

Raw Data Disputes from American Express

An Automated Solution for Dispute Resolution

A simpler way to manage, process, and reconcile disputes. This end-to-end solution automatically imports inquiry and chargeback data, to help avoid unnecessary manual processing errors. You can save your business time and potentially reach a resolution faster.

Discover the Benefits of Raw Data Disputes & Imaging



Raw Data Dispute Notification Files

- Get automatic notifications of new disputes directly in your system
- Gather data on dispute management more easily



Disputes Response and Imaging Capabilities

- Automate your end-to-end dispute case management process
- Potentially shorten resolution time by uploading dispute support images directly to American Express



Automation

- Automate and customize how you receive and process inquiry and chargeback data
- Replace manual processes in your dispute case management 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

- After a dispute is raised, files are created and sent on a daily basis
- If you want to receive your scheduled notification file even when there's no dispute, you can request empty files



Data Retention

- Files up to 180 days old from the present date can be recreated on request



Referencing Data

- Disputes referencing includes: Invoice Reference Number (30 bytes), Amex Dispute Case Reference, Original Transaction Amount, Transaction Date
- Industry referencing includes: Travel Ticket Number, Policy Number, Rental Agreement Number



Consolidated Files

- You can consolidate disputes data from multiple countries into a single file
- Consolidation is only available for International + Image file formats, not domestic file formats



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

Is Raw Data Disputes with 2 Way Imaging Right For You?

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

- Do you want to automate and eliminate manual processes, like faxed/online responses to disputes?
- Does your business have transactions through multiple locations nationally or globally, and experience a lot of disputes?
- Can your IT team handle the development and integration of plain-text and image file formats?

Setup & Support

Raw Data File Set Up

- Get in touch with your American Express representative to get set up
- It can take 3-6 months to fully integrate the Raw Data Disputes and Imaging files into your disputes system; allow 6-8 weeks for notification files only
- The timeframe is dependent 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 helpdesk at amexmerchanttechnologies@aexp.com