AMERICAN EXPRESS
RAW DATA

Pan-European Reconciliation (EPAPE) Technical File Specification Fixed Format

VERSION HISTORY

Version	Date	Description of Change	Amended by
0.1	November 2003	Draft copy	Scott Newsom
0.2	January 2004	Draft copy amends	Scott Newsom
0.3	Feb/March 2004	Draft copy amends	Scott Newsom
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2.2	April 2008	3rd release	Alexandra Smith
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3.1	September 2010	5th Release Update	Scott Newsom
3.2	June 2013	6th Release Update	Vicki Clark
3.3	April 2014	7th Release Update	Vicki Clark
3.4	Oct 2014	8th Release Update	Vicki Clark
3.5	Oct 2015	9th Release Update	Benjamin Hurst
3.6	Oct 2016	10th Release Update	Benjamin Hurst
3.7	April 2017	11th Release Update	Benjamin Hurst
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REVISION LOG

Version	Date | Content Owner | Prepared By | Description
3.7	**14/08/2017| B Hurst |** - Update to 6 Digit Auth Code Field description. - Update to Adjustment Message Reference description. - Update to field positions of the Header Name field. - Removal of TID field from SOC record.
3.7	**01/04/2017 | B.Hurst |** - Consolidation of the optional Empty File format.
3.6	**09/21/2016 | B.Hurst |** - Consolidation of the optional Pricing Summary Record into the EPAPE Specification. - Signed Field types marked as S#.
3.5	**09/29/2015 | B.Hurst | See Below** - 'The date when the SOC was prepared by you.' Description removed from SOC Date record.
3.4	**21/10/14 | V. Clark | See Below** - JAPA Non-Decimal currency example added to signed fields description. Section 4 – Record Fields.

1   Introduction

RAW DATA is a reconciliation report that details the transactions of your Merchant outlets over a predetermined period of time. The frequency of RAW DATA generation and 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 data 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 organisation is able to utilise the RAW DATA file.

This File Specification refers to the Fixed Format RAW DATA file. This in essence means that each record within the file is constructed from a continuous length of data. The field length, content and description are looked at in more details in section 5.

This specification also includes the addition of the optional Pricing Summary record. This record lists the details of the pricing initiatives that are linked to the payments within the RAW DATA file.

It is vitally important to understand that a RAW DATA file will only be generated if settlement is due. Even if the file is scheduled for collection, the file will only be available if settlement has occurred.

This product provides merchants with the option to receive an empty "Raw" file containing a header and trailer only, when no reconciliation data is available. This is only available to merchants receiving daily files. Please note the format of the Empty File records in this specification differ to the data format of the data file specification.

This raw data file does not replace the legal paper or electronic statement in markets where this requirement exists.

1.1   RAW DATA Setup

Your American Express contact will advise you on which options available in RAW DATA are better suited to your business environment. This will include the file collection frequency and connection method between your business and American Express.

File Frequency

The frequency of RAW DATA file availability is also known as the reporting period. The options available are Daily, Weekly, and Monthly but the preferred frequency option is in a Daily file format. When the frequency is set to daily an RAW DATA file will be created on every working day as long as a settlement is due.

Please note that only one file frequency can be chosen. It is not possible to select multiple file formats, i.e. daily and weekly.

File Collection

The integrity of the data being transmitted between American Express and your organisation is of the utmost importance. Because of this, it is important to select the most appropriate file transmission protocol.

The file collection method employed by your organisation will be dependent upon the existing infrastructure and technical capabilities. Due to its compliance with PCI standards, American Express recommends using a Secure File Transfer. American Express offers you the choice of

initiating the connection and downloading the Raw Data file(s), or we can initiate the connection and push the file(s) to you. These options can be discussed further at point of set up.

1.2   Charges and Settlements

It is important to understand the difference between charges and settlements.

A charge is the amount submitted to American Express for processing whereas settlement is the charge minus the following –

- The discount rate for the transaction, calculated in accordance with the Merchants pre-arranged discount fee
- Any credits issued by the establishment
- Any other amount that may be owed to American Express – e.g. Paper statement fee.

