



Source Processors:

American Express

API Specification



Version 2.0

March 2021

Content

Introduction	3
Useful Documents / References.....	3
API Version Control.....	3
HTTP Specification.....	3
Publisher Information.....	3
General Information.....	4
Specifications	4
Source API Exceptions.....	5
Specific Processor Requirements.....	6
Dynamic Descriptor	6
Additional Request Parameters	7
Travel.....	7
Appendix A – Supported Currencies.....	10
Appendix B – Airline Document Type Codes	13
Change History	17

Introduction

The purpose of this document is to provide an in-depth description of the American Express payment processor available through the Credorax *Source Gateway*.

If specified, the operations in this document override those listed in the *Credorax Source Payment API Specification* document.

Useful Documents / References

The following documents may also be useful in understanding the American Express processor API specification:

- **Credorax Source Payment API Specification** – an in-depth description of the Source Gateway specifications
- **Credorax Data Transfer Interface** - an in-depth description of the Data Transfer Interface and the available reports' format specifications

These documents can be found on the [Credorax Developer Portal](#).

API Version Control

The information provided in this document is accurate and reliable for standard processing as of its publication date. New implementations should avoid using previous versions of the API specifications.

The API version number is a sequence-based identifier. Changes in the first part indicate major specification updates, while changes to the second part indicate minor updates.

The revision number reflects smaller specification changes, the correction of typing errors or corrections that do not affect the API protocol.

HTTP Specification

Please honour a TTL of at least 60 seconds for each single session per HTTPS request.

Publisher Information

Copyright ©Source Ltd. All rights reserved.

General Information

American Express is both an acquirer and a card scheme.

Credorax's connection to American Express enables you to process American Express transactions through a single connection to Credorax.

Specifications

Item	Value
Region	Worldwide
Supported card scheme	American Express
Supported Operations	1,2,3,4,5,6,7,8,9,10,11,12,13,14,15,16,23,24,28,29,32,33,102
Onboarding Merchant	Worldwide
Supported Currencies	Refer to Appendix A – Supported Currencies
Permitted Refund Percentage	100%
Supported Features	Card Not Present only: CVV2, AVS, Dynamic Descriptor, Card Validation, , 3D Secure
Min. Transaction Amount	0.01
Max. Transaction Amount	999,999,999,999.99
Blocked BIN Countries	None

Source API Exceptions

The following table describes the API exceptions for AMEX transactions.

Name	Description	Type	Length	Required	Comments
c2	Cardholder's phone number	[0-9\-\.]	5,15	o	For AMEX transactions the length of this parameter is restricted to (5,15) as opposed to a length of (5,32) allowed for other types of transactions.
c22	Cardholder's first name	[A-Za-z]	1,50	o	For AMEX transactions use the optional c22 and c23 parameters and not the optional c1 parameter (which is the cardholder's full name). c1 will be ignored.
c23	Cardholder's last name	[A-Za-z]	1,50	o	For AMEX transactions use the optional c22 and c23 parameters and not the optional c1 parameter (which is the cardholder's full name). c1 will be ignored.
h8	Sub-Merchant's phone number	[0-9\-\.]	5,32	m	For AMEX transactions PFs must send a sub merchant phone number for all basic operation codes.
h9	Merchant reference number	Text	1,12	o	If you want your reference number to appear on the AMEX processor report, limit its length to 12 characters.

Specific Processor Requirements

Dynamic Descriptor

The billing descriptor appears on the cardholder’s statement and contains the name of the business (frequently referred to as “Doing Business As” or DBA) and the relevant transaction information (such as the merchant’s location, or product name). The billing descriptor enables the cardholder to identify specific purchases related to the transaction’s record on the cardholder’s statement. Clear and recognisable billing descriptors help the shopper to recognise purchases and reduce chargebacks.

This service supports two types of billing descriptors:

- A Static billing descriptor, which is defined once by the merchant and subsequently used for all transactions.
- A Dynamic billing descriptor that enables changing the billing information per transaction.

If you wish to use dynamic descriptors, keep in mind:

- Approval is required from Source prior to using dynamic descriptors.
- A dynamic descriptor can be used for card not present transactions only.
- Use the i2 parameter, which is optional for all operation codes.

