Global Financial Settlement Codes & Information Guide. This is an optional field.

Field 37   SELLER_ID

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	2011-2030
Description:	This field is for OptBlue use only. This field contains the 20-byte external, third party Seller ID number populated in Data Field 60, Subfield 2 of the Authorization message (Global Credit Authorization Guide (GCAG) and Global Host Link Data Capture (GHDC).

Field 38   FILLER

Length of Field:	70 bytes
Field Type:	Alphanumeric
Field Position:	2031-2100
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

2.3   EMINQ File Trailer Record

Length of Record: 2100 bytes

Description: Trailer is the last record in the file, and it contains file summary information, including record counts, in addition to some data that also appear in the File Header (e.g., SAID and data type).

Fields in this Section:

Field	Field Name	Field Length	Field Type	Field Position	Page Number
1	TRL_IND	1 byte	Alphanumeric	1	24
2	APPSYS_CD	2 bytes	Alphanumeric	2-3	24
3	FILE_TYPE_CD	2 bytes	Alphanumeric	4-5	24
4	TRL_DATE_YYYYMMDD	8 bytes	Alphanumeric	6-13	25
5	FILLER	6 bytes	Alphanumeric	14-19	25
6	DB_SEQ_NO	2 bytes	Alphanumeric	20-21	25
7	FILLER	5 bytes	Numeric	22-26	25
8	AMEX_TOT_RECS	9 bytes	Alphanumeric	27-35	26
9	SE_TOT_RECS	9 bytes	Alphanumeric	36-44	26
10	FILLER	57 bytes	Alphanumeric	45-101	26
11	SAID	6 bytes	Alphanumeric	102-107	27
12	DATATYPE	5 bytes	Alphanumeric	108-112	27
13	CCYYDDD	7 bytes	Alphanumeric	113-119	27
14	0HHMMSS	7 bytes	Alphanumeric	120-126	28
15	STARS_FILESEQ_NB	3 bytes	Alphanumeric	127-129	28
16	FILLER	1971 bytes	Alphanumeric	130-2100	28

2.3   EMINQ File Trailer Record (Continued)

Field 1   TRL_IND

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	1
Description:	This field contains the constant literal "T", a *Record Type* code that indicates that this is an EMINQ File Trailer Record.

Field 2   APPSYS_CD

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	2-3
Description:	This field contains the constant literal "01", an American Express *Application System Code*.

Field 3   FILE_TYPE_CD

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	4-5
Description:	This field contains the constant literal "01", an American Express *File Type Code*.

2.3   EMINQ File Trailer Record (Continued)

Field 4   TRL_DATE_YYYYMMDD (File Creation Date)

Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	6-13
Description:	This field contains the *File Creation Date*, in format YYYYMMDD

Field 5   FILLER

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	14-19
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

Field 6   DB_SEQ_NO

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	20-21
Description:	This field contains the American Express-assigned, File Sequence Number, which is a process control number. If unused, this field is zero filled.

Field 7   FILLER

Length of Field:	5 bytes
Field Type:	Numeric
Field Position:	22-26
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

2.3   EMINQ File Trailer Record (Continued)

Field 8   AMEX_TOT_RECS

Length of Field:	9 bytes
Field Type:	Alphanumeric
Field Position:	27-35
Description:	This field contains a value that corresponds to the total number of records (including header and trailer) forwarded to the Merchant by American Express.

Field 9   SE_TOT_RECS

Length of Field:	9 bytes
Field Type:	Alphanumeric
Field Position:	36-44
Description:	This field contains a value that corresponds to the total number of records (including header and trailer) received by the Merchant.

Field 10   FILLER

Length of Field:	57 bytes
Field Type:	Alphanumeric
Field Position:	45-101
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

2.3   EMINQ File Trailer Record (Continued)

Field 11   SAID

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	102-107
Description:	This field contains the American Express-assigned, six-character, *Service Access ID (SAID).*

Field 12   DATATYPE

Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	108-112
Description:	This field contains the constant literal "EMINQ", a *Data Type* code that indicates that this file contains Inquiries from upstream systems.

Field 13   CCYYDDD (STARS Creation Date)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	113-119
Description:	This field contains the *STARS[2] Creation Date,* which is the date that American Express transmitted the file to the Merchant.

If this file is a retransmission, this field contains the *original transmission date.*
The format is: CCYYDDD
CC = Century
YY = Year
DDD = Day (Julian date)

Note: See Julian Date Calendar in appendix.

For example, the date October 21, 2013 would appear as: 2013294.

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[2] STARS = Split, Transmit and Receive System. An American Express developed software utility that supports multiple transmission methods with which data can be exchanged between American Express and its external information trading partners.

2.3   EMINQ File Trailer Record (Continued)

Field 14   0HHMMSS(File Creation Time)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	120-126
Description:	This field contains the *File Creation Time* (24-hour format) when the file was prepared for transmission. The format is: 0HHMMSS 0 = One-digit filler character (zero) HH = Hour (24 hour clock) MM = Minutes SS = Seconds For example, 2:37:00 P.M. would appear as: 0143700

Field 15   STARS_FILESEQ_NB

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	127-129
Description:	This field contains the *STARS[1] file sequence number,* an American Express internal identifier. If unused, this field is character space filled.

