



Please contact us for more information at 337-783-4014.

NACHA FORMAT

ACH Input File Structure

The NACHA format is composed of 94 character records. All records and fields are required, except the record 7 – Entry Detail Addenda Record that is optional. *See the next page for a list of acceptable characters.*

Record Title

Record Type Code

File Header Record – This record includes your company name and company number. It also designates the immediate destination (Hancock/Whitney Bank) of the entries contained within the file.

1

Batch Header Record – This record indicates the effective entry date (the date you request the deposits/debits to be settled). In addition, this record identifies your company and provides an entry description for the credit and debits in this batch.

5

Entry Detail Record – This record contains the information necessary to post a deposit to/withdrawal from an account, such as recipient's name, account number, dollar amount of the payment.

6

Entry Detail Addenda Record – This record is *optional*. This record contains additional information relating to the prior entry detail record. It is primarily used for CCD+ and CTX, which are corporate to corporate transactions.

7

Batch Control Total – This record appears at the end of each batch and contains totals for the batch.

8

File Control Record – This record provides a final check on the data submitted. It contains block and batch count(s) and totals for each type of entry.

9

The basic record layout for ACH files is detailed below:

File Header Record
Batch Header Record
First Entry Detail Record
Second Entry Detail Record
...
Last Entry Detail Record
Batch Control Record
File Control Record

Below is the set of acceptable characters. Anything outside of this set is **NOT** acceptable.

All alpha or numeric characters are acceptable as well as the following characters:

^! _@ # \$ % & , * : . / + -

NACHA Format (continued)

Identification of ACH Items on Receivers' Bank Statement

The following fields are considered "descriptive" fields and may be printed on receiver's account statement exactly as provided by your company in your ACH origination file. The determination of what is printed on the receiver's account statement varies by Receiving Financial Institution.

Field Name	Location on ACH File	Record Field	Positions	Number of Characters
Company Name	Batch Header	5	05-20	16
Company Entry Description	Batch Header	5	54-63	10
Company Descriptive Date	Batch Header	5	64-69	6
Individual Identification	Entry Detail	6	40-54	15

NACHA Record Format

The following pages outline the ACH record formats. The File Header and File Control records act as the outermost envelope of an ACH transaction. The Batch Header and Batch Control records act as an inner envelope combining similar entries. Please note that when the field inclusion requirements are R=Required or M=Mandatory, these fields must be filled-in.

File Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Priority Code	Immediate Destination	Immediate Origin	File Creation Date	File Creation Time	File ID Modifier	Record Size	Blocking Factor	Format Code	Immediate Destination Name	Immediate Origin Name	Reference Code
Field Inclusion Requirement	M	R	M	M	M	O	M	M	M	M	O	O	O
Contents	'1'	'01'	065503681	065503681	YYMM DD	HHMM	Alphanumeric	'094'	'10'	'1'	Hancock Bank	Your Company Name	Alphanumeric
Length	1	2	10	10	6	4	1	3	2	1	23	23	8
Position	01-01	02-03	04-13	14-23	24-29	30-33	34-34	35-37	38-39	40-40	41-63	64-86	87-94

Field Name

1. Record Type Code

Entry Information

The code identifying the File Header Record is 1.

Field Name

8. Record Size

Entry Information

Number of bytes per record. Enter '094'

2. Priority Code

The Lower the number, the higher processing priority. Currently, only 01 is used

9. Blocking Factor

Block at 10

3. Immediate Destination

Hancock/Whitney Bank's transit routing number with a leading space, " 065503681"

10. Format Code

Currently there is only one code. Enter 1.

4. Immediate Origin

Hancock/Whitney Bank's transit routing number with a leading space, " 065503681"

11. Immediate Destination Name

Enter Hancock Bank or Whitney Bank

5. File Creation Date

The date you created the input file

12. Immediate Origin Name

Your company's name, up to 23 characters

6. File Creation Time

Time of day you created the input file.

13. Reference Code

Optional field you may use to describe input file for internal accounting purposes

7. File ID Modifier

Code to distinguish among multiple input files. Label the first (or only) file "A", and continue in sequence (A-Z).

