Acquirer Submission Guidelines

Global Financial Submission (GFSG)

Middle East (excl. KSA) & North Africa submission file requirements

May 2025

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2.3	**Update**	**August 2024**	Update "Regional Requirement Field Element Definition" with requirements of processing code. Update "Important notes using TAB record" with mandatory requirements for refund and ecommerce transactions.
2.4	**Update**	**May 2025**	Rename document "Acquirer Submission Guidelines" to address confusion between CAPN and GFSG terminologies. Added details on Payment Facilitator submission process, file data elements and services.

Contents

Overview

This document has been created to support and guide American Express Middle East (AEME) implement the Global Financial Submission (GFSG) file format, sometimes colloquially referred to as CAPN (Card Acceptance Processing Network) format.

The details within this document have been created to simplify the development process and support the understanding of implementation and compliance requirements detailed within the official GFSG settlement specification shared with acquirers.

Note: This guide should **not** be used in isolation of the official GFSG settlement specification; this document has been designed to support a clearer understanding of the key focus points within the specification and detail specific AEME regional requirements.

Certification and Operations

American Express performs a series of validation checks on test files to ensure proper adherence to all format and record requirements. Partner submitted test file will be validated for proper structure and format. If the test file does not meet American Express requirements a communication will be sent to the Partner detailing the issues encountered for corrective action. Once the errors have been corrected, a revised test file will need to be submitted for validation.

After successful certification of test files, instructions will be provided for submitting production files. Please note the setup of SFTP for file sharing is a prerequisite for submission of production files and test files should **never** be submitted onto the production sftp. Conversely production files should never be shared via email or any unsecure channels.

American Express Merchants that use the financial submission file are responsible for delivering correct and complete transaction information to American Express. The crucial data items in a transaction are:

- Service Establishment (SE) Number
- Transaction Date
- Transaction Amount
- Primary Account Number

American Express may periodically request that you send copies of your source documents (debit and/or credit slips from actual transactions) to verify the accuracy and completeness of your files.

American Express recommends that Acquiring Partners maintain electronic or magnetic backups of their financial submission files for at least thirty (30) days beyond receipt of payment from American Express, or as specified by contractual agreement. This ensures that a copy of a financial submission file can be resubmitted for payment if the original file is lost or damaged.

Note: Submitters must not resubmit files for which confirmation has not been received, nor append subject transactions (i.e., transactions that have not yet been confirmed as received) to other file submissions, unless specifically directed to do so by an American Express representative.

Financial Settlement File Overview

This section contains an overview of the financial settlement file structure and its associated records. The illustration in this document shows only the financial data records and specifically omits any file transmission records and/or character strings associated with the underlying communication protocols.

Each record must be identified with a sequential record number to allow American Express Middle East to monitor the integrity and continuity of data in the file. For example, the Transaction File Header (TFH) Record is always the first record within the file and should always be assigned the value "00000001"; and each subsequent record in the file must be incremented by a value of "1". The number of records per file must not exceed 9,999,999 (represented in the file as - 009999999).

The type, severity, and quantity of errors in file records and/or data determine whether the entire file, one or more batches or individual transactions are rejected and returned to the submitter for corrective action. The submitter is responsible for correcting and resubmitting the rejected items to American Express for Cardmember billing and Merchant payment.

Transaction File Header (TFH Record)

The Transaction File Header (TFH) Record is always the first data record in the file and serves as the highest level of control within a file. Each financial submission file can have only one TFH Record, which contains information such as date, time and file identification fields that uniquely identify the file.

Transaction Advice Basic (TAB Record)

The TAB records contain information related to a single card member transaction such as the card member account number (Primary Account Number), the merchant service establishment (SE) number, also known as the Merchant ID, the transaction amount and other descriptive data related to the transaction. Some of this information may appear on the Cardmember's billing statement.

All files must contain at least one TAB record to avoid being rejected. In the financial submission, transaction data is submitted to Amex Middle East in the required Transaction Advice Basic (TAB) Record and Transaction Advice Addendum (TAA) Records.

Transaction Advice Addendum (TAA Record)

The Transaction Advice Addendum (TAA) Record contains additional detail information, such as the; item description, quantity, and unit cost, which may become part of the descriptive bill on the Cardmember's statement or be used to resolve billing inquirers and disputes.

Except for the Location Detail TAA, which is required for all submitters on all transactions, and EMV Chip Card TAA, which is required on all transactions that contain ICC data, the remaining industry and non-industry specific TAA Records are optional, unless otherwise specified within this document.

Transaction Batch Trailer (TBT)

The Transaction Batch Trailer (TBT) Record contains information such as merchant ID/SE number, TBT creation date, batch totals and currency applicable to all Transaction Advice Basic (TAB), Transaction Advice Addendum TAA Records in a batch.

In the financial submission file, the TBT serves as a second level of control within a file and must follow the last TAB or TAA record in a batch. The TBT **must** balance with its corresponding TABs.