Field 16   FILLER

Length of Field:	1971 bytes
Field Type:	Alphanumeric
Field Position:	130-2100
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

3.0   Chargeback/Adjustment (EMCBK) File Specifications

This section contains technical file specifications for the following records:

3.1   EMCBK File Header Record

3.2   EMCBK Detail Record

3.3   EMCBK File Trailer Record

EMCBK records transport Chargeback/Adjustment notifications from upstream Customer Service systems.

These records are used to send chargeback/adjustment notifications from upstream systems, through STARS[3] and third party software that can be used to access the data supplied by American Express

The Chargeback/Adjustment Data File is composed of three record types:

- File Header Record — The File Header is the first record in the file, and it contains basic file information, including the file creation date and time, Service Access ID (SAID), data type, etc.

- Detail Records — the records between the File Header and File Trailer contain specific details for individual Chargeback/Adjustment cases.

- File Trailer Record — The File Trailer is the last record in the file, and it contains file summary information, including record counts, in addition to some data that also appear in the File Header (e.g., SAID and data type).

STARS[3] = Split, Transmit And Receive System — An American Express developed software utility that supports multiple transmission methods with which data can be exchanged between American Express and its external information trading partners.

3.1   EMCBK File Header Record

Length of Record: 2100 bytes

Description: The EMCBK File Header Record contains basic file information.

Fields in this Section:

Field	Field Name	Field Length	Field Type	Field Position	Page
1	HDR_IND	1 byte	Alphanumeric	1	31
2	APPSYS_CD	2 bytes	Alphanumeric	2-3	31
3	FILE_TYPE_CD	2 bytes	Alphanumeric	4-5	31
4	HDR_DATE_YYYYMMDD	8 bytes	Alphanumeric	6-13	31
5	FILLER	6 bytes	Alphanumeric	14-19	32
6	DB_SEQ_NO	2 bytes	Alphanumeric	20-21	32
7	FILLER	80 bytes	Alphanumeric	22-101	32
8	SAID	6 bytes	Alphanumeric	102-107	32
9	DATATYPE	5 bytes	Alphanumeric	108-112	33
10	CCYYDDD	7 bytes	Alphanumeric	113-119	33
11	0HHMMSS	7 bytes	Alphanumeric	120-126	34
12	STARS_FILESEQ_NB	3 bytes	Alphanumeric	127-129	34
13	FILLER	1971	Alphanumeric	130-2100	34

3.1 EMCBK File Header Record (Continued)

Field 1   HDR_IND

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	1
Description:	This field contains the constant literal "H", a *Record Type* code that indicates that this is an EMCBK File Header Record.

Field 2   APPSYS_CD

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	2-3
Description:	This field contains the constant literal "01", an American Express *Application System Code.*

Field 3   FILE_TYPE_CD

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	4-5
Description:	This field contains the constant literal "01", an American Express *File Type Code.*

Field 4   HDR_DATE_YYYYMMDD (file creation date)

Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	6-13
Description:	This field contains the *File Creation Date,* in format YYYYMMDD.

3.1 EMCBK File Header Record (Continued)

Field 5   FILLER

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	14-19
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

Field 6   DB_SEQ_NO

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	20-21
Description:	This field contains the American Express-assigned, File Sequence Number, which is an internal process control number. If unused, this field is zero filled.

Field 7   FILLER

Length of Field:	80 bytes
Field Type:	Alphanumeric
Field Position:	22-101
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

Field 8   SAID

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	102-107
Description:	This field contains the American Express-assigned, six-character, Service Access ID (SAID).

3.1 EMCBK File Header Record (Continued)

Field 9   DATATYPE

Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	108-112
Description:	This field contains the constant literal "EMCBK", a Data Type code that indicates that this file contains Inquiries from upstream systems.

Field 10   CCYYDDD(STARS Creation Date)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	113-119
Description:	This field contains the STARS[4] Creation Date, which is the date that American Express transmitted the file to the Merchant. If this file is a retransmission, this field contains the original transmission date.

The format is: CCYYDDD
CC = Century
YY = Year
DDD = Day (Julian date)

Note: See Julian Date Calendar in appendix

For example, the date October 21, 2013 would appear as: 2013294

STARS[4] = Split, Transmit and Receive System. An American Express developed software utility that supports multiple transmission methods with which data can be exchanged between American Express and its external information trading partners.

3.1 EMCBK File Header Record (Continued)

Field 11   0HHMMSS (File Creation Time)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	120-126
Description:	This field contains the File Creation Time (24-hour format) when the file was prepared for transmission.

The format is: 0HHMMSS
0= One-digit filler character (zero)
HH = Hour (24-hour clock)
MM = Minutes
SS = Seconds

For example, 2:37:00 P.M. would appear as: 0143700

Field 12   STARS_FILESEQ_NB

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	127-129
Description:	This field contains the STARS[1] File Sequence Number, an American Express internal identifier. If unused, this field is character space filled.

