

Raw Data Global Reconciliation from American Express

A Simpler Process for Financial Reporting

Raw Data offers an automated financial reconciliation solution, integrating data directly into your business management or general ledger systems to help avoid manual processing errors.

Discover the Benefits of Raw Data Global Reconciliation



Automation

- Automate and customize how you receive and process financial transaction and settlement information
- Replace manual processes in your reconciliation process



Secure Retrieval

- Data files are retrieved via Secure File Transfer Protocol (SFTP) using Secure Socket Layer (SSL)
- Files are securely transferred across an encrypted channel in compliance with American Express security policies and industry standards



File Frequency

- Files are provided daily
- Files are created and sent when settlements are ready
- You can request empty files to be sent as scheduled, even when no transactions have occurred



Data Retention

- Files up to 60 days old from the present date can be recreated on request
- An ad hoc file can provide up to 18 months of your most recent transaction history



File Formats

- Files available in Fixed and Delimited (CSV or TAB) formats



File Structure

- Raw Data Global Reconciliation file is constructed from records with data fields
- Three levels of data options are available: Submission (Batch), Transaction (Charge), and Transaction Pricing



Referencing Data

- File contains transactional referencing to help reconcile financials more easily
- Transactional referencing includes: Invoice Reference Number (30 bytes), Transaction ID, Approval Code
- Industry referencing includes: Travel Ticket Number, Policy Number, Rental Agreement Number



Card Masking (Optional)

- Display the first 6 digits and the last 4 digits of a 15-digit Card Member number to protect data and minimize exposure
- Mask middle 5 digits of the Card Member number with XXXs, e.g. 123456XXXXX1234



Consolidated Files

- Consolidate financial data from multiple countries in the same region into a single file, e.g. consolidate UK, France, Germany and/or other European countries into single EMEA file
- Different regions require separate files i.e. EMEA, JAPA, LAC, North America



Transition to The Raw Data Global Reconciliation File

- Both the Global and older file formats can be transmitted at once to support transition
- We offer various supporting documentation to assist with migration

Is Raw Data Global Reconciliation Right for You?

If you answer “yes” to one or more of the following questions, you should consider Raw Data.

- Does your business generate transactions via multiple locations globally or nationally?
- Would you like to automate your Reconciliation processing?
- Can your IT team take on plain-text file format development and integration?
- Do you process over 100 American Express transactions daily?

Setup & Support

Raw Data File Set Up

- Contact your American Express representative to get set up
- Allow 6-8 weeks to integrate Raw Data into your accounting system, depending on your IT department

File Specification Documentation

- Comprehensive Raw Data File Specification documents can be downloaded here: www.americanexpress.com/merchantspecs
- The American Express Network publishes the Technical Specifications twice each year, in April and October
- Raw Data File Specification changes will be announced in the Notice of Specification Changes (NOSC) and these changes will be incorporated into the next editions of the Technical Specifications

Sample Files

- Sample text files are available from your American Express Representative

24/7 Helpdesk Support

- For assistance, reach out to our 24/7 technical help desk at amexmerchanttechnologies@aexp.com