Transaction File Summary (TFS)

The Transaction File Summary (TFS) Record is always the last data record in the financial submission. Each file has only one TFS Record, which contains the following control information:

- Total number of debit records in the file
- Hash total of all debit amounts in the file
- Total number of credit records in the file
- Hash total of all credit amounts in the file
- Hash total of transaction amount in all records in the file (debits and credits combined)

Balancing and Reconciliation

American Express requires that the Transaction Advice Basic (TAB) amounts in your file balance with the totals in the Transaction Batch Trailer (TBT) Records and Transaction File Summary (TFS) Record.

File Naming Convention

Submission files should be formatted with the following naming convention when submitting to Amex Middle East for processing through the standard SFTP channel.

(i) File naming: AMEX_FSF_aaaa0000001_yyyymmdd_nn.

- Where 'aaaa0000001' is the unique submitter_id for the acquirer – see section (ii) below.
- Where 'nn' is the two-digit numeric representation of the number of submissions in a day, incremented by one for each submission file in the same 24hr period.

(ii) Submitter_ID: Transaction File Header (TFH)

- The submitter_id is a unique identifier for the acquirer. It is provided by Amex and will be a static value for the life of the CAPN submission protocol.
- Refer to section "Transaction File Header (TFH)" in chapter" Full Detail Record Layout" for details of the full record layout for TFH.

File Structure Overview

Below highlights the expected structure of the settlement file catering for both non-EMV & EMV Transactional data. All CAPN submission files must maintain the below structure unless otherwise specified by Amex Middle East.

TFH Record	→ TFH Record must be the first record in the file (one header per file)
TAB Record TAA Record TAA Record	→ TAB Record with linked Location Detail & non-industry specific TAA → Location Detail TAA required for each TAB (Mandatory) → Non-industry specific TAA record required (EMV Chip Card Transaction only) **#Packed format.**
TBT Record	→ TBT Record must follow last TAA record for specific SE/merchant transaction block.
TFS Record	→ TFS Record must be the last record in the file (one summary per file)

- All TABs in the file are the same currency
- All TABs in the file have the same Merchant ID/SE Number.
- Location Detail TAA required for all submitters

Note: if a merchant or authorized third part processor(s) system creates multiple batches between submissions, submitters need not consolidate all records into a single batch. Multiple batches for a single Merchant ID/SE Number may be submitted in one file, provided a TBT Record follows the last TAB Record in each batch.

Regional Requirement Field Element Definition

Various field elements must adhere to MENA (excluding Saudi Arabia) region specific American Express requirements as detailed below:

Type	Field	Requirement
TFH	**Field 6**: SUBMITTER_FILE_SEQUENCE_NUMBER	Field should be present for the purposes of tracking specific settlement files; sequence should start at ‘000000000’ incrementing by 1 for each file.
TFH	**Field 8**: FILE_CREATION_DATE	Not in use. Must be ZERO filled.
TAB	**Field 10**: CARD_EXPIRY_DATE	Must be populated in all transaction records.
TAB	**Field 15:** PROCESSING CODE	The support of Processing Codes is MANDATORY. Valid values include the following: 000000 = Debit (to Cardmember's account) 200000 = Credit (to Cardmember's account)
TAB	**Field 19**: MERCHANT_LOCATION_ID	Must be populated in all transaction records.
TAB	**Field 26**: INVOICE/REFERENCE NUMBER	Should be present in settlement file to support invoice details.
TAB	**Field 28**: TAB_IMAGE_SEQUENCE_NUMBER	Not in use. Must be ZERO filled.
TAB	**Field 29**: MATCHING_KEY_TYPE	Not in use. Must be ZERO filled.
TAB	**Field 30**: MATCHING_KEY	Not in use. Must be ZERO filled.
TAA (LD)	**Field 13**: SELLER_ID	Must contain the AMEX Merchant ID (SE). This is a required field for Payment Facilitators. This field contains the Seller ID, 20-byte, code that uniquely identifies a Payment Facilitators specific seller or Vendor.
TBT	Field 4: SERVICE_AGENT_MERCHANT_ID	Not in use. Must be ZERO filled.
TBT	Field 15: TBT_IMAGE_SEQUENCE_NUMBER	Not in use. Must be ZERO filled.

Important Notes using TAB record:

In addition to the requirements detailed in the section above there are TAB record requirements specific to MENA (excluding Saudi Arabia) region that must be adhered to. Please note the below are **mandatory**:

Field	Notes
Field 3: Transaction Identifier (TID) *15 bytes (Numeric)*	Must contain one of the following valid values based on the authorisation response message: • If Data Element 31 is present within the 1110 authorisation response message, this value **must** be used in 'Field 3' of the above TAB record. • If Data Element 31 is <u>not</u> present within the 1110 authorisation response message 'Field 3' should be populated with 15 zero's (000000000000000)
Field 7: "Reserved" *10 bytes (Alphanumeric)*	This field should be used to carry the System Trace Audit Number (STAN); the value should be left justified with trailing spaces to make up the 10 bytes of this field.
Field 24: "Reserved" *12 bytes (Numeric)*	This is a regional requirement. An acquirer generated merchant id unique to the transaction must be populated. This internal merchant id may be used to support the acquirer or Amex in the event of a dispute.
Field 27: "Reserved" *15 bytes (Alphanumeric)*	This field is available to accommodate for the Retrieval Reference Number (RRN). Acquirers can utilize this field and formatting should be left justified with trailing spaces. If the acquirer does not populate this field, this field **must** still be present with 15 spaces.
Field 32: "Reserved" *403 bytes (Alphanumeric)*	This is a regional requirement. a Web Order Reference Number for Online Gateway Merchants should be contained in this field. The WON should have a maximum length of 35 bytes with the rest of the field (after the WON) populated with spaces to the maximum length of the field (403 bytes). If not used, the field should be left justified with trailing spaces to the maximum length of the field (403 bytes).