Field 13   FILLER

Length of Field:	1971 bytes
Field Type:	Alphanumeric
Field Position:	130-2100
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

STARS[1] = Split, Transmit and Receive System. An American Express developed software utility that supports multiple transmission methods with which data can be exchanged between American Express and its external information trading partners.

3.2   EMCBK File Detail Record

Length of Record: 2100 bytes

Description: the records between the File Header and File Trailer contain specific details for individual Chargeback/Adjustment cases.

Fields in this Section:

Field	Field Name	Field Length	Field Type	Field Position	Page
1	DTL_IND	1 byte	Alphanumeric	1	36
2	REC_TYPE	5 bytes	Alphanumeric	2-6	36
3	SE_NO	10 bytes	Alphanumeric	7-16	36
4	CARD_NO	19 bytes	Alphanumeric	17-35	36
5	CASE_NO	16 bytes	Alphanumeric	36-51	37
6	CHRGBK_DT	10 bytes	Alphanumeric	52-61	37
7	CHRGBK_AMT	20 bytes	Alphanumeric	62-81	37
8	CHRGBK_CURR_CD	3 bytes	Alphanumeric	82-84	37
9	CHRGBK_RSN_CD	4 bytes	Alphanumeric	85-88	38
10	ADJ_REF_NO	15 bytes	Alphanumeric	89-103	38
11	SOC_REF_NO	15 bytes	Alphanumeric	104-118	38
12	ROC_REF_NO	15 bytes	Alphanumeric	119-133	38
13	TRANS_DT	10 bytes	Alphanumeric	134-143	39
14	TRANS_AMT	20 bytes	Alphanumeric	144-163	39
15	TRANS_CURR_CD	3 bytes	Alphanumeric	164-166	39
16	SOC_DT	10 bytes	Alphanumeric	167-176	39
17	SOC_AMT	20 bytes	Alphanumeric	177-196	40
18	AIR_TKT_NO	24 bytes	Alphanumeric	197-220	40
19	MICRO_SEQ_NO	10 bytes	Alphanumeric	221-230	40
20	SETTLE_SE_NO	10 bytes	Alphanumeric	231-240	40
21	SETTLE_SE_AMT	20 bytes	Alphanumeric	241-260	41
22	SETTLE_CURR_CD	3 bytes	Alphanumeric	261-263	41
23	SETTLE_DT	10 bytes	Alphanumeric	264-273	41
24	CASE_UPD_FLAG	1 byte	Alphanumeric	274	41
25	CAS_UPD_TYPE	2 bytes	Alphanumeric	275-276	42
26	CASE_UPD_DT	10 bytes	Alphanumeric	277-286	42
27	SE_REPLY_BY_DT	10 bytes	Alphanumeric	287-296	42
28	IND_TYP_CD	10 bytes	Alphanumeric	297-306	42
29	TERMINAL_ID	10 bytes	Alphanumeric	307-316	43
30	SUBMM_CURR_CD	3 bytes	Alphanumeric	317-319	43
31	FIRST_PRSNT_AMT	20 bytes	Alphanumeric	320-339	43
32	FIRST_PRSNT_CURR_CD	3 bytes	Alphanumeric	340-342	43
33	TRANS_ID	50 bytes	Alphanumeric	343-392	44
34	ACQ_REF_NO	23 bytes	Alphanumeric	393-415	44
35	ADD_INFO_TXT1	1130 bytes	Alphanumeric	416-1545	44
36	ROC_REF_NO_EXTENDED	30 bytes	Alphanumeric	1546-1575	45
37	CARD_MEMBER_NAME	30 bytes	Alphanumeric	1576-1606	45
38	ADD_INFO_TXT2	438 bytes	Alphanumeric	1607-2045	45
39	SELLER_ID	20 bytes	Alphanumeric	2046-2065	46
40	FILLER	35 bytes	Alphanumeric	2066-2100	46

3.2   EMCBK File Detail Record (Continued)

Field 1   DTL_IND

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	1
Description:	This field contains the constant literal "D", a Record Type code that indicates that this is a Detail Record.

Field 2   REC_TYPE

Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	2-6
Description:	This field contains the constant literal "EMCBK", a Record Type code that indicates that this is a Chargeback Detail Record.

Field 3   SE_NO

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	7-16
Description:	This field contains the American Express-assigned, Service Es-tab-lishment (SE) Number (a.k.a. Merchant ID Number) to which this Charge-back/Adjustment is applied.

Field 4   CARD_NO

Length of Field:	19 byte
Field Type:	Alphanumeric
Field Position:	17-35
Description:	This field contains the Card member Account Number that corresponds to this Chargeback/Adjustment.

3.2   EMCBK File Detail Record (Continued)

Field 5   CASE_NO

Length of Field:	16 bytes
Field Type:	Alphanumeric
Field Position:	36-51
Description:	This field contains the American Express-assigned case number for this transaction, which matches the case number of the original inquiry.

Field 6   CHRGBK_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	52-61
Description:	This field contains the date that American Express generated the Chargeback/Adjustment record, in format YYYY-MM-DD.

Field 7   CHRGBK_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	62-81
Description:	This field contains the Chargeback (or Adjustment) Amount applied to the Merchant account.