Name	Description	Type	Length
i2	<p>Billing descriptor that appears on the cardholder's statement. The descriptor must be given in the following format: "Merchant DBA Name" + "*" + "City/Customer support number"</p> <p>The descriptor is a concatenation of the following:</p> <ol style="list-style-type: none"> 1) Merchant DBA Name (up to 22 characters). This must be provided in English letters only, otherwise the value is taken from the American Express Direct system. Note that this part of the billing descriptor can be changed between transactions; 2) asterisk (*); 3) City/Customer support number (up to 13 characters): A description of the product or service, or other descriptive information. We recommend listing the merchant city or support phone number. Note that this part of the billing descriptor can be changed between transactions. 	text	1,39

Additional Request Parameters

The following parameters can be used to support specific business scenarios, according to your preferences or the industry you operate in.

Travel

The Travel parameters enable the merchant to provide more ticket information on the transaction itself, enabling cardholders to properly identify non-ticket related passenger transport service charges, leading to reduced transaction disputes and chargebacks.

Travel parameters are relevant only for Travel Agency and Airlines MCCs.

Name	Description	Type	Length	Required	Comments	Relevant Operation Codes
ota3	Passenger name	[a-zA-Z]	1,23	mandatory	For AMEX transactions the length of this parameter is restricted to (1,23) as opposed to a length of (1,64) allowed for other types of transactions.	2,28,12,32,10,3,29,13,33,5,15,6,46
ota23	Number of passengers for whom the ticket was issued	[0-9]	1,3	conditional (required only for ticket purchases and ticket exchanges)		2,28,12,32,10,3,29,13,33,5,15,6,46
ota24	IATA numeric code for the airline	[0-9] string	1,8	conditional (required only for IATA members that have been issued this code)		3,29,13,33,5,15,6,46
ota25	Airline carrier name that generated the ticket	[a-zA-Z]	1,25	mandatory		3,29,13,33,5,15,6,46
ota26	Airline document type code that specifies the purpose of the transaction. Possible values are listed in Appendix B .	[0-9] string	2,2	mandatory		3,29,13,33,5,15,6,46
ota27	Indication of whether an electronic ticket was issued.	[YN]	1,1	conditional (required only for ticket purchases and ticket exchanges)		3,29,13,33,5,15,6,46
ota28	Original ticket number when the transaction is for a replacement ticket.	[a-zA-Z0-9]	1,14	optional		3,29,13,33,5,15,6,46

Name	Description	Type	Length	Required	Comments	Relevant Operation Codes
ota29	Airline process identifier - IATA code which is used to process extended payment airline ticket	[0-9] string	1,3	mandatory		3,29,13,33,5,15,6,46
ota30	Type of purchase. Possible values <ul style="list-style-type: none"> • EXC: Exchange ticket • MSC: Miscellaneous 	[EXCMS]	1,3	optional		3,29,13,33,5,15,6,46
ota31	City in which the transaction occurred	[a-zA-Z]	1,18	mandatory		3,29,13,33,5,15,6,46
ota32	Ticket/Document number	[a-zA-Z0-9]	1,14	conditional (required only for ticket purchases and ticket exchanges)	If you are not sending a ticket/document number and need to send a Booking Reference Number, send the Booking Reference Number in this field	3,29,13,33,5,15,6,46
ota33	Booking Reference Number	[a-zA-Z0-9]	1,14	optional	Use this field to send the Booking Reference Number only if you need to send both a ticket/document number and a Booking Reference Number	3,29,13,33,5,15,6,46
ota34	Invoice date. Format: YYYY-MM-DD	[0-9-]	10,10	optional		3,29,13,33,5,15,6,46