Batch Header Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Service Class Code	Company Name	Company Discretionary Data	Company Identification	Standard Entry Class Code	Company Entry Description	Company Descriptive Date	Effective Entry Date	Settlement Date (Julian)	Originator Status Code	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	O	M	M	M	O	R	Inserted by ACH Operator	M	M	M
Contents	'5'	NNN	Alphanumeric	Alphanumeric	NNNNNNNNNN	Alpha	Alphanumeric	Alphanumeric	YYMMDD	Blanks	1	06550368	Numeric
Length	1	3	16	20	10	3	10	6	6	3	1	8	7
Position	01-01	02-04	05-20	21-40	41-50	51-53	54-63	64-69	70-75	76-78	79-79	80-87	88-94

Field Name

1. Record Type Code

Entry Information

The code identifying the Batch Header record is 5.

2. Service Class Code

Identifies the type of entries in the batch:
200 – ACH Entries Mixed Debits and Credits
220 – ACH Credits Only
225 – ACH Debits Only

3. Company Name

Your company name, up to 16 characters.

4. Discretionary Data

For your company's internal use, if desired.

5. Company Identification

Your 10-digit company number.

6. Standard Entry Class

Identifies the entries in the batch

7. Company Entry Description

Your description of the transaction. This may be printed on the receivers' bank statement by the Receiving Financial Institution. (i.e. Payroll)

Field Name

8. Company Descriptive date

9. Effective Entry Date

10. Reserved

11. Originator Status Code

12. Origination Financial Institution

13. Batch Number

Entry Information

The Date you choose to identify the transactions. This date may be printed on the participants' bank statement.
Date Transactions are to be posted to the participants' account

Leave this field blank

Enter "1". This identifies Hancock/Whitney Bank as a depository financial ins
Enter Hancock/Whitney Banks' routing number 06550368
Number batches sequentially.

PPD Entry Detail Report

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Field Name

Entry Information

- 1. Record Type Code The code identifying the Batch Header record is 6.

- 2. Transaction Code Two digit code identifying the account type at the receiving financial institution:
 22 – Deposit destined for a checking account
 23 – Prenotification for a checking credit
 24 – Zero dollar with remittance into Checking Account
 27 – Debit destined for a Checking Account
 28 – Prenotification for a checking debit
 29 – Zero dollar with remittance into Checking Account
 32 – Deposit destined for a Savings Account
 33 – Prenotification for a savings credit
 34 – Zero dollar with remittance into Savings Account
 37 – Debit destined for a Savings Account
 38 – Prenotification for a Savings debit
 39- Zero dollar with remittance into Savings Account

- 3. Receiving DFI Identification Transit routing number of the receiver’s financial institution

- 4. Check Digit The ninth digits of the receiving financial institutions transit routing number.

Field Name

Entry Information

- 5. DFI Account Number Receiver’s account number at their financial institution. Left justify

- 6. Amount Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

- 7. Individual Identification Number Receiver’s identification number. This number may be printed on their bank statement.

- 8. Individual Name Name of receiver

- 9. Discretionary Data For your company’s internal use if desired. No specific format is required

- 10. Addenda Record Indicator If there is no addenda accompanying this transaction enter “0”. If addenda is accompanying the transaction enter “1”

- 11. Trace Number The Bank will assign a trace number.

CCD Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Transaction Code	Receiving DFI Identification	Check Digit	DFI Account Number	Amount	Individual Identification Number	Individual Name	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	R	O	M	M
Contents	'6'	Numeric	TTTTAAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Alpha-Numeric	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	22	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-76	77-78	79-79	80-94

Field Name

1. Record Type Code

Entry Information

The code identifying the Batch Header record is 6.