Field 8   CHRGBK_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	82-84
Description:	This field contains the Chargeback Currency Code applicable to the Chargeback Amount in the preceding field. Alpha characters only. For a list of Currency Codes, see American Express Global Financial Settlement Codes & Information Guide.

3.2   EMCBK File Detail Record (Continued)

Field 9   CHRGBK_RSN_CD

Length of Field:	4 bytes
Field Type:	Alphanumeric
Field Position:	85-88
Description:	This field contains the Chargeback Reason Code applicable to this Chargeback/Adjustment. See Inquiry & Chargeback Reason Codes in appendix.

Field 10   ADJ_REF_NO

Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	89-103
Description:	This field contains the American Express-assigned, Adjustment Reference Number for this Chargeback/Adjustment.

Field 11   SOC_REF_NO

Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	104-118
Description:	This field contains the Summary of Charge (SOC) Invoice Number that corresponds to the batch in which this transaction was sub-mitted to American Express. If unused, this field is zero filled.

Field 12   ROC_REF_NO

Length of Field:	15 bytes
Field Type:	Alphanumeric
Field Position:	119-133
Description:	The Reference Number assigned to the charge by the Merchant's computerized cash register or order processing system.
	If reference number is longer than 15 bytes use field 36 ROC_REF_NO_EXTENDED.

3.2   EMCBK File Detail Record (Continued)

Field 13   TRANS_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	134-143
Description:	This field contains the original Transaction Date that corresponds to this chargeback, in format YYYY-MM-DD.

Field 14   TRANS_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	144-163
Description:	This field contains the Transaction Amount billed to the Card member for the charge that corresponds to this Adjustment/Chargeback.

Field 15   TRANS_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	164-166
Description:	This field contains the Transaction Currency Code applicable to Transaction Amount in the preceding field. Alpha characters only. For list of Currency Codes, see American Express Global Finan-cial Settlement Codes & Information Guide.

Field 16   SOC_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	167-176
Description:	This field contains the date the Summary of Charge was created, In format YYYY-MM-DD

3.2   EMCBK File Detail Record (Continued)

Field 17   SOC_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	177-196
Description:	This field contains the Summary of Charge Amount that this charge is related to

Field 18   AIR_TKT_NO

Length of Field:	24 bytes
Field Type:	Alphanumeric
Field Position:	197-220
Description:	This field contains the Airline Ticket Number

Field 19   MICRO_SEQ_NO

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	221-230
Description**:**	This field contains an American Express-assigned value that is for internal use only.

Field 20   SETTLE_SE_NO

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	231-240
Description**:**	This field contains the American Express-assigned, Service Establishment (SE) Number (a.k.a. Merchant Number) under which this transaction was settled.

3.2   EMCBK File Detail Record (Continued)

Field 21   SETTLE_SE_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	241-260
Description:	This field contains the SE Settlement Amount, which is the total amount of the settlement file in which the transaction was submitted. If un-used, this field is zero filled.

Field 22   SETTLE_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	261-263
Description:	This field contains the Settlement Currency Code applicable to the SE Settlement Amount in the preceding field. Alpha characters only

Field 23   SETTLE_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	264-273
Description:	This field contains the Settlement Date, which is the date that the Merchant's submission file was processed by American Express, in format YYYY-MM-DD.

Field 24   CASE_UPD_FLAG

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	274
Description:	This field contains the values for the Case Update Flag – F=First, L=Last. These represent the First or Last Chargeback.

3.2   EMCBK File Detail Record (Continued)

Field 25   CASE_UPD_TYPE

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	275-276
Description:	This field contains the Case Update Type This field contains the Case Update Type CR = Credit back CA = Credit Adjustment CB = Chargeback CS = Chargeback stands DB = Debit balance DA = Debit Adjustment.

Field 26   CASE_UPD_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	277-286
Description:	This field contains the Case Update Date in format YYYY-MM-DD.

Field 27   SE_REPLY_BY_DT

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	287-296
Description:	This field contains the Service Establishment (SE) (a.k.a. Merchant) Reply by Date in format YYYY-MM-DD.

Field 28   IND_TYPE_CD

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	297-306
Description:	This field contains the Industry Type code of the merchant for this case

3.2   EMCBK File Detail Record (Continued)

Field 29   TERMINAL_ID

Length of Field:	10 bytes
Field Type:	Alphanumeric
Field Position:	307-316
Description:	This field contains the Terminal ID submitted in transaction data.

Field 30   SUBMM_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	317-319
Description:	This field contains the Submission Currency Code. Alpha characters only.

Field 31   FIRST_PRSNT_AMT

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	320-339
Description:	This field contains the First Presentment / Dispute Amount.

Field 32   FIRST_PRSNT_CURR_CD

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	340-342
Description:	This field contains the First Presentment / Dispute Currency Code applicable to the Dispute Amount in the field that precedes it. Alpha characters only.

