

Technical Specification

96-Byte Batch Processing Format Specification
Version 01.7 Revision 5.1
Addendum in Support of American Express
Rev. 1
March 31, 2011



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***96-Byte Batch Processing
Format Specification
Version 01.7 Revision 5.1
Addendum in Support of American Express***

Rev. 1

March 31, 2011



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The following updates, additions, corrections have been incorporated in
96 Byte Batch Processing Format Specification Version 01.7 – Rev. 5.1
Addendum In Support of American Express

Page No(s)	Action	Description of Change
Extension Records		
1	Updated	End of record notes in the American Express 1 Extension record (EAX001) to include information about restrictions for Canadian TAAs.
2	Updated	End of record notes in the American Express 2 Extension record (EAX002) to include information about restrictions for Canadian TAAs.
Product Records		
3	Updated	End of record note in the Entertainment/Ticketing Information 1 (PET001) record to add Canada.
4	Updated	End of record note in the Entertainment/Ticketing Information 2 (PET002) record to add Canada.
5	Updated	End of record note in the Insurance Information 1 (PIN001) record to add Canada.
6	Updated	End of record note in the Insurance Information 2 (PIN002) record to add Canada.
7	Updated	End of record note in the Lodging 1 (PLG001) record to include Canada.
8	Updated	End of record note in the Lodging 2 (PLG002) record to include Canada.
9	Updated	Retail Record (PRR001) to include a new note in the Terminal Identification field. Also updated sample.
APPENDIX D: INTERNATIONAL PROCESSING		
12-18	Updated	Appendix to make the following changes: <ul style="list-style-type: none"> • Included a new paragraph in the Settlement Currencies section that explains the byte length difference within the Euro currency for American Express. • Also entered an asterisk (*) next to each currency that uses seven bytes for American Express. • Also added a new section called American Express - Euro - Byte Lengths to show which countries using the Euro use seven or nine bytes.
APPENDIX W: AMERICAN EXPRESS		
19-21	Updated	Appendix's Introduction, Card Acceptor Network (CAPN), and Legacy sections to include reference to Canadian support of American Express.

TECHNICAL SPECIFICATION FOR 96-BYTE BATCH PROCESSING

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RECORD LAYOUTS

Extension Record: American Express 1

1	2	3	4	5	6	7	8	9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456								
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA								
EAX001ABC COMPANY ADDITIONAL DESCRIPTOR 1				ABC COMPANY ADDITIONAL DESCRIPTOR 2				

┘

Position	Length	Data Type	Field Name	Comments
1	1	A	Extension Record Identifier	“E” Constant – Specifies this record as an extension record of the Chase Paymentech standard format.
2,3	2	A	Extension Record MOP Type	“AX” Constant
4,6	3	N	Extension Record Sequence Number	“001” Constant

Notes: This record can only be sent when MOP = AX or the transaction rejects with Response Reason Code 225 (Invalid Field Data).

Transaction Advice Addendum (TAA) fields are supported for U.S., Canada, and International. American Express restricts TAA fields for Canadian merchants. TAAs are only passed to American Express when Transaction Type = R. In addition, only the first 19 characters of each TAA field are sent to American Express. However, all 40 bytes of these fields are sent for international transactions.

The ship to address postal code is required by American Express when sending this record. If the ship to postal code is not sent with the transaction, the transaction division default postal code is used.

The ship to postal code can be sent in Address Record (AS) or Product Record: Procurement Level 2 and Line Item Level Data (PPC001).

RECORD LAYOUTS (Continued)

Extension Record: American Express 2

1	2	3	4	5	6	7	8	9
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456								
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA								
EAX002ABC COMPANY ADDITIONAL DESCRIPTOR 3	ABC COMPANY ADDITIONAL DESCRIPTOR 4							

Position	Length	Data Type	Field Name	Comments
1	1	A	Extension Record Identifier	"E" Constant – Specifies this record as an extension record of the Chase Paymentech standard format.
2,3	2	A	Extension Record MOP Type	"AX" Constant
4,6	3	N	Extension Record Sequence Number	"002" Constant

Notes: This record can only be sent when MOP = AX or the transaction rejects with Response Reason Code 225 (Invalid Field Data).

