



Payables Manager

Transfer, Wire, and ACH File Mapping Specifications

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Getting Started

This guide details the mapping specifications of Account Transfer, Wire, and ACH messages between client and Hancock Whitney Treasury Manager.

The specifications provide information about the following required fields: position, length, and system validations. All incoming messages are assumed to be in CSV payment files initiated from bank customers. Clients provide these payment files in the specified format. Treasury Manager reads the client entitled Account and ACH Company ID entitlements and translates the contents into Treasury Manager standard payment import files. The resulting import files are used to process the included transactions.

Account Transfer Mapping

INPUT CSV & FIXED WIDTH SPECIFICATIONS

Note: The M/O column indicates if the field is mandatory (M), optional (O), or conditional (c).

Field	Field Name	Format	M/O	Fixed Position	Validations by Digital Banking
1	Payment Type	C8	M	1-8	Must be AT (Case sensitive)
2	Value Date	YYYYMMDD	M	9-16	Must be valid date in specified format and >= to today.
3	Credit Amount	N18.3	O	17-34	Must have decimal point and numbers only. Cannot exceed length.
4	Customer Reference	C16	O	35-50	Length only.
5	Debit Account	C34	M	51-84	Must be a valid entitled account.
6	Debit Amount	N17.3	O	85-101	Length. Must have decimal point and numbers only.
7	Filler	C10	O	102-111	Ignore this field and leave it blank.
8	Filler	C16	O	112-127	Ignore this field and leave it blank
9	Credit Account	C34	M	128-161	Must be a valid entitled account.
10	Payment Details 1	C35	O	162-196	Length only.
11	Payment Details 2	C35	O	197-231	Length only.
12	Payment Details 3	C35	O	232-266	Length only.
13	Payment Details 4	C35	O	267-301	Length only.
14	Comments	C40	O	302-341	<ul style="list-style-type: none"> Length only. Ensure that this field includes a Unique Reference if the originating system has one.



Sample File

"AT","20250205","10.13","transfertest","0012345678","","","0087654321",

Domestic Wire Mapping

INPUT CSV & FIXED WIDTH SPECIFICATIONS

Note: The M/O column indicates if the field is mandatory (M), optional (O). I indicators to ignore.

Field	Field Name	Format	M/O	Field Position	Validation by Digital Banking
1	Payment Type	C8	M	1-8	Must be USWIRE . (Case sensitive)
2	Value Date	YYYYMMDD	M	9-16	Must be valid date in specified format and >= to today
3	Payment Amount	N15.2	M	17-34	Length. Must have decimal point and numbers only.
4	Customer Reference	C16	O	35-50	Length only.
5	Debit Account	C34	M	51-84	Must be a valid entitled account. (Must contain leading zeros)
6	Beneficiary Name	C140	M	85-224	Length only.
7	Beneficiary Account Type	C6	O	225-230	Must contain Other (case sensitive).
8	Beneficiary Account Number	C34	M	231-264	Length only.
9	Filler	C35	I	265-299	Leave Blank
10	Filler	C35	I	300-334	Leave Blank
11	Beneficiary City	C35	M	335-369	Length only.
12	Beneficiary Postal Code	C15	O	370-385	Length only.
13	Beneficiary Country	C2	M	386-387	Length & Valid County Code. US
14	Beneficiary Bank Name	C35	I	388-422	Ignore. Validated by Hancock Whitney
15	Beneficiary Bank ID Type	C6	M	423-428	Must contain: ABA (case sensitive)
16	Beneficiary Bank ID (ABA)	C35	M	429-463	Must contain a valid ABA.
17	Beneficiary Bank Address Line 1	C35	O	464-498	Length only.