3.2   EMCBK File Detail Record (Continued)

Field 33   TRANS_ID

Length of Field:	50 bytes
Field Type:	Alphanumeric
Field Position:	343-392
Description:	This field contains the transaction identifier (TID)

Field 34   ACQ_REF_NO

Length of Field:	23 bytes
Field Type:	Alphanumeric
Field Position:	393-415
Description:	This field contains the Acquirer Reference Number

Field 35   ADD_INFO_TXT1

Length of Field:	1130 bytes
Field Type:	Alphanumeric
Field Position:	416-1545
Description:	This field contains the additional information text / comments

3.2   EMCBK File Detail Record (Continued)

Field 36   ROC_REF_NO_EXTENDED

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	1546-1575
Description:	The Reference Number assigned to the charge by the Merchant's computerized cash register or order processing system.

Field 37   CM_MEMBER_NAME

Length of Field:	30 bytes
Field Type:	Alphanumeric
Field Position:	1576-1605
Description:	This field contains the Card Member Name, for Airline merchants only. For all other merchants this field will not be populated.

Field 38   ADD_INFO_TXT2

Length of Field:	440 bytes
Field Type:	Alphanumeric
Field Position:	1606-2045
Description:	This field contains the additional information text / comments

3.2   EMCBK File Detail Record (Continued)

Field 39   SELLER_ID

Length of Field:	20 bytes
Field Type:	Alphanumeric
Field Position:	2046-2065
Description:	This field is for OptBlue use only. This field contains the 20-byte external, third party Seller ID number populated in Data Field 60, Subfield 2 of the Authorization message (Global Credit Authorization Guide (GCAG) and Global Host Link Data Capture (GHDC).

Field 40   FILLER

Length of Field:	35 bytes
Field Type:	Alphanumeric
Field Position:	2066-2100
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

3.3   EMCBK File Trailer Record

Length of Record: 2100 bytes

Description: The File Trailer is the last record in the file, and it contains file summary information, including record counts, in addition to some data that also appear in the File Header (e.g., SAID and data type).

Fields in Section:

Field	Field Name	Field Length	Field Type	Field Position	Page
1	TRL_IND	1 byte	Alphanumeric	1	47
2	APPSYS_CD	2 bytes	Alphanumeric	2-3	47
3	FILE_TYPE_CD	2 bytes	Alphanumeric	4-5	47
4	TRL_DATE_YYYYMMDD	8 bytes	Alphanumeric	6-13	47
5	FILLER	6 bytes	Alphanumeric	14-19	48
6	DB_SEQ_NO	2 bytes	Alphanumeric	20-21	48
7	FILLER	5 bytes	Numeric	22-26	48
8	AMEX_TOT_RECS	9 bytes	Alphanumeric	27-35	49
9	SE_TOT_RECS	9 bytes	Alphanumeric	36-44	49
10	FILLER	57 bytes	Alphanumeric	45-101	49
11	SAID	6 bytes	Alphanumeric	102-107	50
12	DATATYPE	5 bytes	Alphanumeric	108-112	50
13	CCYYDDD	7 bytes	Alphanumeric	113-119	50
14	0HHMMSS	7 bytes	Alphanumeric	120-126	51
15	STARS_FILESEQ_NB	3 bytes	Alphanumeric	127-129	51
16	FILLER	1971 bytes	Alphanumeric	130-2100	51

3.3   EMCBK File Trailer Record (Continued)

Field 1   TRL_IND

Length of Field:	1 byte
Field Type:	Alphanumeric
Field Position:	1
Description:	This field contains the constant literal "T", a *Record Type* code that indicates that this is an EMCBK File Trailer Record.

Field 2   APPSYS_CD

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	2-3
Description:	This field contains the constant literal "01", an American Express *Application System Code*.

Field 3   FILE_TYPE_CD

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	4-5
Description:	This field contains the constant literal "01", an American Express *File Type Code*.

Field 4   TRL_DATE_YYYYMMDD (file creation date)

Length of Field:	8 bytes
Field Type:	Alphanumeric
Field Position:	6-13
Description:	This field contains *file creation date*, in format YYYYMMDD.

3.3   EMCBK File Trailer Record (Continued)

Field 5   FILLER

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	14-19
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

Field 6   DB_SEQ_NO

Length of Field:	2 bytes
Field Type:	Alphanumeric
Field Position:	20-21
Description:	This field contains the American Express-assigned, File Sequence Number, which is a process control number. If unused, this field is zero filled.

Field 7   FILLER

Length of Field:	5 bytes
Field Type:	Numeric
Field Position:	22-26
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

3.3   EMCBK File Trailer Record (Continued)

Field 8   AMEX_TOT_RECS

Length of Field:	9 bytes
Field Type:	Alphanumeric
Field Position:	27-35
Description:	This field contains a value that corresponds to the total number of records (including header and trailer) forwarded to the Merchant by American Express.

Field 9   SE_TOT_RECS

Length of Field:	9 bytes
Field Type:	Alphanumeric
Field Position:	36-44
Description:	This field contains a value that corresponds to the total number of records (including header and trailer) received by the Merchant.