2. Transaction Code

Two digit code identifying the account type at the receiving financial institution:

- 22 – Deposit destined for a checking account
- 23 – Prenotification for a checking credit
- 24 – Zero dollar with remittance into Checking Account
- 27 – Debit destined for a Checking Account
- 28 – Prenotification for a checking debit
- 29 – Zero dollar with remittance into Checking Account
- 32 – Deposit destined for a Savings Account
- 33 – Prenotification for a savings credit
- 34 – Zero dollar with remittance into Savings Account
- 37 – Debit destined for a Savings Account
- 38 – Prenotification for a Savings debit
- 39- Zero dollar with remittance into Savings Account

3. Receiving DFI Identification

Transit routing number of the receiver’s financial institution

4. Check Digit

The ninth digits of the receiving financial institutions transit routing number.

Field Name

5. DFI Account Number

Entry Information

Receiver’s account number at their financial institution. Left justify

6. Amount

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

7. Individual Identification Number

Receiver’s identification number. This number may be printed on their bank statement.

8. Individual Name

Name of receiver

9. Discretionary Data

For your company’s internal use if desired. No specific format is required

10. Addenda Record Indicator

If there is no addenda accompanying this transaction enter “0”. If addenda is accompanying the transaction enter “1”

11. Trace Number

The Bank will assign a trace number.

CCD Addenda Record

Field	1	2	3	4	5
Data Elements Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be human readable or in ANSI format
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 02 – Used for the POS, MTE and SHR standard entry classes. The addenda information is used for terminal location information. 05 – Used for CCD, CTX, and PPD standard entry classes. The Addenda information contains additional payment related information. 98 – Used for notification of Change entries. The addenda record contains the correct information. 99 – Used for Return Entries	4. Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a "1".
		5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

CTX Entry Detail Record

Field	1	2	3	4	5	6	7	8	9	10	11	12	13
Data Element Name	Record Type Code	Transaction Code	Receiving DFI ID	Check Digit	DFI Account Number	Total Amount	Identification Number	Number of Addenda Records	Receiving Company Name/ID Number	Reserved	Discretionary Data	Addenda Record Indicator	Trace Number
Field Inclusion Requirement	M	M	M	M	R	M	O	M	R	N/A	O	M	M
Contents	'6'	Numeric	TTTT AAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$cc	Alpha-Numeric	Numeric	Alpha-Numeric	Blank	Alpha-Numeric	Numeric	Numeric
Length	1	2	8	1	17	10	15	4	16	2	2	1	15
Position	01-01	02-03	04-11	12-12	13-29	30-39	40-54	55-58	59-74	75-76	77-78	79-79	80-94

Field Name

1. Record Type Code

2. Transaction Code

3. Receiving DFI Identification

4. Check Digit

Entry Information

The code identifying the Batch Header record is 6.

Two digit code identifying the account type at the receiving financial institution:
 22 – Deposit destined for a checking account
 23 – Prenotification for a checking credit
 24 – Zero dollar with remittance into Checking Account
 27 – Debit destined for a Checking Account
 28 – Prenotification for a checking debit
 29 – Zero dollar with remittance into Checking Account
 32 – Deposit destined for a Savings Account
 33 – Prenotification for a savings credit
 34 – Zero dollar with remittance into Savings Account
 37 – Debit destined for a Savings Account
 38 – Prenotification for a Savings debit
 39- Zero dollar with remittance into Savings Account

Transit routing number of the receiver's financial institution

The ninth digits of the receiving financial institutions transit routing number.

Field Name

5. DFI Account Number

6. Amount

7. Identification Number

8. Number of Addenda Records

9. Receiving Company Name / ID Number

10. Reserved

11. Discretionary Data

12. Addenda Record Indicator

13. Trace Number

Entry Information

Receiver's account number at their financial institution. Left justify

Transaction amount in dollars with two decimal places. Left zero fill if necessary. Enter 10 zeros for prenotes.

Receiver's identification number. This number may be printed on their bank statement.

The number of addenda records accompanying the CTX entry detail record.

Name of receiver

Leave Blank

For you company's internal use if desired.

If there is no addenda enter "0". If addenda is accompanying the transaction enter "1"

Hancock/Whitney Bank will assign a trace number.