Please note below transaction type specific mandatory requirements:

- **Refund**: As at the time this specification was released American Express Middle East do not support online refund. All refunds must be submitted <u>offline</u> with PROCESSING CODE (TAB Field 15) set to "200000" indicating a credit to the cardmember account.
- **Ecommerce/Gateway**: Below fields are mandatory for all e-commerce transactions:
  - TAB Field 31 - Electronic e-commerce (Safekey) indicator
  - TAB Field 32 - Reserved for Web Order Reference (WON)

Full Detail Record Layout

Please note the page numbers referred to in "Page" column are pages of the "Global Financial Submission Guide October 2023" document.

Transaction File Header (TFH)

Length of record: 700 bytes

Description: The Transaction File Header (TFH) Record is always the first data record in the file and serves as the highest level of control within a file. Each financial submission file can have only one TFH, which contains date, time and file identification fields that uniquely identify the file.
DO NOT submit multiple TFH Records within a file.

Field	Field Name	Field Length	Field Type	Field Position	Required Field	Page
1	RECORD_TYPE	3 bytes	Alphanumeric	1-3	Yes	28
2	RECORD_NUMBER	8 bytes	Numeric	4-11	Yes	28
3	SUBMITTER_ID	11 bytes	Alphanumeric	12-22	Yes	29
4	RESERVED	21 bytes	Alphanumeric	23-43	Yes	29
5	SUBMITTER_FILE_REFERENCE_NUMBER	9 bytes	Alphanumeric	44-52	Yes	30
6	SUBMITTER_FILE_SEQUENCE_NUMBER	9 bytes	Numeric	53-61	Cond.[1]	31
7	FILE_CREATION_DATE	8 bytes	Numeric	62-69	Yes	32
8	FILE_CREATION_TIME	6 bytes	Numeric	70-75	No	33
9	FILE_VERSION_NUMBER	8 bytes	Alphanumeric	76-83	Yes	34
10	RESERVED	617 bytes	Alphanumeric	84-700	Yes	34

Transaction Advice Basic (TAB)

Please refer to section "Important Notes using TAB record" for additional information related to fields 3, 7, 24, 27, 32.

Length of field: 700 bytes

Description: The Transaction Advice Basic (TAB) Record contains important information on a single Cardmember transaction. TAB Record data is used in conjunction with information in associated Transaction Advice Addendum (TAA) Records to fully describe each transaction.

Field	Field Name	Field Length	Field Type	Field Position	Required Field	Page
1	RECORD_TYPE	3 bytes	Alphanumeric	1-3	Yes	37
2	RECORD_NUMBER	8 bytes	Numeric	4-11	Yes	37
3	TRANSACTION_IDENTIFIER	15 bytes	Numeric	12-26	Yes	38
4	FORMAT_CODE	2 bytes	Alphanumeric	27-28	Yes	39
5	MEDIA_CODE	2 bytes	Alphanumeric	29-30	No	40
6	SUBMISSION_METHOD	2 bytes	Alphanumeric	31-32	See page→	41
7	RESERVED	10 bytes	Alphanumeric	33-42	Yes	42
8	APPROVAL_CODE	6 bytes	Alphanumeric	43-48	Yes	43
9	PRIMARY_ACCOUNT_NUMBER	19 bytes	Alphanumeric	49-67	Yes	44
10	CARD_EXPIRY_DATE	4 bytes	Numeric	68-71	No[1]	45
11	TRANSACTION_DATE	8 bytes	Numeric	72-79	Yes	46
12	TRANSACTION_TIME	6 bytes	Numeric	80-85	No	47
13	RESERVED	3 bytes	Numeric	86-88	Yes	48
14	TRANSACTION_AMOUNT	12 bytes	Numeric	89-100	Yes	48
15	PROCESSING_CODE	6 bytes	Numeric	101-106	Yes	49
16	TRANSACTION_CURRENCY_CODE	3 bytes	Alphanumeric	107-109	Yes	50
17	EXTENDED_PAYMENT_DATA	2 bytes	Numeric	110-111	Yes	51
18	MERCHANT_ID	15 bytes	Alphanumeric	112-126	Yes	51
19	MERCHANT_LOCATION_ID	15 bytes	Alphanumeric	127-141	No[2]	52
20	MERCHANT_CONTACT_INFORMATION	40 bytes	Alphanumeric	142-181	See page →[2]	53
21	TERMINAL_ID	8 bytes	Alphanumeric	182-189	No[2]	54
22	POINT_OF_SERVICE_DATA_CODE	12 bytes	Alphanumeric	190-201	Yes	54
23	RESERVED	3 bytes	Numeric	202-204	Yes	64
24	RESERVED	12 bytes	Numeric	205-216	Yes	64
25	RESERVED	3 bytes	Alphanumeric	217-219	Yes	65
26	INVOICE/REFERENCE_NUMBER	30 bytes	Alphanumeric	220-249	No[2]	66
27	RESERVED	15 bytes	Alphanumeric	250-264	Yes	67
28	TAB_IMAGE_SEQUENCE_NUMBER	8 bytes	Alphanumeric	265-272	See page →	67
29	MATCHING_KEY_TYPE	2 bytes	Alphanumeric	273-274	See page →	68
30	MATCHING_KEY	21 bytes	Alphanumeric	275-295	See page →	69
31	ELECTRONIC_COMMERCE_INDICATOR	2 bytes	Alphanumeric	296-297	See page →	70
32	RESERVED	403 bytes	Alphanumeric	298-700	Yes	71