Field 10   FILLER

Length of Field:	57 bytes
Field Type:	Alphanumeric
Field Position:	45-101
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

3.3   EMCBK File Trailer Record (Continued)

Field 11   SAID

Length of Field:	6 bytes
Field Type:	Alphanumeric
Field Position:	102-107
Description:	This field contains the American Express-assigned, six-character, *Service Access ID (SAID).*

Field 12   DATATYPE

Length of Field:	5 bytes
Field Type:	Alphanumeric
Field Position:	108-112
Description:	This field contains the constant literal "EMCBK", a *Data Type* code that indicates that this file contains Inquiries from upstream systems.

Field 13   CCYYDD (STARS Creation Date)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	113-119
Description:	This field contains the *STARS[5] Creation Date*, which is the date that American Express transmitted the file to the Merchant. If this file is a retransmission, this field contains the *original transmission date.* The format is: CCYYDDD CC = Century YY = Year DDD = Day (Julian date) Note: See Julian Date Calendar in appendix. For example, the date October 21, 2013 would appear as: 2013294.

STARS[5] = Split, Transmit and Receive System. An American Express developed software utility that supports multiple transmission methods with which data can be exchanged between American Express and its external information trading partners.

3.3   EMCBK File Trailer Record (Continued)

Field 14   0HHMMSS(File Creation Time)

Length of Field:	7 bytes
Field Type:	Alphanumeric
Field Position:	120-126
Description:	This field contains the *File Creation Time* (24-hour format) when the file was prepared for transmission. The format is: 0HHMMSS 0 = One-digit filler character (zero) HH = Hour (24 hour clock) MM = Minutes SS = Seconds For example, 02:37:00 P.M. would appear as: 0143700.

Field 15   STARS_FILESEQ_NB

Length of Field:	3 bytes
Field Type:	Alphanumeric
Field Position:	127-129
Description:	This field contains the *STARS[1] file sequence number,* an American Express internal identifier. If unused, this field is character space filled.

Field 16   FILLER

Length of Field:	1971 bytes
Field Type:	Alphanumeric
Field Position:	130-2100
Description:	This data field is restricted for future use and character space filled. Please refrain from coding into your application as AXP reserves the right to make changes. Hard-Coding to this field may result in file failures.

STARS[1] = Split, Transmit and Receive System. An American Express developed software utility that supports multiple transmission methods with which data can be exchanged between American Express and its external information trading partners.

4.0 Appendix

This section is composed of the following:

4.1   Inquiry & Chargeback Reason Codes

4.2   Julian Date Calendar — Standard Year

4.3   Julian Date Calendar — Leap Year (2012, 2016, 2020, etc.)

4.1 Inquiry & Chargeback Reason Codes

Code	Description
4507	Incorrect Transaction Amount or Account Number Presented
4512	Multiple Processing
4513	Credit Not Presented
4515	Paid through Other Means
4516	Request for Support Not Fulfilled
4517	Request for Support Illegible/Incomplete
4521	Invalid Authorization
4523	Unassigned C/M Account Number
4526	Missing Signature
4527	Missing Imprint
4530	Currency Discrepancy
4534	Multiple ROCs
4536	Late Presentment
4540	Card Not Present
4544	Cancellation of Recurring Goods/Services services
4553	Not as Described or defective merchandise
4554	Goods and Services Not Received
4750	Car Rental Charge in Dispute
4752	Credit/Debit Presentment Error
4754	Local Regulatory/Legal Dispute
4755	No Valid Authorization
4758	Expired/Not Yet valid card
4763	Fraud Full Recourse
4798	Fraud Liability Shift – Counterfeit
4799	Fraud Liability Shift – Lost / Stolen
6003	Chargeback Documentation
6006	Legal Request or Fraud Analysis
6008	C/M Requests Copy Bearing Signature (signed support)
6013	Repeat Documentation Request
6014	C/M Does not recognize Transaction or Transaction Amount
6016	C/M needs for personal records
6304	ATM Journal Roll/Audit Tape Request

Good Faith Codes	Description
6306	Outside Dispute Timeframes
6307	Pre-Compliance Request
6308	Processing Error
6309	Resubmit GF Request
6310	PSD Dispute – EU/EEA Only
6311	Other (Requires Comments)
6320	Duplicate Credit Processed
6321	Duplicate Debit Processed
6322	Promotional Program
6324	Bonus Plan

