

Corporate Online

Import file format for Payment Processing Service (PPS) files.

Issuer

Westpac Banking Corporation ABN 33 007 457 141
Australian Financial Services Licence No. 233714



Effective as of July 2021



About Corporate Online

Westpac Corporate Online is an internet-based electronic platform, providing a single point of entry to a suite of online transactional services specifically designed for major Australian, New Zealand and international corporations and government bodies.

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About this guide

Payments have been designed to provide you with the ability to import payment files created externally, whether they are commercially available software packages or your own systems.

This guide describes the Payment Processing Service file format allowing you to customise your systems to create a file in the required format for submitting to Westpac for processing.

Where can I find a copy of this guide?

The most up-to-date versions of this and other Corporate Online user guides can be found on the **User guides** page of Corporate Online.

The screenshot shows the Corporate Online user interface. On the left is a 'Main menu' with various options: Accounts, Receipts, Research, Administration, Payments, Deposits, Online FX, Loans, Win Trade, QuickService, Your Privacy, Your settings, and User Guides (highlighted with a red circle). Below the menu is a 'Sign Out' button. The main content area is titled 'Corporate Online User guides' and contains the text 'Corporate Online user guides.' Below this is a section titled 'You have access to...' with the instruction 'Select the application below'. A list of applications is provided: Corporate Online, Corporate Mobile, Accounts, Receipts, Research, Administration, Payments (highlighted with a red circle), Deposits, Online FX, and Loans.

If you must print this document, **always download the PDF from Corporate Online** then print from that: don't print a saved PDF or photocopy a paper copy as it may not be current.



Contents

About Corporate Online	2
About this guide	2
Payment Processing Service file specification	4
Header record	4
Payment or cheque record.....	5
Invoice records	8
Trailer record.....	10
Cheque audit file layout.....	10
Cheque number allocation file layout.....	10
Error file layout.....	11
Error file PPS validation errors layout	12
Error file BPAY validation errors and accepted transactions layout	13
Appendix A - Valid payment method type.....	14
Appendix B - List of cheque audit file error codes.....	15
Fatal errors - whole file will be rejected:.....	15
Normal errors - individual payment records will be rejected:.....	16
Warning messages - will not reject:.....	17
BPAY error messages - record rejected	17



Payment Processing Service file specification

The payment input file layout contains 4 types of records. They are:

- Header Record (Record identifier 01)
- Payment or Cheque Record (Record identifier 02)
- Invoice Record (Record identifier 03)
- Trailer Record (Record identifier 99)

Important notes regarding of the file layout:

- The alphanumeric field type (marked by 'x' under column heading 'Type') is left justified and blank filled in general unless stated otherwise.
- The numeric field type (marked by '9' under column heading 'Type') is right justified and zero filled in general unless stated otherwise.
- The Payment file is a sequential file. The record size is fixed block 335 characters in length.
- In Direct Entry Payment, 'PAYMENT SERVICE' is coded in the payer's statement line 1.
- For BPAY batch payment, only one "03" invoice record under each "02" is allowed.
- The following characters are accepted in payment or cheque and invoice records: A-Z, 0-9, space, special characters ~ ! @ # \$ % & * () _ + - = { } : ; " ' < > ? / , . | \
- Note: Including other characters found on your computers keyboard including "tab" may result in the file being rejected at the time of importing into Corporate Online
- At the end of each record ensure you include a carriage return. Only the following characters are acceptable:

Description	ASCII	HEX
Single carriage return	chr 13	0D
Single line feed	chr 10	0A
A carriage return, line feed pair	chr 13, chr 10	0A, 0D
A line feed, carriage return pair	chr 10, chr 13	0D, 0A

Header record

Field name	Ref	Size	Type	Position	Notes
Record identifier	H1	2	X	01-02	Must be '01'
Customer identifier	H2	8	X	03-10	<ul style="list-style-type: none"> – Mandatory – Must all be in upper case – This is a unique customer identifier to identify customer coming into Westpac, PPS. – Allocated by Westpac at the start of the customer implementation