Transaction Advice Addendum

The Transaction Advice Addendum (TAA) Record is used to submit additional detailed information, which may become part of the descriptive bill on the Cardmember's statement or be used to resolve billing inquiries and disputes.

Currently American Express Middle East & North Africa support two types of TAA data in the submission file:

- TAA Record for Location Detail – required for all transactions.
- TAA Record for EMV (Chip Card) – required for all EMV transactions that contain ICC data.

TAA Record for Location Detail

Length of record:	700 bytes
Description:	The Location Detail TAA Record is used to provide detailed Merchant, Seller or End Beneficiary name and address information. This record is required for all submitters on all transactions. Payment Facilitators must use this record to submit the actual Seller or End Beneficiary information (e.g., name, address, and Merchant Category Code). Payment Facilitators are required to demonstrate the ability to populate and transmit appropriate and meaningful information in this record.

Field	Field Name	Field Length	Field Type	Field Position	Required Field	Page
1	RECORD_TYPE	3 bytes	Alphanumeric	1-3	Yes	328
2	RECORD_NUMBER	8 bytes	Numeric	4-11	Yes	328
3	TRANSACTION_IDENTIFIER	15 bytes	Numeric	12-26	Yes	329
4	RESERVED	2 bytes	Numeric	27-28	Yes	329
5	ADDENDA_TYPE_CODE	2 bytes	Alphanumeric	29-30	Yes	330
6	LOCATION_NAME	38 bytes	Alphanumeric	31-68	Yes	331
7	LOCATION_ADDRESS	38 bytes	Alphanumeric	69-106	Yes	333
8	LOCATION_CITY	21 bytes	Alphanumeric	107-127	Yes	334
9	LOCATION_REGION_CODE	3 bytes	Alphanumeric	128-130	Yes	335
10	LOCATION_COUNTRY_CODE	3 bytes	Alphanumeric	131-133	Yes	336
11	LOCATION_POSTAL_CODE	15 bytes	Alphanumeric	134-148	Yes	337
12	MERCHANT_CATEGORY_CODE	4 bytes	Numeric	149-152	Yes	338
13	SELLER_ID	20 bytes	Alphanumeric	153-172	See page ➔	339
14	RESERVED	528 bytes	Alphanumeric	173-700	Yes	340

TAA Record for EMV (Chip Card)

Length of record: 700 bytes

Description: Data **must** be submitted in packed format.
Data present in the subfields of ICC_SYSTEM_RELATED_ DATA (Field 6) that originate from the Chip Card or terminal must be formatted as defined in section "ICC_SYSTEM_RELATED_DATA" below.

Field	Field Name	Field Length	Field Type	Field Position	Required Field	Page
1	RECORD_TYPE	3 bytes	Alphanumeric	1-3	Yes	309
2	RECORD_NUMBER	8 bytes	Numeric	4-11	Yes	309
3	TRANSACTION_IDENTIFIER	15 bytes	Numeric	12-26	Yes	310
4	EMV_FORMAT_TYPE	2 bytes	Numeric	27-28	Yes	310
5	ADDENDA_TYPE_CODE	2 bytes	Alphanumeric	29-30	Yes	311
6	ICC_SYSTEM_RELATED_DATA	256 bytes	Alphanumeric, special characters, unsigned binary numbers & binary coded decimal	31-286	See page ➔	312
7	RESERVED	414 bytes	Alphanumeric	287-700	Yes	325

ICC_SYSTEM_RELATED_DATA

Length of field: 256 bytes

Description: **Note**: While some Merchant devices and/or systems may utilize the EBCDIC character set, all data in the financial submission file must be submitted in ASCII, except for packed EMV TAA Record, Field 6, ICC_SYSTEM_RELATED_DATA, which is in binary and EBCDIC. The use of EBCDIC characters in fields and records other than packed EMV TAA Record, Field 6, may cause record and/or file rejection.
ICC data in packed format contains subfields of the following field types:

- Alphanumeric - Alpha and numeric data in the EBCDIC character set.
- Binary Coded Decimal (BCD) - Unsigned binary data containing two digits per eight-bit byte ("00" to "99"). Each digit is stored on four bits (one nibble) resulting in each byte storing two digits. BCD subfields with an odd number of digits are padded with leading zeros.
  For example, a subfield containing the date November 30, 2011 in YYMMDD format would contain three bytes (six nibbles) representing the six digits "11 11 30".