4.2 Julian Date Calendar — Standard Year

001	01/01	060	03/01	121	05/01	182	07/01	244	09/01	305	11/01
002	01/02	061	03/02	122	05/02	183	07/02	245	09/02	306	11/02
003	01/03	062	03/03	123	05/03	184	07/03	246	09/03	307	11/03
004	01/04	063	03/04	124	05/04	185	07/04	247	09/04	308	11/04
005	01/05	064	03/05	125	05/05	186	07/05	248	09/05	309	11/05
006	01/06	065	03/06	126	05/06	187	07/06	249	09/06	310	11/06
007	01/07	066	03/07	127	05/07	188	07/07	250	09/07	311	11/07
008	01/08	067	03/08	128	05/08	189	07/08	251	09/08	312	11/08
009	01/09	068	03/09	129	05/09	190	07/09	252	09/09	313	11/09
010	01/10	069	03/10	130	05/10	191	07/10	253	09/10	314	11/10
011	01/11	070	03/11	131	05/11	192	07/11	254	09/11	315	11/11
012	01/12	071	03/12	132	05/12	193	07/12	255	09/12	316	11/12
013	01/13	072	03/13	133	05/13	194	07/13	256	09/13	317	11/13
014	01/14	073	03/14	134	05/14	195	07/14	257	09/14	318	11/14
015	01/15	074	03/15	135	05/15	196	07/15	258	09/15	319	11/15
016	01/16	075	03/16	136	05/16	197	07/16	259	09/16	320	11/16
017	01/17	076	03/17	137	05/17	198	07/17	260	09/17	321	11/17
018	01/18	077	03/18	138	05/18	199	07/18	261	09/18	322	11/18
019	01/19	078	03/19	139	05/19	200	07/19	262	09/19	323	11/19
020	01/20	079	03/20	140	05/20	201	07/20	263	09/20	324	11/20
021	01/21	080	03/21	141	05/21	202	07/21	264	09/21	325	11/21
022	01/22	081	03/22	142	05/22	203	07/22	265	09/22	326	11/22
023	01/23	082	03/23	143	05/23	204	07/23	266	09/23	327	11/23
024	01/24	083	03/24	144	05/24	205	07/24	267	09/24	328	11/24
025	01/25	084	03/25	145	05/25	206	07/25	268	09/25	329	11/25
026	01/26	085	03/26	146	05/26	207	07/26	269	09/26	330	11/26
027	01/27	086	03/27	147	05/27	208	07/27	270	09/27	331	11/27
028	01/28	087	03/28	148	05/28	209	07/28	271	09/28	332	11/28
029	01/29	088	03/29	149	05/29	210	07/29	272	09/29	333	11/29
030	01/30	089	03/30	150	05/30	211	07/30	273	09/30	334	11/30
031	01/31	090	03/31	151	05/31	212	07/31	274	10/01	335	12/01
032	02/01	091	04/01	152	06/01	213	08/01	275	10/02	336	12/02
033	02/02	092	04/02	153	06/02	214	08/02	276	10/03	337	12/03
034	02/03	093	04/03	154	06/03	215	08/03	277	10/04	338	12/04
035	02/04	094	04/04	155	06/04	216	08/04	278	10/05	339	12/05
036	02/05	095	04/05	156	06/05	217	08/05	279	10/06	340	12/06
037	02/06	096	04/06	157	06/06	218	08/06	280	10/07	341	12/07
038	02/07	097	04/07	158	06/07	219	08/07	281	10/08	342	12/08
039	02/08	098	04/08	159	06/08	220	08/08	282	10/09	343	12/09
040	02/09	099	04/09	160	06/09	221	08/09	283	10/10	344	12/10
041	02/10	100	04/10	161	06/10	222	08/10	284	10/11	345	12/11
042	02/11	101	04/11	162	06/11	223	08/11	285	10/12	346	12/12
043	02/12	102	04/12	163	06/12	224	08/12	286	10/13	347	12/13
044	02/13	103	04/13	164	06/13	225	08/13	287	10/14	348	12/14
045	02/14	104	04/14	165	06/14	226	08/14	288	10/15	349	12/15
046	02/15	105	04/15	166	06/15	227	08/15	289	10/16	350	12/16
047	02/16	106	04/16	167	06/16	228	08/16	290	10/17	351	12/17
048	02/17	107	04/17	168	06/17	229	08/17	291	10/18	352	12/18
049	02/18	108	04/18	169	06/18	230	08/18	292	10/19	353	12/19
050	02/19	109	04/19	170	06/19	231	08/19	293	10/20	354	12/20
051	02/20	110	04/20	171	06/20	232	08/20	294	10/21	355	12/21
052	02/21	111	04/21	172	06/21	233	08/21	295	10/22	356	12/22
053	02/22	112	04/22	173	06/22	234	08/22	296	10/23	357	12/23
054	02/23	113	04/23	174	06/23	235	08/23	297	10/24	358	12/24
055	02/24	114	04/24	175	06/24	236	08/24	298	10/25	359	12/25
056	02/25	115	04/25	176	06/25	237	08/25	299	10/26	360	12/26
057	02/26	116	04/26	177	06/26	238	08/26	300	10/27	361	12/27
058	02/27	117	04/27	178	06/27	239	08/27	301	10/28	362	12/28
059	02/28	118	04/28	179	06/28	240	08/28	302	10/29	363	12/29
		119	04/29	180	06/29	241	08/29	303	10/30	364	12/30
		120	04/30	181	06/30	242	08/30	304	10/31	365	12/31
						243	08/31				