Transaction Advice Addendum (TAA) fields are supported for U.S., Canada, and International. American Express restricts TAA fields for Canadian merchants. TAAs are only passed to American Express when Transaction Type = R. In addition, only the first 19 characters of each TAA field are sent to American Express. However, all 40 bytes of these fields are sent for international transactions.

The ship to address postal code is required by American Express when sending this record. If the ship to postal code is not sent with the transaction, the transaction division default postal code is used.

The ship to postal code can be sent in Address Record (AS) or Product Record: Procurement Level 2 and Line Item Level Data (PPC001).

RECORD LAYOUTS (Continued)

Product Record: Entertainment/Ticketing Information 1

1	2	3	4	5	6	7	8	9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456								
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA								
PET001EVENT NAME 2007071500000000037500002 J								

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	“P” Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	“ET” Constant
4,6	3	N	Product Record Sequence Number	“001” Constant

Note: This product record can be sent for American Express (U.S. and Canada only) transactions.

RECORD LAYOUTS (Continued)

Product Record: Entertainment/Ticketing Information 2

1	2	3	4	5	6	7	8	9	
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456									
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA									
PET002EVENT CITY/VENUE					NH 840				↵

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	“P” Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	“ET” Constant
4,6	3	N	Product Record Sequence Number	“002” Constant

Notes: This record can be sent for American Express (U.S. and Canada only) transactions. This is an optional record. If sent, this record must immediately follow Product Record: Entertainment/Ticketing Information 1 (PET001) or the transaction rejects with Response Reason Code 227 (Missing Companion Data).

**RECORD LAYOUTS
(Continued)**

Product Record: Insurance Information 1

```

      1         2         3         4         5         6         7         8         9
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456
AAANNNNAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
PIN0011234-56-7890A                2007071520080715ANNUAL AUTO-COMPREHENSIVE
  
```

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	"P" Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	"IN" Constant
4,6	3	N	Product Record Sequence Number	"001" Constant

Note: This record can be sent for American Express (U.S. and Canada only) transactions.

**RECORD LAYOUTS
(Continued)**

Product Record: Insurance Information 2

```

1      2      3      4      5      6      7      8      9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA
PIN002JOHN SMITH                                1234-56-7890B
  
```

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	"P" Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	"IN" Constant
4,6	3	N	Product Record Sequence Number	"002" Constant

Notes: This record can be sent for American Express (U.S. and Canada only) transactions. This is an optional record. If sent, this record must immediately follow Product Record: Insurance Information 1 (PIN001), or the transaction rejects with Response Reason Code 227 (Missing Companion Data).

RECORD LAYOUTS (Continued)

Product Record: Lodging 1

1	2	3	4	5	6	7	8	9	
1234567890123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456									
AAANNNNNANNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNAA									
PLG00105N07110107110645670000000009852123456				6038698000					┘

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	“P” Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	“LG” Constant
4,6	3	N	Product Record Sequence Number	“001” Constant

Notes: This record can be sent for American Express (U.S. and Canada only), Discover, Discover Diners, JCB, MasterCard, and Visa (U.S. and Canada only) transactions.

For American Express, if both American Express Folio Number (PLG002) **and** Folio Number (PLG001) fields are populated, American Express Folio Number (PLG002) is used.

RECORD LAYOUTS (Continued)

Product Record: Lodging 2

1	2	3	4	5	6	7	8	9
123456789012345678901234567890123456789012345678901234567890123456789012345678901234567890123456								
AAANNNAAAAAAAAAAANNAAAAAAAAAAAAAAAAAAAAAAAAANNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNNAAAAAAAAAAAAAAAAAAAAAA								
PLG00205N041101041106456700000000009852123456 6038698000 ↵								

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	“P” Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	“LG” Constant
4,6	3	N	Product Record Sequence Number	“002” Constant

Notes: This record can be sent for American Express (U.S. and Canada only) transactions. This is an optional record. If sent, this record must immediately follow the Product Record: Lodging 1 (PLG001) or the transaction rejects with Response Reason Code 227 (Missing Companion Data).