Field name	Ref	Size	Type	Position	Notes
File date	H3	6	9	11-16	<ul style="list-style-type: none">– Mandatory– DDMMYY – must be a valid date and not more than 14 days in the future.– The file date is only used for the Direct Entry payment, i.e., for Payment Type = 'D'. This date denotes the date that the Direct Entry file should be processed. It has no bearing on cheque processing.– If payment type is BPAY, this file date should be next business day from when the file is sent to Westpac
Creation Time	H4	6	9	17-22	<ul style="list-style-type: none">– Mandatory– HHMMSS– Together with File Date above, used to detect duplicate file
Name of Remitter	H5	16	X	23-38	<ul style="list-style-type: none">– Mandatory for Direct Entry– Optional for Cheques– Will appear on payee Statement line 1.– For testing purposes in the production environment (no value processing), it must have PPS TESTING
Payer Reference	H6	10	X	39-48	<ul style="list-style-type: none">– Mandatory for Direct Entry– Optional for Cheques– Will appear on Payer's statement line 2
Header Filler	H7	287	X	49-335	<ul style="list-style-type: none">– Reserved for Westpac

Payment or cheque record

Field name	Ref	Size	Type	Position	Notes
Record identifier	C1	2	X	01-02	Must be '02'



Field name	Ref	Size	Type	Position	Notes
Reference / Creditor	C2	15	X	03-17	<ul style="list-style-type: none">– Optional– A Unique reference/creditor number– For BPAY, the first 9 characters are an optional sequence number.– First 9 characters appear in cheque audit error file sub – file 3
Amount	C3	13	9	18-30	<ul style="list-style-type: none">– Mandatory for Cheques and DE (can be zeroes for Remittances)– Amount is to two decimal places with implied decimal point.– Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.– DE is restricted to a maximum value of 99,999,999.99
Currency	C4	3	X	31-33	<ul style="list-style-type: none">– Mandatory– Must be 'AUD'.
Payee Name	C5	35	X	34-68	<ul style="list-style-type: none">– Mandatory– Payee name will be used for the postal address as well as the name on cheque.– Also used for DE payments
Payee Address 1	C6	35	X	69-103	<ul style="list-style-type: none">– Mandatory for Delivery Type(s) P, M and O– For DEN, Payee Address 1, 2, 3 and 4 will contain the recipient's e-mail address and must contain an '@' character. There is a maximum of 80 characters.– Optional for Payment Type CPR, DPR, DNN, DFN, BNN
Payee Address 2	C7	35	X	104-138	<ul style="list-style-type: none">– Optional– For DEN, this is the continuation of the recipient's email address if Address 1 field is not enough



Field name	Ref	Size	Type	Position	Notes
Payee Address 3	C8	35	X	139-173	<ul style="list-style-type: none">– Optional– For DEN, the first 10 characters are a continuation of the recipient's email address if Address 1 & 2 fields are not enough
Payee City	C9	25	X	174-198	<ul style="list-style-type: none">– Mandatory for Delivery Type(s) P, M and O– Optional for Payment Type CPR, DPR, DNN, DFN, BNN
Payee Filler 1	C10	2	X	199-200	<ul style="list-style-type: none">– Not used. Set to spaces.
Payee State	C11	3	X	201-203	<ul style="list-style-type: none">– Mandatory for Delivery Type(s) P, M and O– Optional for Payment Type CPR, DPR, DNN, DFN, BNN
Payee Filler 2	C12	5	X	204-208	<ul style="list-style-type: none">Not used. Set to spaces.
Payee Postcode	C13	9	X	209-217	<ul style="list-style-type: none">– Mandatory for Delivery Type(s) P, M and O– Optional for Payment Type CPR, DPR, DNN, DFN, BNN
Payment Type	C14	1	X	218-218	<p>Mandatory:</p> <ul style="list-style-type: none">'B' - BPAY (available for AU BPAY Payments only)'C' - Cheque'D' - Direct Entry (available for AU EFT payments only)'R' - Remittance Only
Remittance Type	C15	1	X	219-219	<p>Mandatory:</p> <ul style="list-style-type: none">'P' - Print remittance'F' - Fax remittance'N' - No remittance'E' - E-mail Remittance– Default is 'N' for Payment Type 'D' (Direct Entry Payment)– Default is 'P' for Payment Type 'C' (Cheque) and 'R' (Remittance)– Default is 'N' for Payment Type 'B' (BPAY)
Delivery Type	C16	1	X	220-220	<ul style="list-style-type: none">– Mandatory– Refer to Appendix A