1.3   American Express Processing Cycle

This is the amount of time taken for a transaction to be paid into a Merchants account, after submission to American Express. This is controlled by the pre-arranged pay plan. The processing cycle is dependent on the date of transaction submission and not the date that the transaction took place. However, a RAW DATA file creation is determined by the settlement date (also known as the payment date) and not the date of transaction submission.

Note the payment cycle begins when the transactions have been submitted to the American Express network. Therefore, if you submit your transactions via a TPP (Third Party Provider), the transactions may be received by American Express a day later due to TPP processing time.

The following tables show typical Merchant submitting transactions to American Express and receiving settlement for the transactions, with the subsequent generation of a RAW DATA file. Note the time frame of RAW DATA generation will vary according to the geographical location of the settlement bank account. The examples below are based on a UK merchant with a 5 day pay plan.

Key

SUB	Transaction Submitted to American Express
PRO	Processing
RAW DATA	RAW DATA File Ready for Collection
PAY	Settlement for Transaction
	Bank Holiday
	Non-Banking Day

MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI
SUB	PRO	PRO	Raw Data				PAY				
	SUB	PRO	PRO	Raw Data				PAY			
		SUB	PRO	PRO			Raw Data		PAY		
			SUB	PRO			PRO	Raw Data		PAY	
				SUB			PRO	PRO	Raw Data		PAY
					SUB		PRO	PRO	Raw Data		PAY
						SUB	PRO	PRO	Raw Data		PAY

The example below shows how a national holiday will alter the payment cycle for the same Merchant. Note the bank holidays will apply to the geographical location of the settlement bank account.

MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI
SUB	PRO	PRO	NO Raw Data					PAY			
	SUB	PRO	PRO	Raw Data*				PAY			
		SUB	PRO	PRO			Raw Data		PAY		
			SUB	PRO			PRO	Raw Data		PAY	
				SUB			PRO	PRO	Raw Data		PAY
					SUB		PRO	PRO	Raw Data		PAY
						SUB	PRO	PRO	Raw Data		PAY

* Thursdays RAW DATA is included within Fridays RAW DATA file due to the settlement for Mondays submission being moved a day forwards, due to the national holiday.

1.4   Merchant Structure

It is vitally important to have a complete understanding of the merchant structure whilst dealing with RAW DATA.

In order for American Express to accurately reflect the structure of your organisation, a merchant hierarchy may be set up. This will allow for the inclusion of multiple outlet account information to be produced in a single RAW DATA file, as well as having other benefits.

Your American Express account manager will help structure your accounts as required.

2   Implementation Information

RAW DATA Contact

It is highly recommended that the person in your organisation that manages your reconciliations liaises with your American Express Local Manager and that they take the overall responsibility for setting up and managing the RAW DATA. This requires some technical skill but primarily knowledge of your business needs.

This focal point within your organization helps assure we can respond confidently to any issues that arise (e.g. with your communications software or incorrect payment distribution) as it gives a clear contact point for American Express.

Your RAW DATA Contact will also make sure that the people who use the RAW DATA file know immediately when the information is available with your own computer applications. This individual can ensure your organization knows exactly when and where your latest RAW DATA will be available.

Security and Integrity

You need to make sure that your Accounting and Auditing departments both appreciate and authorize the manipulation of the data contained within the RAW DATA file. You will also need to implement processes to ensure that an audit trail exists for this information and that an original copy of the file is kept safe.

American Express keeps your statement details secure but once you have collected your RAW DATA file, you must also consider some security and integrity precautions.

For example:

1. Check you have received the complete file. This is typically a function of your chosen communications mechanism.
2. Make a back-up copy of the file as soon as you receive it. If anything later happens to the file you will always have a copy to hand.
3. Make sure access to this data is secured, to avoid possible fraudulent misuse.

Card Member Masking

PCI DSS 3.3 recommends that digits 7 to 11 of the Card Member Account Number are masked with XXX's.

e.g. 123456***XXXXX***1234

Please liaise with your American Express Local Manager if you require the Card Masking functionality to be switched on.

Additional Information

It is important that anyone in your organisation handling or manipulating the information in RAW DATA understand and remember the following.