For American Express if both American Express Folio Number (PLG002) and Folio Number (PLG001) fields are populated, American Express Folio Number (PLG002) is used.

RECORD LAYOUTS (Continued)

Product Record: Retail

1	2	3	4	5	6	7	8	9
12345678901234567890123456789012345678901234567890123456789012345678901234567890123456								
AAANNNAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAAA								
PRR001	9876543		29					↵

Position	Length	Data Type	Field Name	Comments
1	1	A	Product Record Identifier	“P” Constant – Specifies this record as a product record of the Chase Paymentech standard format.
2,3	2	A	Product Record Type	“RR” Constant
4,6	3	N	Product Record Sequence Number	“001” Constant
7,22	16	A	Terminal Identification	Identifies a processing device associated to a Point of Sale transaction division. (Optional) Left justified/blank filled Note: If this field does not contain data and the merchant is setup to use Chase Paymentech’s detail reporting product, Chase Paymentech populates the report with a value of 9999999999999999. American Express highly recommends that merchants send this field for non-U.S. and non-Canadian transactions as it is used by the Issuer at authorization time.

Note: Please contact your Chase Paymentech Representative for more information about Chase Paymentech’s detail reporting product.

APPENDIX D: INTERNATIONAL PROCESSING

Introduction	<p>Chase Paymentech supports two types of international processing.</p> <p>Multi-currency processing allows a merchant to collect payments from customers and receive settlement proceeds in the same currency.</p> <p>Cross-currency processing allows a merchant to collect payments from customers in one currency and receive settlement proceeds in a different currency.</p>
Contractual Agreement	<p>The merchant is required to establish a separate contractual agreement with Chase Paymentech. Contractual agreements vary by country.</p>
Transaction Division Numbers	<p>Chase Paymentech assigns a unique transaction division number to process each international currency. A single transaction division number can support different transaction types and methods of payment in the same currency.</p>
Zero Decimal Currency Example	<p>Certain international currencies have zero decimals.</p> <p>Since the amount field is two decimal implied:</p> <ul style="list-style-type: none">– to represent one Japanese Yen, (1=000000000100)– to represent one hundred Japanese Yen, (100=000000010000)

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

Multi-Currency Processing

Multi-currency processing allows a merchant to collect payments from customers and receive settlement proceeds in the same currency. This product is ideally suited for multi-national enterprises, or companies that have foreign currency requirements, desire to in-source foreign exchange management, or have foreign operations/obligations to fund.

Example: Merchant A markets a product/service in Australian Dollars, bills the customer in Australian Dollars, and receives an Australian Dollar settlement from Chase Paymentech.

Presentment/Settlement Currencies	ISO Currency Code	Currency Decimals
Australian Dollar	036	2
British Pound	826	2
Canadian Dollar	124	2
Danish Krone	208	2
Euro	978	2
Hong Kong Dollar	344	2
Japanese Yen	392	0
New Zealand Dollar	554	2
Norwegian Krone	578	2
South African Rand	710	2
Swedish Krona	752	2
Swiss Franc	756	2
U.S. Dollar	840	2

Notes: Bold Presentment Currencies have test divisions available.

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

Cross-Currency Processing

Cross-currency processing allows a merchant to collect payments from customers in one currency and receive settlement proceeds in a different currency. This product is ideally suited for merchants who are only domiciled in a single country (primarily the USA) and need to consolidate foreign currency settlement.

Example: Merchant B markets a product/service in Australian Dollars, bills the customer in Australian Dollars, and receives a U.S. Dollar settlement from Chase Paymentech.

Presentment Currencies

The following chart lists all presentment currencies, ISO currency codes, and currency decimals.

For American Express, all currencies are nine bytes in length unless they have an asterisk (*). Currencies with an * are only seven bytes in length. The Euro can be either seven or nine bytes in length depending on the country. See the American Express - Euro - Byte Lengths section for details.

Note: Please contact your Chase Paymentech Representative for supported Methods of Payment and settlement currencies.