- Unsigned Binary Number - Unsigned numbers in binary (base-2) notation. The value of a one-byte binary number can range from 00 to FF hex (0 to 255 decimal), a two-byte binary number can range from 0000 to FFFF hex (0 to 65535 decimal); etc.
  For example, the Application Transaction Counter (ATC) is defined as a two-byte binary number. Thus, the ATC value "19" would be stored as "0013" hex

ICC System Related Data - Packed Format (Binary and EBCDIC)

Position	Subfield	Length	Type	Description
31-34	HEADER_VERSION_NAME	4 bytes	Alphanumeric (EBCDIC)	Field 6 Version Header is constant "C1 C7 D5 E2."
35-36	HEADER_VERSION_NUMBER	2 bytes	Binary Coded Decimal (BCD)	Field 6 Version Number is constant "00 01."
37-44	APPLICATION_CRYPTOGRAM	8 bytes	Unsigned binary number	The Application Cryptogram generated by the Chip Card in response to a GENERATE AC command. This will be either the Authorization Request Cryptogram (ARQC) or the Transaction Certificate (TC).
VAR	ISSUER_APPLICATION_DATA (IAD)	33 bytes, maximum, LLVAR*	Unsigned binary number	The Issuer Application Data (IAD) subfield contains issuer-defined application data. **Note:** This field contains proprietary application data from the card for transmission to the issuer; only the issuer needs to know how to interpret data. Networks and systems need only forward Issuer Application Data in its entirety, without alteration, to card issuer.
VAR	UNPREDICTABLE_NUMBER	4 bytes	Unsigned binary number	A terminal-generated Unpredictable Number, which is a randomly generated value that adds variability and uniqueness to the creation of the application cryptogram value in the preceding APPLICATION_CRYPTOGRAM subfield
VAR	APPLICATION_ TRANSACTION_COUNTER (ATC)	2 bytes	Unsigned binary number	Counter maintained by application in the card. The Chip Card increments this value for each transaction. Because counter includes failed transactions, this value cannot be used alone to track last transaction.
VAR	TERMINAL_VERIFICATION_ RESULTS (TVR)	5 bytes	Unsigned binary number	Status of various functions, as determined by the terminal.
VAR	TRANSACTION_DATE	3 bytes	Binary Coded Decimal (BCD)	Terminal-generated Transaction Date, in format "YY MM DD" *Example: Jan. 1, 2011= "11 01 01"*

VAR	TRANSACTION_TYPE	1 byte	Binary Coded Decimal (BCD)	Code indicates type of financial transaction represented by the first two digits of the ISO 8583 Processing Code.
VAR	AMOUNT_AUTHORIZED		Binary Coded Decimal (BCD)	Authorized transaction amount that terminal transmitted to ICC card for use in the generation of the APPLICATION_CRYPTOGRAM. May differ from AMOUNT_TRANSACTION in TAB.
VAR	TERMINAL_TRANSACTION_CURRENCY_CODE	2 bytes	Binary Coded Decimal (BCD)	Terminal-generated, Transaction Currency Code. *Example: "124" (Canadian Dollar) is entered as "01 24" in 2-byte, BCD format.*
VAR	TERMINAL_COUNTRY_CODE	2 bytes	Binary Coded Decimal (BCD)	Terminal-generated, Terminal Country Code where terminal is located. *Example: "124" (Canada) is entered as "01 24" in 2-byte, Binary Coded Decimal (BCD) format.*
VAR	APPLICATION_ INTERCHANGE_PROFILE (AIP)	2 bytes	Unsigned binary number	Bitmap indicates ability of the card to support specific functions.
VAR	AMOUNT_OTHER	6 bytes	Binary Coded Decimal (BCD)	Secondary amount associated with transaction, representing a cash-back amount. Zero-fill, if cashback is not supported.
VAR	APPLICATION_PAN_ SEQUENCE NUMBER	1 byte	Binary Coded Decimal (BCD)	Identifies and differentiates card applications with same PAN. Both PAN & PAN Sequence Number are required to validate value in APPLICATION_ CRYPTOGRAM

** LLVAR —A one-byte Variable Length Indicator (VLI), represented by LL, precedes the variable data, VAR, in this subfield. The VLI indicates the length of the variable data only, and the one-byte VLI length is not included in the VLI value. However, both the VLI and VAR lengths are used to determine the total subfield length. Specifically, in addition to the one-byte VLI, the ISSUER_APPLICATION_ DATA (IAD) subfield may contain up to 32 bytes of variable data and still meet the 33-byte maximum subfield length.*

ICC System Related Data - Packed Format (ASCII)

Position	Subfield	Length	Type	Description
VAR	CRYPTOGRAM_ INFORMATION_DATA (CID)	1 byte	Unsigned binary number	CID indicates type of cryptogram (TC, ARQC or AAC) returned by ICC, and actions performed by terminal.
VAR-286	RESERVED	Variable	Character spaces (EBCDIC)	The length of this subfield is based on the length of the preceding EMV data. This filler is used to bring the total length of Field 6 to exactly 256 bytes.