- The statement information refers to a net payment – your submitted charges less our discount fee.
- Any necessary adjustments are often negative amounts, but you always receive full details of either cause.
- Make sure your accounting software is able to manipulate the data within the RAW DATA file.
- Please ensure that you do not hard code 'filler' fields as these may be used by American Express at a later date

You need to ensure that we are told of all changes to your business structures, so that American Express can reflect your new company structure in the RAW DATA file as soon as possible.

3   File Content

A RAW DATA file is constructed from Records, with each Record being constructed of fields. The detail level of the records will be one of two choices, as outlined below.

File Content Choices

There are two choices for the information to be displayed within a RAW DATA file:

- SOC, Adjustment and optional Pricing Summary
- SOC,ROC, Adjustment and optional Pricing Summary

Each file will contain:

Header Record (one per file)

a) **Payment Summary Record** (at least one per file).
a) **Pricing Summary Record** (one for each Payment Summary, present only if requested. Pricing Summary records may also appear after Adjustment Records).

    b. **SOC Record** for first submitting merchant. (If present; there could be many of these for each Payment Summary Record).
    b. **ROC Record** (one or many of these for each SOC Record).
    b. **Adjustment Record** for first submitting merchant. (If present; there could be many of these for each Payment Summary Record).

       Note - each Payment Summary Record will have at least one SOC Record or one Adjustment Record before the next Payment Summary Record or Trailer.

    b. **SOC Record** for next submitting merchant. (If present; there could be many of these for each Payment Summary Record).
    b. **ROC Record** (one or many of these for each SOC Record).
    b. **Adjustment Record** for next submitting merchant. (If present; there could be many of these for each Payment Summary Record).

Trailer Record (one per file)

The Adjustment Record may appear at any position after the Payment Summary and before the Trailer Record.

Depending on how many discount rates you have there may be multiple Pricing Summary records within one RAW DATA file.

Record Layout

A typical SOC, Adjustment, and Pricing Summary file will be ordered as such:

    Header Record
    Payment Summary
    Pricing Summary – (optional)
    SOC Record (Branch 1)
    Adjustment Record (Branch 1, if applicable)
    SOC Record (Branch 2)
    Adjustment Record (Branch 2, if applicable)
    SOC Record (Branch 3)
    Adjustment Record (Branch 3, if applicable)
    Trailer Record

A typical SOC, ROC, Adjustment, and Pricing Summary file will be ordered as such:

    Header Record
    Payment Summary
    Pricing Summary – (optional)
    SOC Record (Branch 1)
    ROC Records (Branch 1)
    Adjustment Record (Branch 1, if applicable)
    SOC Record (Branch 2)
    ROC Records (Branch 2)
    Adjustment Record (Branch 2, if applicable)
    SOC Record (Branch 3)
    ROC Record (Branch 3)
    Adjustment Record (Branch 3, if applicable)
    Trailer Record

Each of the Records is constructed from specific fields. The field length and position is exact and will not change between records or files. All records have 440 characters (The field contents will depend upon whether the field is either Numeric or Alphanumeric as described in section 4.

With the introduction of Pricing Summary records to the RAW DATA file, multiple scenarios will emerge due to how your account hierarchy is set up. The following table is a guide to these:

Pricing Scenario	Result in your RAW DATA File
Daily RAW DATA file with one Payment Summary only.	The Pricing Summary record(s) will be present directly after the Payment summary record.
Daily RAW DATA file with the SAME settlement Merchant number having multiple Payment Summaries (can be due to split payments).	In the case of the settlement being split into two payments, there will be two Payment Summaries in the RAW DATA file. In such a case, the Pricing Summary will be displayed after the first Payment Summary.
Daily RAW DATA file with Multiple settlement Merchant numbers with Multiple Payment Summaries (each corresponding to a settlement Merchant number).	The corresponding Pricing Summary record will be present after each individual Payment Summary record.
Combination of scenario 2 & 3 - Multiple settlements Merchant numbers with each Merchant number having more than one Payment Summary (due to split payments).	The corresponding Pricing Summary records will be present after the first Payment Summary record for each settlement Merchant number.

Zeroing Out of the SOC Record Discount Rate Field

If you are receiving Pricing Summary records within your Raw Data file then you will have different Pricing Initiatives applied to your account.