Field	Field Name	Format	M/O	Field Position	Validation by Digital Banking
18	Beneficiary Bank Address Line 2	C35	0	499-533	Length only.
19	Beneficiary Bank City	C35	0	534-568	Length only.
20	Beneficiary Bank Country	C2	0	569-570	Length only.
21	Filler	C3	0	571-573	Ignore this field and leave it blank.
22	Payment Details Line 1	C35	0	574-608	Length only.
23	Payment Details Line 2	C35	0	609-643	Length only.
24	Payment Details Line 3	C35	0	644-678	Length only.
25	Payment Details Line 4	C35	0	679-713	Length only.
26	Intermediary Bank Name	C35	0	714-748	Length only.
27	Intermediary Bank ID Type	C6	0	749-754	Must contain: ABA (case sensitive)
28	Intermediary Bank ABA	C34	0	755-788	Must contain a valid ABA.
29	Intermediary Bank Address Line 1	C35	0	789-823	Length only.
30	Intermediary Bank Address Line 2	C35	0	824-858	Length only.
31	Intermediary Bank City	C35	0	859-893	Length only.
32	Intermediary Bank Country	C2	0	894-895	Length only.
33	Comments	C140	0	896-1035	<ul style="list-style-type: none"> Length only. Ensure that this field includes a Unique Reference if the originating system has one.
34	Filler	C35	I	1036-1070	Ignore this field and leave blank
35	Filler	C35	I	1071-1105	Ignore this field and leave blank
36	Filler	C35	I	1106-1140	Ignore this field and leave blank
37	Filler	C35	I	1141-1175	Ignore this field and leave blank
38	Filler	C6	I	1176-1181	Ignore this field and leave blank
39	Filler	C35	I	1182-1216	Ignore this field and leave blank
40	Filler	C35	I	1217-1356	Ignore this field and leave blank
41	Filler	C35	I	1357-1391	Ignore this field and leave blank



42	Filler	C35	I	1392-1426	Ignore this field and leave blank
43	Filler	C15	I	1427-1442	Ignore this field and leave blank
44	Filler	C2	I	1443-1444	Ignore this field and leave blank
45	Filler	C20	I	1445-1479	Ignore this field and leave blank
46	Filler	C1	I	1480-1480	Ignore this field and leave blank
47	Purpose of Payment Code	C35	C	1481-1515	<ul style="list-style-type: none"> • OTHR • Purpose of Payment is mandatory for some countries • If Code is provided then Purpose of Payment must be populated in next field
48	Purpose of Payment	C36	O	1516-1550	Length Only. Purpose of Payment is mandatory for some Countries
49	Filler	C36	I	1551-1586	Ignore this field and leave blank
50	Beneficiary Building Number	C16	O	1587-1602	Length Only
51	Beneficiary Street Name	C70	M	1603-1672	Length Only

Sample File

"USWIRE","20250205","195.63","","0012345678","ABC Company LLC","Other","321654987","","","","US","","ABA","065400153","","","","PD Length 1","","","Comments Field","","","Purpose of Payment","","501","Main Street",



Drawdown Mapping

INPUT CSV & FIXED WIDTH SPECIFICATIONS

Note: The M/O column indicates if the field is mandatory (M), optional (O), or conditional (C).

Field	Field Name	Format	M/O	Field Position	Validation by Digital Banking
1	Payment Type	C8	M	1-8	Must be DRAWDOWN (case sensitive).
2	Value Date	YYYYMMDD	M	9-16	Must be valid date in specified format and >= to today
3	Payment Amount/Credit Amount	N15.2	M	17-34	Length. Must have decimal point and numbers only.
4	Customer Reference	C16	O	35-50	Length only.
5	Credit Account at HW	C34	M	51-84	Must be a valid entitled account.
6	Debit Account Name	C140	M	85-224	Length only.
7	Debit Account Type	C6	M	225-230	Must contain Other (case sensitive) .
8	Debit Account Number	C34	M	231-264	Length only.
9	Filler	C35	I	265-299	Ignore this field and leave blank
10	Filler	C35	O	300-334	Ignore this field and leave blank
11	Debit City	C35	M	335-369	Length only.
12	Debit Postal Code	C15	O	370-385	Length only.
13	Debit Country	C2	M	386-387	Length & Valid Country Code.
14	Debit Bank Name	C35	O	388-422	Length only.
15	Debit Bank ID Type	C6	M	423-428	Must contain: ABA (case sensitive) .
16	Debit Bank ABA	C35	M	429-463	Must contain a valid ABA.
17	Debit Bank Address Line 1	C35	O	464-498	Length only.
18	Debit Bank Address Line 2	C35	O	499-533	Length only.
19	Debit Bank City	C35	O	534-568	Length only.
20	Debit Bank Country	C2	O	569-570	Length only.
21	Filler	C3	O	571-573	Ignore this field and leave blank.
22	Payment Details Line 1	C35	O	574-608	Length only.
23	Payment Details Line 2	C35	O	609-643	Length only.