Transaction Batch Trailer (TBT)

Length of record: 700 bytes

Description: The required Transaction Batch Trailer (TBT) Record contains information such as Merchant ID/SE Number, TBT creation date, batch totals and currency applicable to all Transaction Advice Basic (TAB) and Transaction Advice Addendum (TAA) Records in a batch.
TBT Records must be segregated by currency (as designated by the TAB Record, TRANSACTION_CURRENCY_CODE field), and by Merchant ID/SE Number (as designated by the MERCHANT_ID field on the TAB Record). The value entered in the TBT_CURRENCY_CODE field must match the TRANSACTION_ CURRENCY_CODE entry in the corresponding TAB Records. The TBT serves as a second level of control within a file and must follow the last TAB or TAA Record in a batch. The TBT must balance with its corresponding TABs.

Field	Field Name	Field Length	Field Type	Field Position	Required Field	Page
1	RECORD_TYPE	3 bytes	Alphanumeric	1-3	Yes	91
2	RECORD_NUMBER	8 bytes	Numeric	4-11	Yes	91
3	MERCHANT_ID	15 bytes	Alphanumeric	12-26	Yes	92
4	RESERVED	15 bytes	Alphanumeric	27-41	No	93
5	TBT_IDENTIFICATION_NUMBER	15 bytes	Numeric	42-56	No	94
6	TBT_CREATION_DATE	8 bytes	Numeric	57-64	Yes	95
7	TOTAL_NO_OF_TABS	8 bytes	Numeric	65-72	Yes	96
8	RESERVED	3 bytes	Numeric	73-75	Yes	96
9	TBT_AMOUNT	20 bytes	Numeric	76-95	Yes	97
10	TBT_AMOUNT_SIGN	1 byte	Alphanumeric	96	Yes	97
11	TBT_CURRENCY_CODE	3 bytes	Alphanumeric	97-99	Yes	98
12	RESERVED	3 bytes	Numeric	100-102	Yes	99
13	RESERVED	20 bytes	Numeric	103-122	Yes	99
14	RESERVED	3 bytes	Alphanumeric	123-125	Yes	100
15	TBT_IMAGE_SEQUENCE_NUMBER	8 bytes	Alphanumeric	126-133	See page ➔	100
16	RESERVED	567 bytes	Alphanumeric	134-700	Yes	101

Transaction File Summary (TFS)

Length of record: 700 bytes

Description: The Transaction File Summary (TFS) Record is always the last data record in the financial submission file. Each file has only one TFS Record, which contains the following control information:

- Total number of debit records in the file.
- Total number of credit records in the file.
- Hash total of all debit amounts in the file.
- Hash total of all credit amounts in the file.
- Hash total of all transaction amounts in all records (debits and credits, combined) in the file.

Field	Field Name	Field Length	Field Type	Field Position	Required Field	Page
1	RECORD_TYPE	3 bytes	Alphanumeric	1-3	Yes	104
2	RECORD_NUMBER	8 bytes	Numeric	4-11	Yes	104
3	NUMBER_OF_DEBITS	8 bytes	Numeric	12-19	Yes	105
4	RESERVED	3 bytes	Numeric	20-22	Yes	105
5	HASH_TOTAL_DEBIT_AMOUNT	20 bytes	Numeric	23-42	Yes	106
6	NUMBER_OF_CREDITS	8 bytes	Numeric	43-50	Yes	107
7	RESERVED	3 bytes	Numeric	51-53	Yes	108
8	HASH_TOTAL_CREDIT_AMOUNT	20 bytes	Numeric	54-73	Yes	108
9	RESERVED	3 bytes	Numeric	74-76	Yes	109
10	HASH_TOTAL_AMOUNT	20 bytes	Numeric	77-96	Yes	109
11	RESERVED	604 bytes	Alphanumeric	97-700	Yes	110

Further details on specific field elements and required static values for the above record types can be located within the official Global Financial Settlement Guide.

Multiple Currencies File

Requirements:

- Each Merchant ID Number is assigned one currency in which it is allowed to submit transactions.
- All TABs must be batched by Merchant ID/SE Number — Each Merchant ID/ SE Number can submit transactions in only one currency.
- A Merchant that intends to submit multiple currencies must request one SE Number for each submission currency.
- All TABs in each batch must be in the same currency as defined in Field 16 (TRANSACTION_CURRENCY_CODE)
- TBT Records must be batched by currency and by Merchant ID/SE Number.
- The TBT Record contains information such as Merchant ID/SE Number, TBT creation date, batch totals and currency applicable to all TAB and TAA Records in a batch.
- TBT Records must be segregated by currency (as designated by the TAB Record, TRANSACTION_CURRENCY_CODE field), and by Merchant ID/SE Number (as designated by the MERCHANT_ID field on the TAB Record).
- The value entered in the TBT_CURRENCY_CODE field must match the TRANSACTION_ CURRENCY_CODE entry in the corresponding TAB Records.
- Each file has only one TFS Record. The Total Amount fields in this record will include the hash total value of all transaction amounts in the file, regardless of currency. This applies to:
    - Debit Transactions Total: HASH_TOTAL_DEBIT_AMOUNT,
    - Credit Transactions Total: HASH_TOTAL_CREDIT_AMOUNT,
    - Combined Debit & Credit Transactions Total: HASH_TOTAL_AMOUNT.