Within the SOC Record (210 record) there is a Discount Rate Field (position 143-149). Where Pricing Summary records are present within your Raw Data file, the Discount Rate field within the SOC record will be set to zero. Your Discount Rate information will instead be displayed within the Pricing Summary record.

Requesting Ad Hoc Reconciliation Reports

In exceptional circumstances, American Express can re-create an Ad Hoc Reconciliation Report for a customer. Please note that Ad Hoc Reports will always contain multiple headers and trailers and will be appended to your normal 'business as usual' daily file. Please ensure that your processing procedures allow for this type of file structure.

Record Layout

A typical SOC and Adjustment file will be ordered as such:

Header Record
SOC Record (Branch 1)
Adjustment Record (Branch 1, if applicable)
SOC Record (Branch 2)
Adjustment Record (Branch 2, if applicable)
SOC Record (Branch 3))
Adjustment Record (Branch 3, if applicable)
Trailer Record
Header Record
SOC Record (Branch 1)
Adjustment Record (Branch 1, if applicable)
SOC Record (Branch 2)
Adjustment Record (Branch 2, if applicable)
SOC Record (Branch 3)
Adjustment Record (Branch 3, if applicable)
Trailer Record

A typical SOC, ROC and Adjustment file will be ordered as such:

Header Record
Payment Summary
SOC Record (Branch 1)
ROC Records (Branch 1)
Adjustment Record (Branch 1, if applicable)
SOC Record (Branch 2)
ROC Records (Branch 2)
Adjustment Record (Branch 2, if applicable)
SOC Record (Branch 3)
ROC Records (Branch 3)
Adjustment Record (Branch 3, if applicable)
Trailer Record
Header Record
Payment Summary
SOC Record (Branch 1)
ROC Records (Branch 1)
Adjustment Record (Branch 1, if applicable)
SOC Record (Branch 2)
ROC Records (Branch 2)
Adjustment Record (Branch 2, if applicable)
SOC Record (Branch 3)
ROC Records (Branch 3)
Adjustment Record (Branch 3, if applicable)
Trailer Record

4   Record Fields

Each field is exact in length and location within the RAW DATA file. The field contents will depend upon whether the field is either Alphanumeric, numeric or signed. These are detailed below.

Numeric Fields
All numeric fields must be right justified and zero filled.

Alphanumeric Fields
All alphanumeric fields must be left justified and character space filled alphanumeric fields can contain the following data/characters;

(	)	+	-	_	,	.	/	\	0-9	a-z	A-Z	'	"	"	Space

Signed Fields – Amount Fields
A signed field is used within RAW DATA in order to denote an amount as either positive or negative without changing the length of a field. The last digit of an amount is changed to a character depending upon whether the amount in positive or negative. The decimal place of the amount is also removed, again negating any change in field length.

	Positive		Negative
	1 = A		-1 = J
	2 = B		-2 = K
	3 = C		-3 = L
	4 = D		-4 = M
	5 = E		-5 = N
	6 = F		-6 = O
	7 = G		-7 = P
	8 = H		-8 = Q
	9 = I		-9 = R
	0 = {		-0 = }

Example 1 (decimal currency)
- 124.59 = 1245I
- -445.21 = 4452J

Example 2 (non-decimal currency)
- 16906 Yen = 0001690F

Amounts are justified to the right of the field, with the unused field spaces being filled with zeros (0). Amounts are displayed with the removal of decimal places, for example. The value of 415.21 displayed in an 8 character long field will be shown as 0004152A.

The following section shows each record type in detail, highlighting the following
- A general description of the record
- The position of each field within the record
- A detailed description of all fields present within the record, including detail on field type (Numeric/Alphanumeric)

Key:

A#	Alphanumeric
#	Numeric
S#	Signed

4.1   Header Record

The Header Record is a detailed label at the start of all RAW DATA files. It is used by American Express to identify the information within the file.

The following table describes the individual fields.