International Wire Mapping

International wires, sent in USD\$, should have an Intermediary bank in the United States with a Fed ABA Number. If an Intermediary bank is not provided, the wire will be routed through an Intermediary bank of Hancock Whitney’s choosing and fees will be deducted from the Beneficiary’s amount received. If the chosen Intermediary is unable to locate a corresponding USD bank, the wire may be rejected. Foreign Exchange rates for International wires sent in Foreign Currencies can be obtained from the International Department – you may send an email to foreigncurrencywires@hancockwhitney.com or call (504)586-3636.

INPUT CSV AND FIXED WIDTH SPECIFICATIONS

Note: The M/O column indicates if the field is mandatory (M), optional (O), or conditional (C).

Field	Field Name	Format	M/O	Field Position	Validation by Digital Banking
1	Payment Type	C8	M	1-8	Must be INT (case sensitive).
2	Value Date	YYYYMMDD	M	9-16	Must be valid date in specified format and >= to today.
3	Payment Amount	N15.2	O	17-34	Length. Must have decimal point and numbers only.
4	Customer Reference	C16	O	35-50	Length only.
5	Payment Currency	C3	M	51-53	Must be valid ISO Currency Code.
6	Debit Account	C34	M	54-87	Must be a valid entitled account.
7	Debit Amount	N15.2	M	88-105	Length. Must have decimal point and numbers only.
8	FX Exchange Rate	N10	C	106-115	<ul style="list-style-type: none"> Length. Wires under \$100,000USD, rate is auto generated. Leave blank and ignore field. Wires over \$100,000, contact Hancock Whitney as referenced above for rate and Contract ID.
9	FX Contract ID	C16	C	116-131	<ul style="list-style-type: none"> Length. Wires under \$100,000USD, FX Contract ID not required. Leave blank and ignore field. Wires over \$100,000, contact Hancock Whitney as referenced above for rate and Contract ID.
10	Beneficiary Name	C140	M	132-271	<ul style="list-style-type: none"> Length only.
11	Beneficiary Account Type	C6	M	272-277	Acceptable Values: Other and IBAN (case sensitive) .



Field	Field Name	Format	M/O	Field Position	Validation by Digital Banking
12	Beneficiary Account Number	C34	M	278-311	Length only.
13	Filler	C35	I	312-346	Ignore this field and leave blank
14	Filler	C35	I	347-381	Ignore this field and leave blank
15	Beneficiary City	C35	M	382-416	Length Only
16	Beneficiary Postal Code	C15	O	417-432	Length only.
17	Beneficiary Country	C2	M	433-434	Length & Valid County Code.
18	Beneficiary Bank Name	C35	O	435-469	Length only.
19	Beneficiary Bank ID Type	C6	M	470-475	Must contain: <ul style="list-style-type: none"> • ABA (case sensitive) • SWIFT (case sensitive)
20	Beneficiary Bank ID	C35	M	476-510	Must contain a valid ID.
21	Beneficiary Bank Address Line 1	C35	O	511-545	Length only.
22	Beneficiary Bank Address Line 2	C35	O	546-580	Length only.
23	Beneficiary Bank City	C35	O	581-615	Length only.
24	Beneficiary Bank Country	C2	O	616-617	Length only.
25	Filler	C3	M	618-620	Ignore this field and leave blank.
26	Payment Details Line 1	C35	O	621-655	Length only.
27	Payment Details Line 2	C35	O	656-690	Length only