Presentment Currencies by Country	ISO Currency Codes	Currency Decimals
Algerian Dinar	012	2
Argentine Peso	032	2
Armenian Dram	051	2
Aruban Guilder*	533	2
Australian Dollar	036	2
Azerbaijani Manat*	944	2
Bahamian Dollar*	044	2
Bangladeshi Taka	050	2
Barbados Dollar*	052	2
Belarussian Ruble*	974	0
Belize Dollar*	084	2
Bermudian Dollar*	060	2
Bolivian Boliviano*	068	2
Botswana Pula*	072	2

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

**Presentment Currencies,
(Continued)**

Presentment Currencies by Country	ISO Currency Codes	Currency Decimals
Brazilian Real*	986	2
British Pound	826	2
Brunei Dollar	096	2
Bulgarian Lev	975	2
Burundi Franc*	108	0
CFA Franc BCEAO*	952	0
CFA Franc BEAC*	950	0
CFP Franc	953	0
Canadian Dollar	124	2
Cambodian Riel	116	2
Cape Verdi Escudo*	132	2
Cayman Islands Dollar*	136	2
Chilean Peso	152	2
Chinese Yuan Renminbi*	156	2
Colombian Peso	170	2
Comoro Franc*	174	0
Costa Rican Colon	188	2
Czech Koruna	203	2
Danish Krone	208	2
Djibouti Franc*	262	0
Dominican Peso	214	2
East Caribbean Dollar*	951	2
Egyptian Pound	818	2
El Salvador Colon	222	2
Estonian Kroon	233	2
Ethiopian Birr*	230	2
Euro	978	2

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

Presentment Currencies, (Continued)	Presentment Currencies by Country	ISO Currency Codes	Currency Decimals
	Falkland Islands Pound*	238	2
	Fiji Dollar*	242	2
	Gambian Dalasi*	270	2
	Georgian Lari	981	2
	Ghanaian Cedi*	288	2
	Gibraltar Pound	292	2
	Guatemala Quetzal	320	2
	Guinea Franc*	324	2
	Guinea-Bissau Peso*	624	2
	Guyanese Dollar*	328	2
	Haitian Gourde*	332	2
	Honduras Limpera	340	2
	Hong Kong Dollar*	344	2
	Hungarian Forint	348	2
	Iceland Krona	352	2
	Indian Rupee*	356	2
	Indonesian Rupiah	360	2
	Israeli New Shekel	376	2
	Jamaican Dollar*	388	2
	Japanese Yen*	392	0
	Kazakhstan Tenge	398	2
	Kenyan Shilling*	404	2
	Kyrgyzstan Som*	417	2
	Laos Kip*	418	0
	Latvian Lats	428	2
	Lebanese Pound	422	2
	Lithuanian Litas	440	2
	Macau Pataca	446	2

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

Presentment Currencies, (Continued)	Presentment Currencies by Country	ISO Currency Codes	Currency Decimals
	Malagasy Ariary	969	0
	Malawi Kwacha*	454	2
	Malaysian Ringgit	458	2
	Maldives Rufiyaa	462	2
	Mauritania Ouguiya	478	2
	Mauritius Rupee	480	2
	Mexican Peso*	484	2
	Moldovan Leu*	498	2
	Mongolia Tugrik	496	2
	Moroccan Dirham*	504	2
	Mozambique Metical*	943	2
	Namibia Dollar*	516	2
	Nepalese Rupee*	524	2
	Netherlands Antillean Guilder*	532	2
	New Guinea Kina*	598	2
	New Zealand Dollar*	554	2
	Nicaraguan Cordoba Oro	558	2
	Nigerian Naira*	566	2
	Norwegian Krone	578	2
	Pakistan Rupee	586	2
	Panamanian Balboa	590	2
	Paraguay Guarani	600	0
	Peruvian Nuevo Sol	604	2
	Philippines Peso	608	2