CTX Addenda Record

Field	1	2	3	4	5
Data Elements Name	Record Type Code	Addenda Type Code	Payment Related Information	Addenda Sequence Number	Entry Detail Sequence Number
Field Inclusion Requirement	M	M	O	M	M
Contents	'7'	'05'	Alpha-Numeric	Numeric	Numeric
Length	1	2	80	4	7
Position	01-01	02-03	04-83	84-87	88-94

Field Name	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying an Addenda Record is 7.	3. Payment Related Information	This field contains additional information associated with the payment. The information can be in either ANSI or UN/EDIFACT format.
2. Addenda Type Code	Two digit code identifying the type of information contained in the addenda record: 02 – Used for the POS, MTE and SHR standard entry classes. The addenda information is used for terminal location information. 05 – Used for CCD, CTX, and PPD standard entry classes. The Addenda information contains additional payment related information. 98 – Used for notification of Change entries. The addenda record contains the correct information. 99 – Used for Return Entries	4. Addenda Sequence Number	This number is consecutively assigned to each addenda record. The first addenda sequence number must always be a “1”.
		5. Entry Detail Sequence Number	This number is the same as the last seven digits of the trace number of the related Entry Detail record.

Batch Control Record

Field	1	2	3	4	5	6	7	8	9	10	11
Data Element Name	Record Type Code	Service Class Code	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount	Total Credit Entry Dollar Amount	Company Identification	Message Authentication Code	Reserved	Originating DFI Identification	Batch Number
Field Inclusion Requirement	M	M	M	M	M	M	R	O	N/A	M	M
Contents	'8'	Numeric	Numeric	Numeric	\$\$\$\$\$\$cc	\$\$\$\$\$\$cc	NNNNNNNNNN	Blank	Blank	06550368	Numeric
Length	1	3	6	10	12	12	10	19	6	8	7
Position	01-01	02-04	05-10	11-20	21-32	33-44	45-54	55-73	74-79	80-87	88-94

Field Name

Entry Information

1. Record Type Code

The code identifying the Batch Header record is 8.

2. Service Class Code

Identifies the type of entries in the batch:
 200 – ACH Entries Mixed Debits and Credits
 220 – ACH Credits Only
 225 – ACH Debits Only

3. Entry / Addenda Count

Total number of entry detail and addenda records processed within the batch.

4. Entry Hash

Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry

5. Total Debit Entry Dollar Amount

Dollar totals of debit entries within the batch. If none, zero fill the field

6. Total Credit Entry Dollar Amount

Dollar totals of credit entries within the batch. If none, zero fill the field

Field Name

Entry Information

7. Company Identification.

This should match the company identification number used in the corresponding batch header record, field 5.

8. Message Authentication Code

This is an optional field. Please leave this field blank.

9. Reserved

This field is reserved for Federal Reserve use. Please leave this field blank.

10. Originating Financial Institution ID

Enter Hancock/Whitney Bank's routing number. 06550368

11. Batch Number

Number of the batch associated with this control record.

File Control Record

Field	1	2	3	4	5	6	7	8
Data Element Name	Record Type Code	Batch Count	Block Count	Entry / Addenda Count	Entry Hash	Total Debit Entry Dollar Amount in File	Total Credit Entry Dollar Amount in File	Reserved
Field Inclusion Requirement	M	M	M	M	M	M	M	N/A
Contents	'9'	Numeric	Numeric	Numeric	Numeric	\$\$\$\$\$\$cc	\$\$\$\$\$\$cc	Blank
Length	1	6	6	8	10	12	12	39
Position	01-01	02-07	08-13	14-21	22-31	32-43	44-55	56-94

Field Name

1. Record Type Code

Entry Information

The code for the File Control Record is 9.

Field Name

5. Entry Hash

Entry Information

Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry

2. Batch Count

The total number of batch header records in the file.

6. Total Debit Entry Dollar Amount in File

Dollar totals of debit entries within the file. If none, Zero fill the field.

3. Block Count

The total number of physical block on the file, including the File Header and File Control records.

7. Total Credit Entry Dollar Amount in File

Dollar totals of credit entries within the file. If none, zero fill the field.

4. Entry / Addenda Count

Total number of entry detail and addenda records on the file.

8. Reserved

Leave this field blank.