Name	Description	Type	Length	Required	Comments	Relevant Operation Codes
fl1	First flight information. This field contains the following flight information, delimited by ":".	[a-zA-Z0-9\:\-]	9,67	mandatory	For AMEX the length of Fare Basis Code and Flight Number are different than those allowed for other types of transactions. In addition, the destination field is used for destination airport and not for destination city as in other types of transactions.	2,28,12,32,10,3,29,13,33,5,15,6,46
	Field	Type	Length			
	Travel Date	YYY-MM-DD	0,10		Travel Date, Fare Basis Code and Originating Airport Code are mandatory for fl1.	
	Carrier Code*	[a-zA-Z0-9]	0,2		Carrier Code and Destination Airport are mandatory for each flight information parameter (fl1, fl2, fl3, fl4).	
	Service Class*	[a-zA-Z0-9]	0,1			
	City of Origin	[a-zA-Z0-9]	0,3			
	Destination Airport*	[a-zA-Z0-9]	0,5		For operation codes 3,29,13,33,5,15,6,46: Flight's Fare is mandatory for fl1.	
	Stopover Indicator	[a-zA-Z0-9]	0,1		Travel Date, Carrier Code, Service Class, Destination Airport, Fare Basis, Flight Number and Originating Airport Code are mandatory for fl1 only for ticket purchases and ticket exchanges.	
	Fare Basis Code*	[a-zA-Z0-9]	0,24			
	Flight Number	[a-zA-Z0-9]	0,4			
	Originating Airport Code*	[a-zA-Z0-9]	0,5			
	Flight's Fare	[a-zA-Z0-9]	0,12			
	* Merchant should use IATA codes if issued.					
fl2	Second flight information	[a-zA-Z0-9\:\-]	9,67	optional	Same format as fl1.	2,28,12,32,10,3,29,13,33,5,15,6,46
fl3	Third flight information	[a-zA-Z0-9\:\-]	9,67	optional	Same format as fl1.	2,28,12,32,10,3,29,13,33,5,15,6,46
fl4	Fourth flight information	[a-zA-Z0-9\:\-]	9,67	optional	Same format as fl1.	2,28,12,32,10,3,29,13,33,5,15,6,46

Appendix A – Supported Currencies

Country	Currency	Currency Code
United Arab Emirates	UAE DIRHAM	AED
Argentina	ARGENTINE AUSTRAL	ARS
Australia	AUSTRALIAN DOLLAR	AUD
Bulgaria	BULGARIAN LEV	BGN
Bahrain	BAHRAINI DINAR	BHD
Canada	CANADIAN DOLLAR	CAD
Switzerland	SWISS FRANC	CHF
China	YUAN RENMINBI	CNY
Czech Republic	CZECH KORUNA	CZK
Denmark	DANISH KRONE	DKK
Dominican Republic	DOMINICAN PESO	DOP
Algeria	ALGERIAN DINAR	DZD
Egypt	EGYPTIAN POUND	EGP
19 European Union Countries	EURO	EUR
Fiji	FIJI DOLLAR	FJD
United Kingdom	POUND STERLING	GBP
Hong Kong	HONG KONG DOLLAR	HKD
Croatia	CROATIAN KUNA	HRK
Hungary	FORINT	HUF
Indonesia	RUPIAH	IDR
Israel	ISRAEL SHEKEL	ILS
India	INDIAN RUPEE	INR
Iceland	ICELAND KRONA	ISK
Jordan	JORDANIAN DINAR	JOD

Country	Currency	Currency Code
Japan	YEN	JPY
Kenya	KENYAN SHILLING	KES
Korea, Republic Of	KOREAN WON	KRW
Kuwait	KUWAITI DINAR	KWD
Kazakhstan	TENGE	KZT
Lebanon	LEBANESE POUND	LBP
Sri Lanka	SRI LANKA RUPEE	LKR
Morocco	MORROCCAN DIRHAM	MAD
Mauritius	MAURITIUS RUPEE	MUR
Maldives	MALDIVE RUPEE	MVR
Mexico	MEXICAN PESO	MXN
Malaysia	MALAYSIAN RINGGIT	MYR
Mozambique	MOZAMBIQUE METICAL	MZN
Namibia	NAMIBIAN DOLLAR	NAD
Nigeria	NAIRA	NGN
Norway	NORWEGIAN KRONE	NOK
Nepal	NEPALESE RUPEE	NPR
New Zealand	NEW ZEALAND DOLLAR	NZD
Oman	RIAL OMANI	OMR
Independent State of Papua New Guinea	KINA	PGK
Philippines	PHILIPPINE PESO	PHP
Pakistan	PAKISTAN RUPEE	PKR
Poland	NEW POLISH ZLOTY	PLN
Qatar	QATARI RIAL	QAR
Romania	LEU	RON
Serbia	SERBIAN DINAR	RSD