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

Presentment Currencies, (Continued)	Presentment Currencies by Country	ISO Currency Codes	Currency Decimals
	Polish Zloty	985	2
	Qatari Rial	634	2
	Romania Leu	946	2
	Russian Ruble	643	2
	Rwanda Franc*	646	0
	St. Helena Pound*	654	2
	Samoan Tala*	882	2
	Sao Tome & Principe Dobra*	678	2
	Saudi Riyal	682	2
	Seychelles Rupee*	690	2
	Sierra Leonean Leone*	694	2
	Singapore Dollar*	702	2
	Solomon Islands Dollar*	090	2
	Somali Shilling	706	2
	South African Rand	710	2
	South Korean Won	410	0
	Sri Lanka Rupee	144	2
	Swaziland Lilangeni*	748	2
	Swedish Krona	752	2
	Swiss Franc	756	2
	Taiwan Dollar (New)*	901	2
	Tanzanian Shilling	834	2
	Thai Baht*	764	2
	Tonga Pa'anga*	776	2
	Trinidad & Tobago Dollar*	780	2

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

Presentment Currencies, (Continued)	Presentment Currencies by Country	ISO Currency Codes	Currency Decimals
	Turkish Lira (New)	949	2
	Uganda Shilling*	800	2
	Ukrainian Hryvnia	980	2
	United Arab Emirates Dirham	784	2
	Uruguayan Peso	858	2
	U.S. Dollar	840	2
	Uzbekistan Sum*	860	2
	Vanuatu Vatu*	548	0
	Venezuelan Bolivar*	937	2
	Vietnamese Dong	704	2
	Yemeni Rial	886	2
	Zambia Kwacha*	894	2
	Zimbabwe Dollar*	716	2

Notes: Bold Presentment Currencies have test divisions available.

Continued on next page

APPENDIX D: INTERNATIONAL PROCESSING (Continued)

American Express - Euro - Byte Lengths	Seven Byte Euro Countries	Nine Bytes Euro Countries
	American Samoa	Aland Islands
	Ethiopia	Andorra
	French Guiana	Austria
	French Southern Territories	Belgium
	Luxembourg	Croatia
	Mayotte	Cyprus
	St. Barthelemy	Finland
	St. Martin	France
	St. Pierre	Germany
	Miquelon	Greece
		Guadaloupe
		Ireland
		Italy
		Malta
		Martinique
		Monaco
		Montenegro
		Netherlands
		Portugal
		Reunion
		San Marino
		Slovakia
		Slovenia
		Spain

APPENDIX W: AMERICAN EXPRESS

Introduction For merchants domiciled in the U.S. and Canada, processing U.S. and Canadian currency, Chase Paymentech supports American Express Card Acceptor Network (CAPN).

For merchants domiciled in Canada, processing in Canadian currency, Chase Paymentech supports American Express Card Acceptor Network (CAPN) and Transaction Advice Addendum (TAA) for retail transactions.

For merchants processing in other currencies, Chase Paymentech supports American Express Transaction Advice Addendum (TAA).

Card Acceptor Network (CAPN) For merchants domiciled in the U.S. and Canada, processing U.S. and Canadian currency, Chase Paymentech supports American Express Card Acceptor Network (CAPN). Merchants have the ability to send more detailed information for transactions processed by American Express. This allows for more detailed information to be reported by American Express on accountholder statements and reports provided by American Express.

For American Express CAPN transactions, see *Appendix T: Soft Merchant Information and Merchant Descriptor* for more information.

American Express requires extended authorization data at deposit time. For merchants that authorize with Chase Paymentech, the extended authorization data is stored at Chase Paymentech and is used at deposit time. For merchants who authorize elsewhere, Extension Record: American Express 4 (EAX004) must be sent at deposit time.

For American Express, Chase Paymentech supports Corporate Purchasing Solutions (CPS) Level 2 and enhanced Transaction Advice Addendum (TAA).