File Structure (Multiple Currency)

The following example applies both to files containing TABs from different Merchants submitting in different currencies, and to files from a single Merchant that submits TABs in multiple currencies, using separate Merchant IDs for each currency.

Record	Description
TFH Record	TFH Record must be the first record in the file.
TAB Record	TAB Record with Currency A and Merchant ID/ SE Number A.
TAA Record	Location Detail TAA, required for each TAB. Follows optional TAD and optional industry- or non-industry-specific TAA, depending on which are used.
TAB Record	TAB Record with Currency A and Merchant ID/ SE Number A.
TAA Record	Location Detail TAA, required for each TAB. Follows optional TAD and optional industry- or non-industry-specific TAA, depending on which are used.
TAB Record	TAB Record with Currency A and Merchant ID/ SE Number A.
TAA Record	Location Detail TAA, required for each TAB. Follows optional TAD and optional industry- or non-industry-specific TAA, depending on which are used.
TBT Record	TBT Record must follow last Location Detail TAA in batch.
TAB Record	TAB Record with Currency B and Merchant ID/ SE Number B.
TAA Record	Location Detail TAA, required for each TAB. Follows optional TAD and optional industry- or non-industry-specific TAA, depending on which are used.
TAB Record	TAB Record with Currency B and Merchant ID/ SE Number B.
TAA Record	Location Detail TAA, required for each TAB. Follows optional TAD and optional industry- or non-industry-specific TAA, depending on which are used.
TAB Record	TAB Record with Currency B and Merchant ID/ SE Number B.
TAA Record	Location Detail TAA, required for each TAB. Follows optional TAD and optional industry- or non-industry-specific TAA, depending on which are used.
TBT Record	TBT must follow last Location Detail TAA in batch.
TFS Record	TFS must be the last record in the file.

Important Note: Submission file formats and field elements are subject to change within the scope of compliance and will be notified to acquirers as and when required with sufficient time to comply.

Payment Facilitators (Aggregators)

Several fields have special requirements when the submitting partner is a Payment Facilitator (PF), formerly referred to as Aggregator.

LD = Location Detail

Type	Field	Requirement
TAB	**20** (MERCHANT_CONTACT_INFORMATION)	American Express strongly recommends that Payment Facilitators always populate this field with the URL, email address or telephone number of the contact responsible for dispute/inquiry resolution. During certification, authorized Third Party Processors, Payment Facilitators and Vendors are required to demonstrate the ability to populate and transmit appropriate and meaningful information in this optional field, as well as all required fields.
TAA (LD)	**6** (LOCATION_NAME)	Payment Facilitators and Bill Payment Providers must use their Payment Service Provider business name in conjunction with the name of the actual Seller or End Beneficiary for whom the transaction is submitted. Example for Payment Facilitator format: PAYMENTFACILITATOR~NAME*ACTUAL~SELLER ~NAME *In the examples above, tilde (~) characters represent character spaces.*
TAA (LD)	**7** (LOCATION_ADDRESS)	This field contains the Merchant's/Seller's Street address where the transaction took place. If the name is more than 38 characters, use proper and meaningful abbreviation, when possible. Do not truncate. For Payment Facilitators this field **must** contain the seller's street address.
TAA (LD)	**8** (LOCATION_CITY)	This field contains the name of the city where the transaction took place. If the name is more than 21 characters, use proper and meaningful abbreviation, when possible. Do not truncate. For Payment Facilitators this field must contain the name of the city in which the seller is located.
TAA (LD)	**9** (LOCATION_REGION_CODE)	This field contains the region code that corresponds to the state, province, or other country subdivision of the Merchant/Seller location where the transaction took place. Region code must correspond to the Country code provided. For Payment Facilitators this field must contain the region code that corresponds to the state, province,

		or other country subdivision in which the seller is located. If the Region Code is unknown this field must contain the country's designated Region Code. *For example, if the Sponsored Merchant is in France, the Region Code will always be "FR" when the Country Code is "250".*
TAA (LD)	**10** (LOCATION_COUNTRY_CODE)	This field contains the country code of the location where the transaction took place. Country code must correspond to the Region code provided. For Payment Facilitators this field must contain the country code that corresponds to the seller's location.
TAA (LD)	**11** (LOCATION_POSTAL_CODE)	This field contains the postal code of the location where the transaction took place. For Payment Facilitators this field must contain the postal code that corresponds to the seller's location. In cases where a postal code is unavailable, this field must be character space filled.
TAA (LD)	**12** (MERCHANT_CATEGORY_CODE)	This field contains the Merchant Category Code (MCC) that corresponds to the Merchant's business type. For Payment Facilitators the Merchant Category Code must reflect the classification for the specific entity providing the goods or services. Therefore, this value may vary for each transaction. **Note**: This same Merchant Category Code must be populated in the corresponding authorization message.
TAA (LD)	**13** (SELLER_ID)	This is a required field for Payment Facilitators. This field contains the Seller ID, 20-byte, code that uniquely identifies a Payment Facilitators specific sub- merchant. This is assigned by the Payment Facilitator.

