

AMERICAN EXPRESS  
**RAW DATA**



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

GLOBAL MERCHANT SERVICES  
Version 3.7 October 2017

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## 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    |
| 1.0     | March 2004     | 1 <sup>st</sup> Release                     | Scott Newsom    |
| 2.0     | October 2007   | Completed revision – draft copy             | Matthew Smith   |
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| 2.3     | March 2009     | 4 <sup>th</sup> release                     | Alexandra Smith |
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| 3.1     | September 2010 | 5 <sup>th</sup> Release Update              | Scott Newsom    |
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## REVISION LOG

| Version    | Date   Content Owner   Prepared By   Description   |
|------------|--|
|            |  |
| <b>3.7</b> | <b>14/08/2017   B Hurst  </b> <ul style="list-style-type: none"><li>- Update to 6 Digit Auth Code Field description.</li><li>- Update to Adjustment Message Reference description.</li><li>- Update to field positions of the Header Name field.</li><li>- Removal of TID field from SOC record.</li></ul> |
| <b>3.7</b> | <b>01/04/2017   B.Hurst  </b> <ul style="list-style-type: none"><li>- Consolidation of the optional Empty File format.</li></ul>   |
| <b>3.6</b> | <b>09/21/2016   B.Hurst  </b> <ul style="list-style-type: none"><li>- Consolidation of the optional Pricing Summary Record into the EPAPE Specification.</li><li>- Signed Field types marked as S#.</li></ul>  |
| <b>3.5</b> | <b>09/29/2015   B.Hurst   See Below</b> <ul style="list-style-type: none"><li>- 'The date when the SOC was prepared by you.' Description removed from SOC Date record.</li></ul>   |
| <b>3.4</b> | <b>21/10/14   V. Clark   See Below</b> <ul style="list-style-type: none"><li>- JAPA Non-Decimal currency example added to signed fields description. Section 4 – Record Fields.</li></ul>  |

# 1 Introduction

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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

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### 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. 123456XXXXX1234

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

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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:

| <b>Pricing Scenario</b>   | <b>Result in your RAW DATA File</b>   |
|---|---|
| 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 is positive or negative. The decimal place of the amount is also removed, again negating any change in field length.

| <u>Positive</u> | <u>Negative</u> |
|-----------------|-----------------|
| 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. <b>Constant “DFHDR”</b>  |
| 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#   | <b>Constant “PANEUR”</b>  |
| 5        | Header Name            | 25 – 43  | 19     | A#   | <b>Constant “PAN-EUROPE EPA FILE”</b>   |
| 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 |



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. <b>Constant - 002</b>  |
| 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. <b>Constant – 1</b>  |
| 7        | SOC Record Code              | 34 – 35   | 2      | A#   | Identifies this as a Payment Summary record. <b>Constant – 00</b>   |
| 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)  |

|           |        |           |    |    |   |
|-----------|--------|-----------|----|----|---|
| <b>26</b> | BIC    | 375 - 385 | 12 | A# | Bank Identifier Code (where available)  |
| <b>27</b> | 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. <b>Constant – 1</b>  |
| 5         | Pricing Summary Record Code  | 34-35    | 2      | #    | Identifies this as a Pricing Summary Record. <b>Constant – 10</b>   |
| 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. <b>Constant - 002</b>  |
| 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. <b>Constant - 2</b>   |
| 7        | SOC Record Code                    | 34 – 35   | 2      | A#   | Identifies this as a SOC Record. <b>Constant - 10</b>   |
| 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 |

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|           |                             |           |     |    |   |
|-----------|-----------------------------|-----------|-----|----|---|
| <b>16</b> | 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   |
| <b>17</b> | Settlement Gross Amount     | 171 – 185 | 15  | S# | Gross settlement amount for SOC in the currency in which it was paid  |
| <b>18</b> | ROC Calculated Count        | 186 – 190 | 5   | S# | Total number of ROC's contained within this SOC   |
| <b>19</b> | 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   |
| <b>20</b> | 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   |
| <b>21</b> | Settlement Tax Amount       | 216-230   | 15  | S# | This field is only relevant in applicable countries   |
| <b>22</b> | Settlement Tax Rate         | 231-237   | 7   | #  | This field is only relevant in applicable countries   |
| <b>23</b> | Submission Currency Code    | 238 – 240 | 3   | A# | Submission currency code – ISO code   |
| <b>24</b> | Submission Number           | 241 – 255 | 15  | #  | American Express reference number for this submission unless you submit your own unique reference number  |
| <b>25</b> | Submission SE Branch Number | 256 – 265 | 10  | A# | Internal reference number for branch that submitted the SOC   |
| <b>26</b> | Submission Method Code      | 266-267   | 2   | A# | For internal American Express use   |
| <b>27</b> | 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   |
| <b>28</b> | 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). |
| <b>29</b> | 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. <b>Constant - 002</b>   |
| 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. <b>Constant - 2</b>  |
| 7        | SOC/ROC Record Code               | 34 - 35   | 2      | A#   | Identifies this as a ROC Record. <b>Constant - 60</b>  |
| 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        |