Country	Currency	Currency Code
Russia	RUSSIAN ROUBLE	RUB
Saudi Arabia	SAUDI RIYAL	SAR
Sweden	SWEDISH KRONA	SEK
Singapore	SINGAPORE DOLLAR	SGD
Syrian Arab Republic	SYRIAN POUND	SYR
Thailand	BAHT	THB
Tunisia	TUNISIAN DINAR	TND
Tonga	PA'ANGA	TOP
Turkey	TURKISH LIRA	TRY
Taiwan Province Of China	NEW TAIWAN DOLLAR	TWD
Tanzania, United Republic of	TANZANIAN SHILLING	TZS
United States	US DOLLAR	USD
Vietnam	DONG	VND
Samoa	TALA	WST
Central African Republic	CFA FRANC BEAC	XAF
Cote D'Ivoire (Ivory Coast)	CFA FRANC BCEAO	XOF
South Africa	RAND	ZAR

Appendix B – Airline Document Type Codes

Code	Description
01	Passenger ticket
02	Additional collection
03	Excess baggage
04	Miscellaneous charge order (MCO) or prepaid ticket authorisation
05	Special service ticket
06	Supported refund
07	Unsupported refund
08	Lost ticket application
09	Tour order voucher
10	Ticket by mail
11	Undercharge adjustment
12	Group ticket
13	Exchange adjustment
14	SPD or air freight
15	In-flight adjustment
16	Agency passenger ticket
17	Agency tour order or voucher
18	Agency miscellaneous charge order (MCO)
19	Agency exchange order
20	Agency group ticket
21	Debit adjustment for duplicate refund or use
22	In-flight merchandise order
23	Catalogue merchandise order

Code	Description
24	In-flight phone charges
25	Frequent flyer fee or purchase
26	Kennel charge
27	Animal transportation charge
28	Firearms case
29	Upgrade charge
30	Credit for unused transportation
31	Credit for class of service adjustment
32	Credit for denied boarding
33	Credit for miscellaneous refund
34	Credit for lost ticket refund
35	Credit for exchange refund
36	Credit for overcharge adjustment
37	Credit for multiple unused tickets
38	Exchange order
39	Self-service ticket
41	In-flight duty-free purchase
42	Senior citizen discount booklets
43	Club membership fee
44	Coupon book
45	In-flight charges
46	Tour deposit
47	Frequent flyer overnight delivery charge
48	Frequent flyer fulfillment
49	Small package delivery
50	Vendor sale

Code	Description
51	Miscellaneous taxes or fees
52	Travel agency fee
60	Vendor refund or credit
64	Duty free sale
65	Preferred seat upgrade
66	Cabin upgrade
67	Lounge or club access or day pass
68	Agent assisted reservation or ticketing fee
69	Ticket change or cancel fee
70	Trip insurance
71	Unaccompanied minor
72	Standby fee
73	Curbside baggage
74	In-flight medical equipment
75	Ticket or pass print fee
76	Checked sporting or special equipment
77	Dry ice fee
78	Mail or postage fee
79	Club membership fee or temporary trial
80	Frequent flyer activation or reinstatement
81	Gift certificate
82	Onboard or in-flight prepaid voucher
83	Optional services fee
84	Advance purchase for excess baggage
85	Advance purchase for preferred seat upgrade
86	Advance purchase for cabin upgrade

Code	Description
87	Advance purchase for optional services
88	WiFi
89	Packages
90	In-flight entertainment or internet access
91	Overweight bag fee
92	Sleep sets
93	Special purchase fee
79	Club membership fee or temporary trial
80	Frequent flyer activation or reinstatement
81	Gift certificate
82	Onboard or in-flight prepaid voucher
83	Optional services fee
84	Advance purchase for excess baggage
85	Advance purchase for preferred seat upgrade
86	Advance purchase for cabin upgrade
87	Advance purchase for optional services
88	WiFi
89	Packages
90	In-flight entertainment or internet access
91	Overweight bag fee
92	Sleep sets
93	Special purchase fee

Change History

Version	Subject/Date	Description
2.0	March 2021	Addition of travel section Addition of Airline Document Type Codes appendix
1.0 rev 1	April 2020	Addition of mandatory parameters for PF processing Addition of merchant Reference number parameter Addition of HTTP specifications
1.0	November 2019	First Release

Support Information

US: +1.617.715.1977

UK: +44.20.3608.1288

EU: +356.2778.0876

Email: support@credorax.com