Payment Facilitator Submission process

The Payment Facilitator must submit transactions utilising its own Submitter ID. American Express will not be liable for any Settlement payments misdirected to other parties other than Payment Facilitator because of Payment Facilitator's failure to provide correct Submitter ID.

The submission files must be in accordance with the American Express Technical Specifications, including the Global Financial Submission Guide and Acquirer Submission Guidelines. Neither the Payment Facilitator nor the Sponsored Merchant will convert the currency of the original transaction to another currency in the submission files.

The Payment Facilitator must submit to American Express the appropriate American Express Merchant Number (AMEX SE) and the Seller ID for the Submission file. In addition, the Payment Facilitator must populate the Seller ID in the submission file with the same value provided in the Sponsored Merchant file and authorisation request.

The Payment Facilitator will transmit to American Express Middle East an electronic file (a submission file) that records all authorised transactions accepted by Sponsored Merchants to receive payment from American Express Middle East. Missing or incomplete data (including, but not limited to, location detail addendum, Seller ID, Payment Facilitator SE number, and MCC) that is required in the submission file may result in rejected transactions. In the event of a rejected transaction, the Payment Facilitator must resubmit the Transaction with all required data elements set forth in the Global Financial Submission Guide and Acquirer Submission Guidelines.

All transactions must be submitted using the same MCC as was included with each original authorisation request.

The Payment Facilitator will notify and work with Sponsored Merchants or its Certified Processor to resolve rejections of submissions.

Submission File Data Elements

The Payment Facilitator will provide the submission file data elements set forth in the Global Financial Submission Guide and Acquirer Submission Guidelines to American Express Middle East for all transactions submitted by Payment Facilitator. Failure to provide required submission file data elements may result in rejected Transactions.

Submission File Data Elements

The Payment Facilitator or its Certified Processor will provide submissions services to Sponsored Merchants by electronically transmitting all submission file data from Payment Facilitator's network to American Express.

Transaction Integrity Monitoring (TIM)

As per American Express Business and Operational Policies (BOP), Participants are required to submit Transaction Data, which is complete, valid, accurate, and to a degree to which data satisfies the requirements in the Business and Operational Policies manual, the Network Specifications manuals, and the Codes Reference Guide.

If the error rate breaches 5% it will be deemed non-compliant. Common errors flagged in the TIM error report are detailed below:

Issue	Details
S001 Missing TID (TAB record Field 3)	Acquirer Submitted Transaction Identifier (TID) is zero or Acquirer Submitted Transaction Identifier (TID) is blank/contains spaces though corresponding 1110 authorisation response DE31 populated with valid value.
S011 All 12 POS DC bytes are zeroes.	It is not possible for a transaction to have POSDC of all zeroes. The POSDC must be populated with valid values.
S013 One of the 12 POS DC byte is invalid	For example, Position Code 1 (Card Input Capability Code) is “B” which is “Reserved for ISO use” or “9” which is “Reserved for private use”.
S014 Errors in POSDC bytes 1 & 7 OR 5 & 7 OR 6 & 7	POSDC 1 (Card Data Input Capability) = 1 -Manual, no terminal, *or* POSDC 5 (Cardmember Present) =1 -Cardmember not present, unspecified, *or* POSDC 6 (Card Present) = 0 - Card Not Present **but** POSDC 7 (Card Data Input Mode) = 9 - Chipcard Fallback. Chip cannot be read. *How can this be possible with a Chip Transaction where Chip is Fallback but POSDC 1 states manual or POSDC 5 states CM not present or POSDC 6 states Card not present?*
S015 Errors in POSDC bytes 4 & 5	POSDC 4 (Operating Environment) = 5 - On premise of Cardmember, unattended *and* POSDC 5 (Cardmember Present) = 9 - Cardmember not present, recurring billing. *In case of a recurring billing how can the terminal location be “On premise of Cardmember, unattended”?*
S016 Errors in POSDC bytes 5 & 6.	POSDC 5 (Cardmember Present) = 0 - Cardmember Present *and* POSDC 6 (Card Present) = 0 - Card Not Present **or** POSDC 5 (Cardmember Present) = 1 – Cardmember Not Present, Unspecified *and* POSDC 6 (Card Present) = 1 – Card Present *How is the Cardmember Present but Card is not Present?* *How is the Card Present but Cardmember is not Present?*

POSDC in submission not matching authorisation	The POSDC of the transaction in the submission is different from that of the corresponding authorisation.
MCC (Merchant Category Code) in submission not matching authorisation	The MCC of the transaction in the submission is different from that of the corresponding authorisation.
TAA Record for EMV (Chip Card) missing for an EMV transaction	For every EMV transaction with ICC data the transaction record in the submission file must include correctly formatted and populated TAA Record for EMV (Chip Card).