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. <b>Constant - 002</b>  |
| 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 – <b>Constant 2</b>  |
| 7        | Adjustment Record Code       | 34 – 35   | 2      | A#   | Identifies this as an adjustment Record – <b>Constant 30</b>  |
| 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 |

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|           |                                |           |     |    |  |
|-----------|--------------------------------|-----------|-----|----|--|
| <b>21</b> | 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. |
| <b>22</b> | Adjustment Record Code         | 206 – 215 | 10  | A# | The code identifying the message associated with this adjustment – American Express internal use only  |
| <b>23</b> | Adjustment Message Description | 216 – 279 | 64  | A# | The message associated with this adjustment  |
| <b>24</b> | 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  |
| <b>25</b> | Submission SE Branch Number    | 283 – 292 | 10  | A# | The American Express Location ID of your branch which submitted the charge associated with this adjustment   |
| <b>26</b> | Submission Gross Amount        | 293 – 307 | 15  | S# | The gross value of this adjustment in the currency in which it was originally submitted  |
| <b>27</b> | 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.   |
| <b>28</b> | Adjustment Message Reference   | 311 – 325 | 15  | A# | This field contains the American Express-assigned, Adjustment Reference Number for this Chargeback/Adjustment.   |
| <b>29</b> | 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 – <b>Constant “DFTLR”</b>   |
| 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#   | <b>Constant “PANEUR”</b>  |
| 5        | Trailer Name          | 25 – 44  | 20     | A#   | <b>Constant “PAN-EUROPE EPA FILE”</b>   |
| 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

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### 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. <b>Constant “DFHDR”</b>  |
| 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#   | <b>000000</b>   |
| 5        | Header Name            | 25 – 44  | 20     | A#   | <b>Constant “EMPTY FILE”</b>  |
| 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 – <b>Constant “DFTLR”</b>   |
| 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#   | <b>000000</b>   |
| 5        | Trailer Name          | 25 – 44  | 20     | A#   | <b>Constant “EMPTY FILE”</b>  |
| 6        | Trailer Recipient Key | 45 – 84  | 40     | A#   | 0000000000000000000000  |
| 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

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| Term                           | Description   |
|--------------------------------|---|
| <b>Adjustment</b>              | 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  |
| <b>Calculated Gross Amount</b> | This is the total amount of a Charge as understood by American Express. For example, when a charge has been validated by our system.  |
| <b>Charge</b>                  | 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.  |
| <b>Charge Date</b>             | The actual date on which the transaction with the Card member was carried out.  |
| <b>Declared Gross Amount</b>   | This is the amount of the charge that you submit to us, before it has been validated by the American Express system.  |
| <b>Delimited</b>               | RAW DATA format, using semi-colons to separate field data, previously known as CSV.   |
| <b>Discount</b>                | 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. |
| <b>Payee</b>                   | The name of the Merchant organisation to which the payment is credited. Also known as the Payment Merchant.   |
| <b>Payment Account</b>         | 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.  |
| <b>Payment Date</b>            | The actual date on which funds are available in your bank account.  |
| <b>Payment Net Amount</b>      | This is the Gross amount submitted minus any Discount and Adjustments due to American Express.  |
| <b>Payment SE Number</b>       | See Payment Account   |
| <b>Signed Field</b>            | This is a numeric field, usually for an amount of money, which finishes with a code that marks the figure as positive or negative.  |
| <b>Submission</b>              | 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).  |
| <b>Submitting SE</b>           | The outlet or branch of your company in which the American Express Card member carried out a transaction.   |
| <b>Summary of Charge</b>       | SOC. See submission   |