As part of CAPN, American Express has created new TAA records to allow for more detail to be passed on transactions sent to American Express with certain industry segments. The following records are used to support CAPN:

- Location Detail (Required for American Express Aggregator merchants) See *Appendix T: Soft Merchant Information and Merchant Descriptor* for more information.
 - Product Record: Soft Merchant Information 1 (PSM001)
 - Product Record: Soft Merchant Information 2 (PSM002)
 - Product Record: Soft Merchant Information 3 (PSM003)
- Industry Specific Detail
 - Lodging
 - Product Record: Lodging 1 (PLG001)
 - Product Record: Lodging 2 (PLG002)

Continued on next page

APPENDIX W: AMERICAN EXPRESS (Continued)

**Card
Acceptor
Network
(CAPN),
(Continued)**

- Insurance
 - Product Record: Insurance Information 1 (PIN001)
 - Product Record: Insurance Information 2 (PIN002)
- Entertainment/Ticketing
 - Product Record: Entertainment/Ticketing Information 1 (PET001)
 - Product Record: Entertainment/Ticketing Information 2 (PET002)
- Retail
 - Product Record: American Express – Line Item Level Data Record #1 (PRA001)
 - Product Record: American Express – Line Item Level Data Record #2 (PRA002)
 - Product Record: American Express – Line Item Level Data Record #3 (PRA003)
 - Product Record: American Express – Line Item Level Data Record #4 (PRA004)
- CPS Level 2 Detail
 - Product Record: American Express CPS Level 2 – Line Item Level Data (PP3)

Note: If this record is sent for Canadian American Express transactions, Chase Paymentech ignores it.

American Express has specific mandates in terms of what TAA records may be delivered at the time of deposit. Chase Paymentech does not allow multiple product records of the same product type and/or sequence number. For example, do not send two Product Record: Lodging 1 (PLG001) or the transaction rejects with a Response Reason Code 204 (Other Error).

The following TAA record combinations can be sent to American Express:

- CPS Level 2 Detail
- Industry Specific Detail except Retail
- Location Detail

OR

- Industry Specific Detail for Retail
- Location Detail

If both CPS Level 2 Detail and Retail Information are sent, the Retail Information is **ignored**.

Only one industry specific product record type is sent to American Express. The merchant should only send one industry specific product record type that applies to the transaction division.

If any of the CAPN product records are sent for non-U.S. and non-Canadian currency transactions, they are ignored.

Continued on next page

APPENDIX W: AMERICAN EXPRESS (Continued)

Legacy	<p>For International and U.S. merchants, who do not wish to use the new Chase Paymentech product records, and Canadian merchants processing retail transactions, American Express allows the use of four Transaction Advice Addendum (TAA) records with each settlement item so that an American Express merchant has the ability to provide an American Express accountholder with additional detailed descriptive transaction information.</p> <p>Typically these four, 40-byte fields are maintained within Chase Paymentech's merchant database at an American Express Service Establishment level and if present, are appended by Chase Paymentech to each settlement transaction submitted by a merchant. The implementation outlined in Extension Record: American Express 1 (EAX001) and Extension Record: American Express 2 (EAX002) allows a merchant to submit the four TAAs with each and every transaction. This allows a merchant flexibility at a transaction level rather than a Service Establishment level. If the TAAs are not submitted, Chase Paymentech utilizes the Transaction Division default values.</p> <p>For merchants domiciled in Canada, processing in Canadian currency, these TAA records can only be used for retail transactions. Only the first 19 characters of each TAA field are sent to American Express.</p> <p>The ship to postal code is required by American Express when sending these records. If ship to address is not sent, Chase Paymentech sends the Merchant's postal code to American Express.</p> <p>The ship to postal code can be sent in the Formatted Address Record: Ship To Address (HA), Address Record (AS), or Product Record: Procurement Level 2 and Line Item Level Data (PPC001).</p>
Additional References	<p><i>Appendix T: Soft Merchant Information and Merchant Descriptor</i> <i>Appendix V: Level 2 and Line Item Level Data</i></p>
Card Types / Supported Currencies	<p>U.S., Canada, and some international</p>
Authorization Response Codes	<p><i>Appendix A: Response Reason Code Description/Usage.</i></p>
To Get Started	<p>Contact your Chase Paymentech Representative.</p>

END OF THE TECHNICAL SPECIFICATION

96-Byte Batch Processing Version 01.7 Revision 5.1 Addendum In Support of American Express Rev. 1

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