4.3　Julian Date Calendar — Leap Year (2012, 2016, 2020, etc.)

001	01/01	061	03/01	122	05/01	183	07/01	245	09/01	306	11/01
002	01/02	062	03/02	123	05/02	184	07/02	246	09/02	307	11/02
003	01/03	063	03/03	124	05/03	185	07/03	247	09/03	308	11/03
004	01/04	064	03/04	125	05/04	186	07/04	248	09/04	309	11/04
005	01/05	065	03/05	126	05/05	187	07/05	249	09/05	310	11/05
006	01/06	066	03/06	127	05/06	188	07/06	250	09/06	311	11/06
007	01/07	067	03/07	128	05/07	189	07/07	251	09/07	312	11/07
008	01/08	068	03/08	129	05/08	190	07/08	252	09/08	313	11/08
009	01/09	069	03/09	130	05/09	191	07/09	253	09/09	314	11/09
010	01/10	070	03/10	131	05/10	192	07/10	254	09/10	315	11/10
011	01/11	071	03/11	132	05/11	193	07/11	255	09/11	316	11/11
012	01/12	072	03/12	133	05/12	194	07/12	256	09/12	317	11/12
013	01/13	073	03/13	134	05/13	195	07/13	257	09/13	318	11/13
014	01/14	074	03/14	135	05/14	196	07/14	258	09/14	319	11/14
015	01/15	075	03/15	136	05/15	197	07/15	259	09/15	320	11/15
016	01/16	076	03/16	137	05/16	198	07/16	260	09/16	321	11/16
017	01/17	077	03/17	138	05/17	199	07/17	261	09/17	322	11/17
018	01/18	078	03/18	139	05/18	200	07/18	262	09/18	323	11/18
019	01/19	079	03/19	140	05/19	201	07/19	263	09/19	324	11/19
020	01/20	080	03/20	141	05/20	202	07/20	264	09/20	325	11/20
021	01/21	081	03/21	142	05/21	203	07/21	265	09/21	326	11/21
022	01/22	082	03/22	143	05/22	204	07/22	266	09/22	327	11/22
023	01/23	083	03/23	144	05/23	205	07/23	267	09/23	328	11/23
024	01/24	084	03/24	145	05/24	206	07/24	268	09/24	329	11/24
025	01/25	085	03/25	146	05/25	207	07/25	269	09/25	330	11/25
026	01/26	086	03/26	147	05/26	208	07/26	270	09/26	331	11/26
027	01/27	087	03/27	148	05/27	209	07/27	271	09/27	332	11/27
028	01/28	088	03/28	149	05/28	210	07/28	272	09/28	333	11/28
029	01/29	089	03/29	150	05/29	211	07/29	273	09/29	334	11/29
030	01/30	090	03/30	151	05/30	212	07/30	274	09/30	335	11/30
031	01/31	091	03/31	152	05/31	213	07/31	275	10/01	336	12/01
032	02/01	092	04/01	153	06/01	214	08/01	276	10/02	337	12/02
033	02/02	093	04/02	154	06/02	215	08/02	277	10/03	338	12/03
034	02/03	094	04/03	155	06/03	216	08/03	278	10/04	339	12/04
035	02/04	095	04/04	156	06/04	217	08/04	279	10/05	340	12/05
036	02/05	096	04/05	157	06/05	218	08/05	280	10/06	341	12/06
037	02/06	097	04/06	158	06/06	219	08/06	281	10/07	342	12/07
038	02/07	098	04/07	159	06/07	220	08/07	282	10/08	343	12/08
039	02/08	099	04/08	160	06/08	221	08/08	283	10/09	344	12/09
040	02/09	100	04/09	161	06/09	222	08/09	284	10/10	345	12/10
041	02/10	101	04/10	162	06/10	223	08/10	285	10/11	346	12/11
042	02/11	102	04/11	163	06/11	224	08/11	286	10/12	347	12/12
043	02/12	103	04/12	164	06/12	225	08/12	287	10/13	348	12/13
044	02/13	104	04/13	165	06/13	226	08/13	288	10/14	349	12/14
045	02/14	105	04/14	166	06/14	227	08/14	289	10/15	350	12/15
046	02/15	106	04/15	167	06/15	228	08/15	290	10/16	351	12/16
047	02/16	107	04/16	168	06/16	229	08/16	291	10/17	352	12/17
048	02/17	108	04/17	169	06/17	220	08/17	292	10/18	353	12/18
049	02/18	109	04/18	170	06/18	231	08/18	293	10/19	354	12/19
050	02/19	110	04/19	171	06/19	232	08/19	294	10/20	355	12/20
051	02/20	111	04/20	172	06/20	233	08/20	295	10/21	356	12/21
052	02/21	112	04/21	173	06/21	234	08/21	296	10/22	357	12/22
053	02/22	113	04/22	174	06/22	235	08/22	297	10/23	358	12/23
054	02/23	114	04/23	175	06/23	236	08/23	298	10/24	359	12/24
055	02/24	115	04/24	176	06/24	237	08/24	299	10/25	360	12/25
056	02/25	116	04/25	177	06/25	238	08/25	300	10/26	361	12/26
057	02/26	117	04/26	178	06/26	239	08/26	301	10/27	362	12/27
058	02/27	118	04/27	179	06/27	240	08/27	302	10/28	363	12/28
059	02/28	119	04/28	180	06/28	241	08/28	303	10/29	364	12/29
060	02/29	120	04/29	181	06/29	242	08/29	304	10/30	365	12/30
		121	04/30	182	06/30	243	08/30	305	10/31	366	12/31
						244	08/31				