Field name	Ref	Size	Type	Position	Notes
Delivery Priority	C17	1	X	221-221	– Mandatory – '3' - Delivery
Payee Bank / State Number	C18	3	X	222-224	Mandatory for Direct Entry payment only e.g., 032
Hyphen	C19	1	X	225	– Mandatory for Direct Entry payment only. – Set to hyphen (-)
Payee Branch Number	C20	3	X	226-228	Mandatory for Direct Entry payment only e.g., 004
Payee Account Number	C21	9	X	229-237	– Mandatory for Direct Entry payment only. – Right justified, space filled.
Payee Fax Number	C22	15	X	238-252	– Mandatory for Remittance Type F – The fax number should contain the area code of the state you are calling, with no imbedded space, brackets, dashes, or special characters.
Statement Narrative	C23	18	X	253-270	– Mandatory for Direct Entry payment only – Will appear on Payee statement line 2. – Optional for cheques
Remarks	C24	35	X	271-305	– Optional – Message to the Payee
Cheque Number	C25	7	X	306-312	– Can be Customer-allocated or Westpac-allocated (pre-arranged with Westpac during implementation) – Mandatory for cheques if customer chose to allocate their own cheque number. – Can be 6 or 7 digits (pre-arranged with Westpac) – Right justified and zero filled.
Payment Filler	C26	23	X	313-335	– Reserved for Westpac

Invoice records

- For EFT, CHEQUE and Remittance Only transactions, one or many "03" records per "02" payment record are allowed.



- For BPAY Batch transactions, only one "03" record per "02" payment record is allowed.

Field name	Ref	Size	Type	Position	Notes
Record Identifier	11	2	x	01-02	Must be '03'
Invoice number	12	10	x	03-12	Invoice Number
Invoice date	13	6	9	13-18	DDMMYY
Invoice Amount	14	13	9	19-31	Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Sign for invoice amount	15	1	x	32-32	'+' or '-'
Invoice amount paid	16	13	9	33-45	Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Sign for amount paid	17	1	x	46-46	'+' or '-'
Invoice description	18	80	x	47-126	Invoice Description
Deduction amount	19	13	9	127-139	Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Deduction description	110	80	x	140-219	Additional Information (pre-arranged with Westpac during implementation)
Biller Number	111	10	9	220-229	- Mandatory for Payment Type 'B' - For BPAY, it is a BPAY Biller Code.
Customer Reference Number	112	20	x	230-249	- Mandatory for Payment Type 'B' - For BPAY, it is a BPAY CRN (usually credit card number)
Additional CRN	113	20	x	250-269	- Reserved for Westpac. - For BPAY, it is an additional BPAY CRN (optional)
Service Code	114	7	x	270-276	- Reserved for Westpac. - For BPAY, it is a BPAY Service Code (optional)
Invoice Filler	115	59	x	277-335	- Reserved for Westpac



Trailer record

Field name	Ref	Size	Type	Position	Notes
Record identifier	T1	2	X	01-02	Must be '99'
Number of payment records	T2	5	9	03-07	99999 (total of all 02 records in file)
Number of invoice records	T3	5	9	08-12	99999 (total of all 03 records in file)
Hash File Total	T4	15	9	13-27	<ul style="list-style-type: none"> – Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned. The total of Amount for all the payment entries. – DE is restricted to a maximum file total value of 99,999,999.99
Trailer Filler	T5	308	X	28-335	Reserved for Westpac

Cheque audit file layout

The Cheque Audit File is a sequential file. The record size is fixed block of 39 characters (54 characters for BPAY Audit & Error file) in length. There are three (3) sub-files contained within this file, they are both optional and can be turned on/off for each Customer.