Field No	Field Name	Position	Length	Type	Description
1	Header Record Type	1-6	6	A#	The type of record – a Data File Record. **Constant "DFHDR"**
2	Header Date	7 – 14	8	A#	Date of file Creation - CCYYMMDD – Using Mountain Standard Time
3	Header Time	15 – 18	4	A#	The time when the file was created – HHMM – Using Mountain Standard Time
4	Header ID	19 – 24	6	A#	**Constant "PANEUR"**
5	Header Name	25 – 43	19	A#	**Constant "PAN-EUROPE EPA FILE"**
6	Version Control Number	44- 47	4	A#	V3.3 indicates full IBAN / BIC Information included – 0001 Left justified (Amex generated : optional)
7	Filler	48 – 440	393	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

4.2   Payment Summary

The Payment Summary Record lists the details of the total payment for all submission under the top of chain Merchant number.
The following table describes the individual fields.

Field No	Field Name	Position	Length	Type	Description
1	Settlement SE Account Number	1 – 10	10	A#	Your American Express account number to which the payment is made
2	Settlement Account Name Code	11 – 13	3	A#	American Express specific information. **Constant - 002**
3	Settlement Date	14 – 21	8	#	The date when the funds for this payment appear in your bank account - CCYYMMDD
4	Filler	22	1	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
5	Filler	23 – 32	10	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
6	Record Code	33	1	#	Identifies this as a Payment Summary record. **Constant – 1**
7	SOC Record Code	34 – 35	2	A#	Identifies this as a Payment Summary record. **Constant – 00**
8	Filler	36 – 40	5	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
9	Settlement Amount	41 – 55	15	S#	The amount paid to you net of any adjustments and discount rate
10	SE Bank Sort Code	56 – 70	15	A#	Your bank's payment clearance sort code
11	SE Bank Account Number	71 – 90	20	A#	Your bank account number
12	Settlement Gross Amount	91 – 105	15	S#	The sum of all the gross amounts associated with this payment
13	Tax Amount	106-120	15	S#	This field is only relevant in applicable countries
14	Tax Rate	121 – 127	7	#	This field is only relevant in applicable countries
15	Service Fee Amount	128 – 142	15	S#	The total discount fee for this settlement
16	Filler	143 – 157	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
17	Service Fee Rate	158 – 164	7	#	Percentage discount applied to the charges – e.g. 2.9% = 0002900 Will remain blank if different discount rate on subsequent Merchant sites
18	Filler	165 – 219	55	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
19	Settlement Adjustment Amount	220 – 234	15	S#	The total of all adjustments for this settlement
20	Pay Plan Short Name	235 – 264	30	A#	Account pay plan
21	Payee Name	265 – 302	38	A#	Payee name
22	Settlement Account Name	303 – 322	20	A#	Your name as Payee for this Payment
23	Settlement Currency Code	323 – 325	3	A#	Settlement currency code – ISO code
24	Previous Debit Balance	326 – 340	15	S#	The value of any previous debit balance. This is then resolved by reducing the net value of this payment
25	IBAN	341 - 374	34	A#	Your International Bank Account Number (where available)

| 26 | BIC | 375 - 385 | 12 | A# | Bank Identifier Code (where available) |
| 27 | Filler | 386 - 440 | 55 | A# | This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures |

4.3   Pricing Summary Record

The Pricing Summary Record lists the details of the total pricing initiatives for the payment summary record that precedes it. The following table describes the individual fields.

Field No.	Field Name	Position	Length	Type	Description
1	Settlement SE Account Number	1-10	10	A#	Your American Express account number to which the payment is made
2	Settlement Currency Code	11-13	3	A#	The Payment Currency – ISO currency code
3	Filler	14-32	19	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
4	Record Code	33	1	#	Identifies this as a Pricing Summary Record. **Constant – 1**
5	Pricing Summary Record Code	34-35	2	#	Identifies this as a Pricing Summary Record. **Constant – 10**
6	Pricing Description	36-99	64	A#	The description of the Pricing initiative e.g. Local
7	Discount Rate	100-106	7	#	Percentage discount applied to the charges –e.g. 2.9% = 0000290
8	Fee Per Charge	107-121	15	SA#	Fee applied to the charges
9	No. Of Charges	122-126	5	SA#	The total number of charges the Pricing Initiative applies to
10	Gross Amount	127-141	15	SA#	The gross amount for this settlement
11	Gross Debit Amount	142-156	15	SA#	The gross debit amount for this settlement
12	Gross Credit Amount	157-171	15	SA#	The gross credit amount for this settlement
13	Discount Fee	172-186	15	SA#	The total discount fee for this settlement
14	Service Fee	187-201	15	SA#	The total service fee for this settlement
15	Net Amount	202-216	15	SA#	The total amount payable for this settlement
16	Filler	217-440	224	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

4.4   Summary of Charge (SOC) Record

The Summary of Charge Record lists the details of the total payments for an individual establishment.