Field	Field Name	Format	M/O	Field Position	Validation by Digital Banking
28	Payment Details Line 3	C35	0	691-725	Length only.
29	Payment Details Line 4	C35	0	726-760	Length only.
30	Intermediary Bank Name	C35	0	761-795	Length only.
31	Intermediary Bank ID Type	C6	0	796-801	Must contain: <ul style="list-style-type: none"> • ABA • SWIFT
32	Intermediary Bank ID	C34	0	802-835	Must contain a valid ID.
33	Filler	C35	I	836-870	Ignore this field and leave blank
34	Filler	C35	I	871-905	Ignore this field and leave blank
35	Filler	C35	I	906-940	Ignore this field and leave blank
36	Filler	C2	I	941-942	Ignore this field and leave blank
37	Comments	C140	0	943-1082	<ul style="list-style-type: none"> • Length only. • Ensure that this field includes a Unique Reference if the originating system has one.
38	Filler	C35	I	1083-1117	Ignore this field and leave blank
39	Filler	C35	I	1118-1152	Ignore this field and leave blank
40	Filler	C35	I	1183-1187	Ignore this field and leave blank
41	Filler	C35	I	1188-1222	Ignore this field and leave blank
42	Filler	C6	I	1223-1228	Ignore this field and leave blank
43	Filler	C35	I	1229-1263	Ignore this field and leave blank
44	Filler	C35	I	1264-1403	Ignore this field and leave blank
45	Filler	C35	I	1404-1438	Ignore this field and leave blank
46	Filler	C35	I	1439-1473	Ignore this field and leave blank
47	Filler	C15	I	1474-1489	Ignore this field and leave blank
48	Filler	C02	I	1490-1491	Ignore this field and leave blank
49	Filler	C20	I	1492-1526	Ignore this field and leave blank
50	Filler	C1	I	1527-1527	Ignore this field and leave blank
51	Purpose of Payment Code	C35	C	1528-1562	<ul style="list-style-type: none"> • OTHR • Purpose of Payment is mandatory for some countries



					<ul style="list-style-type: none"> If Code is provided then Purpose of Payment must be populated in next field
52	Purpose of Payment	C35	C	1563-1597	Purpose of Payment is required for some countries
53	Filler	C35	I	1598-1632	Ignore this field and leave blank
54	Filler	C36	I	1633-1668	Ignore this field and leave blank
55	Filler	C35	I	1669-1703	Ignore this field and leave blank
56	Beneficiary Building Number	C16	O	1704-1719	Length Only
57	Beneficiary Street Name	C70	M	1720-1789	Length Only

Sample File

```
"INT","20250205","","USD","0012345678","1147.63","","ABC Company International","Other","31010123456789",
"Building 15, No 6066, Beijing Road","","Beijing","","CN","","SWIFT","ZJTLCNBHXXX","","","Reason for Payment","","",
"","","","","","","","OTHR","Invoice","","","501","First Street",
```



ACH Mapping

INPUT CSV AND FIXED WIDTH – CCD, PPD, AND CTX

USACH CSV RECORD

Note: The M/O column indicates if the field is mandatory (M), optional (O), or conditional (C).

Field	Field Name	Field Value	Format/ Size	M/O	Field Position	Validation by Mapper
1	Payment Type	USACH	8	M	1-8	Must be equal to USACH . (Case sensitive)
2	Value Date		YYMMDD	M	9-14	Must be valid date in specified format and >= to today.
3	Company ID		10	M	15-24	Must be a valid company ID. (HW will provide)
4	ACH Company Name		16	M	25-40	Must be a valid company name.
5	Company Discretionary Data		20	O	41-60	Length only.
6	Standard Entry Class	PPD CCD CTX	3	M	61-63	Must have a valid 3-digit SEC code.
7	Company Entry Description		10	M	64-73	Length only.
8	Transaction Code		2	M	74-75	Must be a valid 2-digit transaction code.
9	Payment Amount	\$\$\$\$\$\$\$.cc	N8.2	M	76-86	Length. Must be numeric.
10	Beneficiary Name		22	M	87-108	Length only, if SEC code is CTX (Field 6), max can be 16.
11	Beneficiary Account		17	M	109-126	Length only.
12	Beneficiary Bank ABA		9	M	126-134	Length only.
13	Beneficiary ID		15	O	135-149	Length only.
14	Discretionary Data		2	O	150-151	Length only.
6	Standard Entry Class	PPD CCD CTX	3	M	61-63	Must have a valid 3-digit SEC code.
7	Company Entry Description		10	M	64-73	Length only.



Field	Field Name	Field Value	Format/Size	M/O	Field Position	Validation by Mapper
8	Transaction Code		2	M	74-75	Must be a valid 2-digit transaction code.
9	Payment Amount	\$\$\$\$\$\$\$.cc	N8.2	M	76-86	Length. Must be numeric.
10	Beneficiary Name		22	M	87-108	Length only, if SEC code is CTX (Field 6), max can be 16.
11	Beneficiary Account		17	M	109-126	Length only.
12	Beneficiary Bank ABA		9	M	126-134	Length only.
13	Beneficiary ID		15	O	135-149	Length only.
14	Discretionary Data		2	O	150-151	Length only.

