

ACH Input File Structure – NACHA Record Format

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

	<u>Record Type Code</u>
File Header Record – This record includes your company name and company number. It also designates the immediate destination (IBERIABANK) of the entries contained within the file. (Required)	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. (Required)	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. (Required)	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. (Required)	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. (Required)	9

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.

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

All alphabetical or numeric characters are acceptable as well as the following characters: ^ ! _ @ # \$ % & , * : . / + -

Anything outside of this set is NOT acceptable.

All records indicate if the field is Mandatory (M), Required (R), or Optional (O), reference the field inclusion line in the record layout for the value of this field.

- Mandatory – A mandatory field is necessary to ensure the proper origination of an entry. A Mandatory field not included in an ACH record may cause that entry, batch or file to be rejected.
- Required – A required field may not cause an entry to reject at the point of origination, but may cause a reject at the Receiving Depository Financial Institution (RDFI).
- Optional – A field labeled as “optional” is be used at the discretion of the originator.

Data Specifications within the ACH file

- Fields within each record are alphabetic, numeric or alphanumeric (both alphabetic and numeric)
- All alphabetic fields must be left-justified.
- All alphabetic characters must be in “upper case” or “caps.”
- All numeric fields must be right justified and blank filled - decimals are assumed.

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'	b691000134	b265270413	YYMMDD	HHMM	A/N	'094'	'10'	'1'	"Federal Reserve"	IBERIABANK	A/N
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	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the File Header Record is 1.	8. Record Size	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	Federal Reserve transit routing number with a leading space, "b691000134"	10. Format Code	Currently there is only one code. Enter 1.
4. Immediate Origin	IBERIABANKs' transit routing number with a leading space, "b265270413"	11. Immediate Destination Name	Enter "Federal Reserve"
5. File Creation Date	The date you created the input file	12. Immediate Origin Name	Enter "IBERIABANK"
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	A/N	A/N	NNNNNN NNNN	Alpha	A/N	A/N	YYMMDD	Blanks	1	26527041	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	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 5.	8. Company Descriptive date	The date you choose to identify the transactions. This date may be printed on the participants' bank statement.
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	9. Effective Entry Date	Date transactions are to be posted.
3. Company Name	Your company name, up to 16 characters.	10. Reserved	Leave this field blank
4. Discretionary Data	For your company's internal use, if desired.	11. Originator Status Code	Enter "1". This identifies IBERIABANK as a depository Financial Institution
5. Company Identification	Your 10-digit company number. usually your Tax ID preceded by a "1, 3 or 9"	12. Originating Financial Institution	Enter IBERIABANKS' routing number 26527041
6. Standard Entry Class	Identifies the entries in the batch PPD, CCD, CTX, etc.	13. Batch Number	Number batched sequentially starting with 0000001.
7. Company Entry Description	Your description of the transaction. i.e, Payroll		

PPD 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	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	3. Receiving DFI Information	Transit Routing number of Receivers financial Institution.
		4. Check Digit	The 9 th digit of the receiving institution routing number
		5. DFI Account Number	Receiver's account number at their financial institution.
2. Transaction Code	Two digit code identifying the account type at the receiving financial institution: 22 – Deposit for a checking account 23 – Prenotification for a checking credit 24 – Zero dollar with remittance into Checking Account 27 – Debit 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	6. Amount	Transaction amount in dollars with two decimal places. (RJZF) right justify zero fill. Enter 10 zeroes for prenotes.
		7. Individual Identification Number	Receiver's identification number
		8. Individual Name	Name of the Receiver
		9. Discretionary Date	Company Use
		10. Addenda Record	Enter a "1" if the transaction has an addenda record - Enter 0 for no addenda
		11. Trace Number	Bank assigned number

CCD Entry Detail Format

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	TTTTAAA	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	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	3. Receiving DFI Information	Transit Routing number of Receivers financial Institution.
		4. Check Digit	The 9 th digit of the receiving institution R.T#
		5. DFI Account Number	Receiver's account number at their financial institution.
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	6. Amount	Transaction amount in dollars with two decimal places. Enter 10 zeroes for prenotes.
		7. Individual Identification Number	Receiver's identification number
		8. Individual Name	Name of the Receiver
		9. Discretionary Date	Company Use
		10. Addenda Record	Enter a "1" if the transaction has an addenda record Enter 0 for no addenda
		11. Trace Number	Bank assigned number

CCD Entry 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

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 7 digits of the trace number of related 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	TTTTAAAA	Numeric	Alpha-Numeric	\$\$\$\$\$\$c	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	Entry Information	Field Name	Entry Information
1. Record Type Code	The code identifying the Batch Header record is 6.	3. Receiving DFI Identification	Transit routing number of the receiver's Bank
		4. Check Digit	The ninth digit of the receiving bank's transit routing number.
		5. DFI Account Number	Receiver's account number at their financial institution
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	6. Amount	Transaction amount in dollars with two decimal places.. Enter 10 zeroes for prenotes.
		7. Identification Number	Receiver's identification number.
		8. Number of Addenda Records	The number of addenda records accompanying the CTX Entry detail record
		9. Receiving Company Name / ID Number	Name of receiver
		10. Reserved.	Leave Blank
		11. Discretionary Data	For company's use.
		12 Addenda Record Indicator	If there is no addenda record enter "0" if addenda is included enter "1".
		13. Trace Number	Bank assigned

CTX Entry 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

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 ASC X12 data segments or a NACHA endorsed banking conventions. The asterisk (*) must be the delimiter between the data elements and the back slash(\) must be the terminator between the data segments.
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". Maximum 9,999.
		5. Entry Detail Sequence Number	Bank Assigned - This number is the same as the last 7 digits of the trace number of related 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	NNNNNNNN N	Blank	Blank	'26527041'	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

1. Record Type Code	The code identifying the Batch Header record is 8.	7. Company Identification.	This should match the company identification number used in the corresponding batch header record, field 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	8. Message Authentication Code	This is an optional field. Please leave this field blank.
3. Entry / Addenda Count	Total number of entry detail and addenda records processed within the batch.	9. Reserved	This field is reserved for Federal Reserve use. Please leave this field blank.
4. Entry Hash	Total of all positions 4-11 on each 6 record (Detail). Only use the final 10 positions in the entry	10. Originating Financial Institution ID	Enter IBERIABANK's routing number. 26527041
5. Total Debit Entry Dollar Amount	Dollar totals of debit entries within the batch. If none, zero fill the field	11. Batch Number	Number of the batch associated with this control record.
6. Total Credit Entry Dollar Amount	Dollar totals of credit entries within the batch. If none, zero fill the field		

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	Entry Information	Field Name	Entry Information
1. Record Type Code	The code for the File Control Record is 9.	5. Entry Hash	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.