The following table describes the individual fields.

Field No	Field Name	Position	Length	Type	Description
1	Settlement SE Account Number	1 – 10	10	A#	Your American Express account number to which the payment is made
2	Settlement Account Name Code	11 – 13	3	A#	American Express specific information. **Constant - 002**
3	Settlement Date	14 – 21	8	#	The date when the funds for this payment are available in your bank account - CCYYMMDD
4	Filler	22	1	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
5	Submission SE Account Number	23 – 32	10	A#	Your American Express account number where this charge was submitted from
6	Record Code	33	1	#	Identifies this as a Detailed Record. **Constant - 2**
7	SOC Record Code	34 – 35	2	A#	Identifies this as a SOC Record. **Constant - 10**
8	Filler	36 – 40	5	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
9	SOC date	41 – 48	8	#	Please be aware that this may not represent the date that you submitted the SOC. Format - CCYYMMDD
10	Submission Calculated Gross Amount	49 – 63	15	S#	The gross amount of charges submitted in this SOC in the submission currency as calculated by American Express
11	Submission Declared Gross Amount	64 – 78	15	S#	The gross amount of charges submitted in this SOC in the submission currency as calculated by you
12	Discount Amount	79 – 93	15	S#	The total discount amount of this SOC in the currency in which it was paid
13	Filler	94 – 108	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
14	Settlement Net Amount	109 – 123	15	S#	The total net amount payable for this SOC in the currency in which it was paid
15	Service Fee Rate	124 – 130	7	#	Percentage discount applied to the charges – e.g. 2.9% = 0002900. Will remain blank if different discount rate on subsequent Merchant sites

16	Filler	131 – 170	40	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
17	Settlement Gross Amount	171 – 185	15	S#	Gross settlement amount for SOC in the currency in which it was paid
18	ROC Calculated Count	186 – 190	5	S#	Total number of ROC's contained within this SOC
19	Filler	191 – 205	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
20	Filler	206-215	10	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
21	Settlement Tax Amount	216-230	15	S#	This field is only relevant in applicable countries
22	Settlement Tax Rate	231-237	7	#	This field is only relevant in applicable countries
23	Submission Currency Code	238 – 240	3	A#	Submission currency code – ISO code
24	Submission Number	241 – 255	15	#	American Express reference number for this submission unless you submit your own unique reference number
25	Submission SE Branch Number	256 – 265	10	A#	Internal reference number for branch that submitted the SOC
26	Submission Method Code	266-267	2	A#	For internal American Express use
27	Filler	268 – 292	25	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
28	Exchange Rate	293 – 307	15	S#	The exchange rate is a 'ratio' calculated by the submission amount in settlement currency / The gross Submission amount in submission currency (plus various adjustments for decimalisation).
29	Filler	308 – 440	133	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

4.5   Record of Charge - ROC

The Record of Charge Record gives detail for individual transactions.

The following table describes the individual fields.

Field No	Field Name	Position	Length	Type	Description
1	Settlement SE Account Number	1 – 10	10	A#	Your American Express account number to which the payment is made
2	Settlement Account Name Code	11 – 13	3	A#	American Express specific information. **Constant - 002**
3	Filler	14 – 21	8	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
4	Filler	22	1	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
5	Submission SE Account Number	23 – 32	10	A#	Your American Express account number where this charge was submitted from
6	Record Code	33	1	#	Identifies this as a Detail Record. **Constant - 2**
7	SOC/ROC Record Code	34 - 35	2	A#	Identifies this as a ROC Record. **Constant - 60**
8	Filler	36 – 40	5	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
9	Charge Amount	41 – 51	11	S#	The amount of the transaction in the currency in which it was submitted
10	Charge Date	52 – 59	8	#	The date on which the charge was incurred by the Card member - CCYYMMDD
11	ROC Reference Number	60 – 71	12	A#	Merchant reference number provided in submission file (Invoice / Reference Number)
12	ROC Reference Number	72 – 86	15	A#	Merchant reference number provided in submission file (CPC Only)
13	3-Digit Charge Authorisation Code	87 – 89	3	A#	The 3-Digit authorisation code for this charge
14	Card Member Account Number	90 – 104	15	#	The account number of the Card member that incurred this charge
15	Airline Ticket Number	105 – 118	14	A#	Airline ticket # – Available to Airlines only
16	6-Digit Charge Authorisation Code	119-124	6	A#	The 6-Digit authorisation code for this charge. Authorisation codes with leading zeros will be bypassed with only the remaining values populating.
17	Filler	125 – 440	316	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