Each sub-file will start off with a '01' and end with a '99' record type.

- Cheque number allocation file will contain record type '02'.
(This again is sub divided by payment methods e.g.; CPP3, CPR3, CPM3, CPO3. Each sub file will have a separate header and footer record for each payment method)
- Error File (PPS validate errors) will contain record types '10', '11' and '12'.
- Error File (BPAY validate errors and accepted transactions) will contain record types '10', '11' and '12'.

These files have a separate header and footer record for each payment type.

Cheque number allocation file layout

Field name	Size	Type	Position	Notes
Header record				
Record identifier	2	X	01-02	Set to '01'
Customer identifier	8	X	03-10	As allocated by Westpac



Field name	Size	Type	Position	Notes
Date of cheque processed	6	9	11-16	– DDMMYY – From Ref. H3 in payment file.
Time of file creation	6	9	17-22	– HHMMSS – From Ref. H4 in payment file.
Payer Reference	10	X	23-32	From Ref. H6 in payment file.
Cheque record				
Record identifier	2	X	01-02	Set to '02'
Reference / creditor number	15	X	03-17	From Ref. C2 in payment file
Cheque number	7	9	18-24	From Ref. C25 in payment file
Cheque Amount	13	9	25-37	– Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned. – From Ref. C3 in payment file
Payment Type	2	X	38-39	– Remittance Delivery type and Delivery Priority. For example, 'P3'. – From Ref. C16 and C17 in payment file
Trailer record				
Record identifier	2	X	01-02	Set to '99'
Number of cheques printed	5	9	03-07	Total of all valid 02 records extracted
Value of cheques printed	15	9	08-22	– Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned. – Total of Amount in file

Error file layout

Field name	Size	Type	Position	Notes
Header record				
Record identifier	2	X	01-02	Set to '01'
Customer identifier	8	X	03-10	As allocated by Westpac
Date of cheque processed	6	9	11-16	– DDMMYY – From Ref. H3 in payment file



Field name	Size	Type	Position	Notes
Time of file creation	6	9	17-22	– HHMMSS – From Ref. H4 in payment file
Payer's Reference	10	X	23-32	From Ref. H6 in payment file
Header Filler	22	X	33-54	Reserved for Westpac

Error file PPS validation errors layout

Field name	Size	Type	Position	Notes
Error record 1				
Record identifier	2	X	01-02	'Set to 10'
Error code	3	X	03-05	see table in Appendix B
Error amount	13	9	06-18	Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Payment method	5	X	19-23	– Payment method – From Ref. C14, C15, C16 and C17 in payment file
Reference number	15	X	24-38	Creditor/reference number
Filler	1	X	39	Reserved for Westpac
Error record 2				
Record identifier	2	X	01-02	Set to '11'
Payee name	35	X	03-37	– Payee name
or				
Biller Number	10		03-12	– From Ref. I11 in payment file
CRN	20		13-32	– From Ref. I12 in payment file
Filler	5		33-37	
Filler	2	X	38-39	Reserved for Westpac
Error Totals record				
Record identifier	2	X	01-02	Set to '12'
Total payments	6	9	03-08	Total of '02' records in customer's file
Total invoices	6	9	09-14	Total of '03' records in customer's file
Total rejects	6	9	15-20	Total number of payments in error



Field name	Size	Type	Position	Notes
Total amount \$	15	9	21-35	Total value of all payments in error. Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Trailer record				
Record identifier	2	X	01-02	Set to '99'
Hash record count	5	9	03-07	Total of '10', '11' and '12' records in this file
Hash total amount of records	15	9	08-22	Total value of all payments in this file. Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.