USACHREM CSV Record

The Remittance record is optional for each transaction, but both fields are mandatory if present.

Note: The M/O column indicates if the field is mandatory (M), optional (O), or conditional (C).

Field	Field Name	Field Value	Format/Size	M/O	Field	Field Name
1	Payment Type	USACHREM	8	M	1-8	<ul style="list-style-type: none"> Must be equal to USACHREMIT. PPD/CCD: One line allowed. CTX: Multiple lines allowed.
2	Addenda		80	M	9-88	Length only.

Sample File

"USACH","250205","1987654321","ACH TestCo","test","CCD","CorpPay","27","1879.63","Wilson House LLC","1234567",
 "065503681","Client1234","", "USACHREM","Test remittance length. Invoice 1234",



Payment by Payment CSV and Fixed-Width File Acknowledgement

FILE FORMAT DEFINITION

HEADER MAPPING

Note: File Transaction Total Count and File Transaction Total Amount are additions to the current file format. These values also need to be calculated.

#	Field Name	DB Table	DB Field	Comments
1	Field Identifier	NA	NA	Literal H.
2	Filename	PAYMENTAUTOMATIONFILESUMMARY	IMPORTEDFILENAME	
3	Time Stamp	PAYMENTAUTOMATIONFILESUMMARY	IMPORTED_TIMESTAMP	
4	User Group	PAYMENTAUTOMATIONFILESUMMARY	USERGROUP	
5	User ID	PAYMENTAUTOMATIONFILESUMMARY	USERID	
6	File Transaction Total Count	PAYMENTAUTOMATIONFILEDETAILS	NUMPROCESSED	Count of all transactions.
7	File Transaction Total Amount	PAYMENTAUTOMATIONFILEDETAILS	TOTALAMT	Sum of all amounts.

PAYMENT BODY MAPPING

#	Field Name	DB Table	DB Field	Comments
1	Field Identifier	N/A	N/A	Literal P.
2	Payment Type ID		TYPECODE	
3	Customer Reference		CUSTREF	<ul style="list-style-type: none"> Reference from original file. This is optional in the incoming file. If it is not populated in the incoming file, it is empty in the response file.
4	Unique Reference / Comment		COMMENTS	<ul style="list-style-type: none"> Stored in the Comments field in Digital Banking IQ as the unique reference for the payment. This is optional in the incoming file. If it is not populated in the incoming file, it is empty in the response file.
5	Amount of Transaction		AMOUNT	Can be empty if payment was Rejected.
6	Currency of Transaction		CURRENCY	If multiple currencies are defined, enter Multiple in this field.
7	Success/Error Message		ERRORMSG	<ul style="list-style-type: none"> Status is PR: Enter Success. Otherwise, enter error message contents.



TRAILER MAPPING

The file trailer is denoted by a single field with the letter T.

Sample File

"H","PAYAUTO_MTCSV_INT_ANURAG_1.IN.111","2020-10-23 19:25:51","PAYAUTO","MTCSV"

"P","INT","REF1234999","eb6305c9-1f7f-49de-aed0-16487c27b42d","-1","USD","Wire Rejected. Beneficiary Name[Non MnT Bene], Debit Account Last 4 Digits[6789], Credit Account Last 4 Digits[0460], Payment Amount[100.00] Reject Reason: Credit amount does not match debit amount."

"P","INT","REF1234123","","-1","USD","Wire Rejected. Beneficiary Name[Non MnT Bene], Debit Account Last 4 Digits[6789], Credit Account Last 4 Digits[0460], Payment Amount[200.00] Reject Reason: Credit amount does not match debit amount."

"P","INT","","","eb6305c9-1f7f-49de-aed0-16487c27b42d","300.00","USD","Success"

"T"eb6305c9-1f7f-49de-aed0-

This applies to all payment types supported for CSV and Fixed-width formats, including:

- Transfers
- Wire Domestic
- Wire International
- ACH Credits and Debit