4.6   Adjustment Record

The Adjustment Record lists the details of the adjustments relating to single branches or outlets of the Merchant hierarchy.

The following table describes the individual fields.

Field No	Field Name	Position	Length	Type	Description
1	Settlement SE Account Number	1 – 10	10	A#	Your American Express account number to which the payment is made
2	Settlement Account Name Code	11 – 13	3	A#	American Express specific information. **Constant - 002**
3	Settlement Date	14 – 21	8	#	The date when the funds for this payment are available in your bank account - CCYYMMDD
4	Filler	22	1	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
5	Submission SE Account Number	23 - 32	10	A#	American Express account number where this charge was submitted from
6	Record Code	33	1	#	Identifies this as a Detail Record – **Constant 2**
7	Adjustment Record Code	34 – 35	2	A#	Identifies this as an adjustment Record – **Constant 30**
8	Filler	36 – 40	5	#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
9	Supporting Reference Number	41 – 51	11	S#	The SOC Invoice number for this adjustment – linking to paper work forwarded to the merchant
10	Settlement Gross Amount	52 – 66	15	S#	The gross amount of this adjustment in your payment currency
11	Settlement Discount Amount	67 – 81	15	S#	The total discount amount of this adjustment
12	Filler	82 – 96	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
13	Settlement Net Amount	97 – 111	15	S#	The net amount of this adjustment in your payment currency
14	Service Fee Rate	112 – 118	7	#	Percentage discount applied to the charges - e.g. 2.9% = 0000290. Will remain blank if different discount rate on subsequent Merchant sites
15	Filler	119-133	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
16	Filler	134-138	5	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
17	Filler	139-153	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
18	Settlement Tax Amount	154-168	15	S#	This field is only relevant in applicable countries
19	Settlement Tax Rate	169-175	7	#	This field is only relevant in applicable countries
20	Filler	176-190	15	S#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

21	Card Member Account Number	191 – 205	15	#	If this adjustment is the result of a Card member dispute, this is the American Express account number of the Card member associated with this adjustment. If this is a manual adjustment, this field will be zero filled.
22	Adjustment Record Code	206 – 215	10	A#	The code identifying the message associated with this adjustment – American Express internal use only
23	Adjustment Message Description	216 – 279	64	A#	The message associated with this adjustment
24	Filler	280 – 282	3	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures
25	Submission SE Branch Number	283 – 292	10	A#	The American Express Location ID of your branch which submitted the charge associated with this adjustment
26	Submission Gross Amount	293 – 307	15	S#	The gross value of this adjustment in the currency in which it was originally submitted
27	Submission Currency Code	308 – 310	3	A#	The ISO Alpha currency code, representing the currency in which the transaction which this adjustment relates to was originally submitted.
28	Adjustment Message Reference	311 – 325	15	A#	This field contains the American Express-assigned, Adjustment Reference Number for this Chargeback/Adjustment.
29	Filler	326 – 440	115	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

4.7   Trailer Record

The Trailer Record is a detailed label that identifies the end of your RAW DATA file. Typically, it is used by the American Express internal information distribution system, but it also provides a useful confirmation that you have received a complete RAW DATA file.

The following table describes the individual fields.