Error file BPAY validation errors and accepted transactions layout

Field name	Size	Type	Position	Notes
Error record 1				
Record identifier	2	X	01-02	'Set to 10'
Error code	3	X	03-05	see table in Appendix B
Error amount	13	9	06-18	Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Payment method	5	X	19-23	Payment method - BNN3
Receipt Number	7	X	24-30	BPAY receipt number if error code = 'BOO'. Otherwise use spaces.
Sequence number	9	X	31-39	BPAY Sequence number if used (first 9 chars of Reference/creditor number)
BFP KEY	15	X	40-54	From first 15 chars of Ref. C26 in payment file
Error record 2				
Record identifier	2	X	01-02	Set to '11'
Billor Number	10	X	03-12	From Ref. I11 in payment file
CRN	20	X	13-32	From Ref. I12 in payment file
Filler	22	X	33-54	Reserved for Westpac



Field name	Size	Type	Position	Notes
Error Totals record				
Record identifier	2	X	01-02	Set to '12' in error file
Total invoices	6	9	03-08	Total number of invoice in error
Total payments	6	9	09-14	Total number of payment in error
Total rejects	6	9	15-20	Total number of rejected BPAY payment
Total amount \$	15	9	21-35	Total amount of rejected BPAY payment. Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.
Filler	19	X	36-54	Reserved for Westpac
Trailer record				
Record identifier	2	X	01-02	Set to '99'
Hash record count	5	9	03-07	Total Number of BPAY payment
Hash total amount	15	9	08-22	– Total amount of BPAY payment – Only numeric valid and must be greater than zero. Amount shows in cents without punctuation. Right justified, zero filled and unsigned.

Appendix A - Valid payment method type

Payment type	Remittance type	Delivery type	Delivery priority	Remarks
B	N	N	3	BPAY Payment - No remittance
C	P	P	3	Cheque Payment, Print and Post, Next Day
C	P	R	3	Cheque payment, Return to Customer, Next Day
C	P	M	3	Multiple cheques to same payee printed and posted in one envelope
C	P	O	3	Cheque payment, Print and Post Overseas
D	F	N	3	Direct Entry Payment - Fax remittance advice
D	N	N	3	Direct Entry Payment - No remittance advice



Payment type	Remittance type	Delivery type	Delivery priority	Remarks
D	E	N	3	Direct Entry Payment - E-Mail remittance advice
D	P	P	3	Direct Entry Payment, Print and Post, Next Day
D	P	R	3	Direct Entry Payment, Return to Customer, Next Day
R	P	P	3	Remittance only, Print and Post, Next Day
R	P	R	3	Remittance only, Return to Customer, Next Day
R	P	M	3	Multiple remittances to same payee, printed and posted in one envelope
R	P	O	3	Remittance only, Print and Post Overseas
R	E	N	3	Remittance e-mail only
R	F	N	3	Faxed remittance only

Appendix B - List of cheque audit file error codes

Fatal errors – whole file will be rejected:

Code	Description
F01	FATAL ERROR: NO HEADER RECORD AT START OF FILE
F03	FATAL ERROR: INVALID PAYMENT TIME
F04	FATAL ERROR: INVALID PAYMENT TIME
F05	FATAL ERROR: TOO MANY "01" RECORDS
F06	FATAL ERROR: INVALID RECORD SEQUENCE
F07	FATAL ERROR: RECORD OUT OF SEQUENCE
F08	FATAL ERROR: RECORD OUT OF SEQUENCE
F09	FATAL ERROR: TOO MANY "99" RECORDS
F11	FATAL ERROR: NO. OF PAYT RECS NOT EQUAL TO TRAILER
F12	FATAL ERROR: NO. OF INVC RECS NOT EQUAL TO TRAILER
F13	FATAL ERROR: HASH TTL ALL CURRENCY NOT EQUAL
F14	FATAL ERROR: NO TRAILER RECORD AT END OF FILE ;
F15	FATAL ERROR: INVALID PAYMENT DATE
F16	FATAL ERROR: PAYMENT DATE MORE THAN TODAY +14
F17	FATAL ERROR: PAYMENT DATE MORE THAN TODAY +14