Field No	Field name	Position	Length	Type	Description
1	Trailer Record Type	1 – 6	6	A#	The type of record - a Data File Trailer Record – **Constant "DFTLR"**
2	Trailer Date	7 – 14	8	A#	Date of file Creation - CCYYMMDD – Using Mountain Standard Time
3	Trailer Time	15 – 18	4	A#	The time when the file was created – HHMM – Using Mountain Standard Time
4	Trailer ID	19 – 24	6	A#	**Constant "PANEUR"**
5	Trailer Name	25 – 44	20	A#	**Constant "PAN-EUROPE EPA FILE"**
6	Trailer Recipient Key	45 – 84	40	A#	For American Express internal use
7	Trailer Record Count	85 – 91	7	#	The total number of records in this file
8	Filler	92 – 440	349	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

5   Empty Files

5.1   Header Record

The Header Record is a detailed label at the start of Empty Raw Data File. It is used by American Express to identify the information within the file.

Field No	Field Name	Position	Length	Type	Description
1	Header Record Type	1-6	6	A#	The type of record – a Data File Record. **Constant "DFHDR"**
2	Header Date	7 – 14	8	A#	Date of file Creation - CCYYMMDD – Using Mountain Standard Time
3	Header Time	15 – 18	4	A#	The time when the file was created – HHMM – Using Mountain Standard Time
4	Header ID	19 – 24	6	A#	**000000**
5	Header Name	25 – 44	20	A#	**Constant "EMPTY FILE"**
6	Version Control Number	45- 48	4	A#	Character Spaces
7	Filler	49 – 440	392	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

5.2   Trailer Record

The Trailer Record is a detailed label that identifies the end of your RAW DATA file. Typically, it is used by the American Express internal information distribution system, but it also provides a useful confirmation that you have received a complete RAW DATA file.

Field No	Field name	Position	Length	Type	Description
1	Trailer Record Type	1 – 6	6	A#	The type of record - a Data File Trailer Record – **Constant "DFTLR"**
2	Trailer Date	7 – 14	8	A#	Date of file Creation - CCYYMMDD – Using Mountain Standard Time
3	Trailer Time	15 – 18	4	A#	The time when the file was created – HHMM – Using Mountain Standard Time
4	Trailer ID	19 – 24	6	A#	**000000**
5	Trailer Name	25 – 44	20	A#	**Constant "EMPTY FILE"**
6	Trailer Recipient Key	45 – 84	40	A#	00000000000000000000
7	Trailer Record Count	85 – 91	7	#	0000000
8	Filler	92 – 440	349	A#	This data field is restricted for future use. AXP reserves the right to make changes. Hard-Coding to this field may result in file failures

6   Glossary of Terms

Term	Description
Adjustment	An agreed financial entry into your account that is applied by American Express. This can be a positive or negative amount. You receive full details of all adjustments before they appear on your statement
Calculated Gross Amount	This is the total amount of a Charge as understood by American Express. For example, when a charge has been validated by our system.
Charge	The purchase transaction that Card members make is called a Charge. This may be done in person by the Card member, or remotely by mail, telephone or via the Internet.
Charge Date	The actual date on which the transaction with the Card member was carried out.
Declared Gross Amount	This is the amount of the charge that you submit to us, before it has been validated by the American Express system.
Delimited	RAW DATA format, using semi-colons to separate field data, previously known as CSV.
Discount	This is the amount deducted by American Express from all Charges arising from American Express Card transactions submitted by you. It is also known as the Service Fee. This is calculated as a percentage of the total value of charges as identified in the Summary of Charge record.
Payee	The name of the Merchant organisation to which the payment is credited. Also known as the Payment Merchant.
Payment Account	This is the American Express SE number to which payment is made for one or more Submitting SEs. American Express is able to separate out the various components that make up a Payment into the various SE numbers that submitted the Charges.
Payment Date	The actual date on which funds are available in your bank account.
Payment Net Amount	This is the Gross amount submitted minus any Discount and Adjustments due to American Express.
Payment SE Number	See Payment Account
Signed Field	This is a numeric field, usually for an amount of money, which finishes with a code that marks the figure as positive or negative.
Submission	The presentation of the charge to American Express. Typically, your American Express charge transactions (ROCs) will be grouped into a batch, which is called a Summary of Charge (SOC).
Submitting SE	The outlet or branch of your company in which the American Express Card member carried out a transaction.
Summary of Charge	SOC. See submission