Code	Description
F18	FATAL ERROR: INVALID PAYMENT DATE
F19	FATAL ERROR: PAYMENT DATE LESS THAN TODAY - 7
F20	FATAL ERROR: PAYMENT DATE LESS THAN TODAY - 7
F21	FATAL ERROR: INVALID PAYMENT DATE
F22	FATAL ERROR: DUPLICATE PAYMENT FILE
F23	FATAL ERROR: MONTH OF THE PAYMENT DATE INVALID
F24	FATAL ERROR: DAY OF THE PAYMENT DATE INVALID
F25	FATAL ERROR: DE PAYMENTS IN FILE BUT REMITTER NAME MISSING
F26	FATAL ERROR: CHQ DETAILS MISSING FROM A2 RECORD
F27	FATAL ERROR: CUSTOMER PRINT NAME MISSING
F28	FATAL ERROR: INVALID PRINT LAYOUT
F29	FATAL ERROR: ADDITIONAL HEADER MISSING
F30	FATAL ERROR: VALID DE TOTAL > \$99,999,999.99 =
F31	FATAL ERROR: TRAILER RECORD HAS NON-NUMERIC DATA -

Normal errors - individual payment records will be rejected:

Code	Description
E01	ERROR: INVALID RECORD ID NUMBER
E02	ERROR: INVALID CURRENCY FOR THIS
E04	ERROR: INVALID PAYMENT METHOD
E06	ERROR: INVALID PAYMENT AMOUNT
E07	ERROR: ZERO PAYMENT AMOUNT
E08	ERROR: NEGATIVE PAYMENT AMOUNT
E09	ERROR: EXCESSIVE PAYMENT AMOUNT
E10	ERROR: MISSING PAYEE NAME DETAILS
E11	ERROR: INVALID PAYEE NAME DETAILS
E12	ERROR: MISSING PAYEE ADDRESS
E13	ERROR: INVALID OR MISSING BSB DETAILS
E14	ERROR: INVALID ACCOUNT DETAILS
E15	ERROR: MISSING ACCOUNT DETAILS
E16	ERROR: MISSING PAYEE NAME DETAILS
E17	ERROR: INVALID PAYEE NAME DETAILS
E18	ERROR: FAX NUMBER MISSING
E19	ERROR: PAYEE ADDRESS MISSING
E20	ERROR: CHEQUE NUMBER INVALID



Code	Description
E21	ERROR: MISSING PAYEE NAME DETAILS
E22	ERROR: INVALID OR MISSING BILLER CODE
E23	ERROR: ZERO BILLER CODE
E24	ERROR: MISSING CUSTOMER REFERENCE NUMBER
E25	ERROR: MULTIPLE "03" BPAY RECORD
E26	ERROR: MISSING "03" BPAY RECORD
E27	ERROR: EMAIL ADDRESS ERROR
E28	ERROR: EMAIL ADDRESS MISSING
E29	ERROR: DUPLICATE CHEQUE NUMBER
E30	ERROR: CHEQUE NUMBER LENGTH INVALID

Warning messages – will not reject:

Code	Description
W01	WARNING: INVALID POSTCODE OR SUBURB
W03	WARNING: INVALID OR MISSING INVOICE
W04	WARNING: INVALID INVOICE AMOUNT SIGN
W05	WARNING: INVALID INVOICE AMOUNT PAID SIGN
W06	WARNING: MISSING INVOICE AMOUNT PAID
W07	WARNING: INVALID INVOICE AMOUNT PAID
W08	WARNING: INVALID DEDUCTION AMOUNT
W09	WARNING: EMPTY FILE - JUST 01 AND 99. FILE IGNORED

BPAY error messages – record rejected

Code	Description
B00	ACCEPTED BPAY TRANSACTION
B06	BILLER CODE NOT NUMERIC
B07	BILLER NOT FOUND
B12	SERVICE CODE NOT NUMERIC
B15	CRN NOT PRESENT
B16	CRN CONTAINS OTHER THAN NUMBERS AND SPACES
B17	CRN INVALID
B22	ADDITIONAL CRN CONTAINS OTHER THAN NUMBERS & SPACES
B26	BPAY PAYMENT METHOD NOT VALID
B41	BPAY AMOUNT LESS THAN MINIMUM



Code	Description
B42	BPAY AMOUNT EXCEEDS NORMAL UPPER LIMIT
B43	PAYMENT AMOUNT NOT NUMERIC OR SPACES
B87	NOT SUFFICIENT FUNDS
B88	PROBLEM IN MEMO POST

