



EASI LINK[®]

APPENDIX B

JSON FORMAT

JUNE 2025

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Overview

Postman Collection

Postman collection is available upon request.

Date

There are distinct formats for expressing dates and times: **Date** and **DateTime**.

- **Date** format is specified as a date without time portion: YYYY-MM-DD. Examples:
2007-01-02 – January 2nd 2007 in all time zones.

UID

UID is Unique Identifier that is used to identify transactions. UID is 32-byte string encoded in hexadecimal format: XXXXXXXX-XXXX-XXXX-XXXX-XXXXXXXXXXXX where X is 0-9a-f.

Example: FC48CC30-4F3E-4fa1-803B-AD0E196A83B1.

Endpoints

Token

GET <https://sso.cityntl.com/as/token.oauth2>

Payment Initiation

POST <https://api.cnb.com/rs/easi-paymentinitiation/api/1/PaymentInitiation/SubmitRequest>

Check Management

POST <https://api.cnb.com/rs/easi-checkmanagement/api/1/CheckManagement/CheckIssue>

Foreign Exchange

GET <https://api.cnb.com/rs/easi-foreignexchange/api/1/ForeignExchange/GetExchangeRate>

Status

GET <https://api.cnb.com/rs/easi-paymentstatus/api/1/StatusInquiry/gettransactionStatus/{{InstructionIdentification}}>

- Disable Header: Content-Type

Services

Payment Initiation

Services within this category are grouped by the method of transactions.

ACH Services

Domestic ACH

Business Rules

Communication

Protocol

Service Availability

Service Cutoff

Transaction

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

6:00pm PT Monday through Friday

Future dated up to 30 calendar days

Line	JSON Format	Description	Details	Required
1	{			
2	"paymentMethod": "string",	Payment Method	Specifies the means of payment TRF Transfers	Yes
3	"paymentType": {	Payment Type Details		Yes
4	"serviceLevel": "string",	Service Level	Specifies the type of payment NURG Non-Urgent: Indicates Transfer to processed via ACH	Yes
5	"localInstrument": "string"	Local Instrument	Specifies the local clearing options: Standard Entry Class (SEC) code CCD Corporate Credit or Debit PPD Prearranged Payment and Deposit CTX Corporate Trade Exchange	Yes
6	},			
7	"categoryPurpose": "string",	Company Entry Description	10 characters max	Yes
8	"paymentIdentification": {	Payment ID		Yes
9	"endToEndIdentification": "string",	End to End ID	16 characters max	Yes
10	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
11	},			
12	"requestedExecutionDate": "string",	Effective/Posting Date	Must be within 30 days YYYY-MM-DD format	Yes
13	"debtorAgent": {	Sending Bank Details		Yes
14	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
15	"schemaName": "string",	Sending Bank ID Type	ABA	Yes
16	"postalAddress": {	Sending Bank Address		No
17	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
18	"postalCode": "string",	Postal Code	11 characters max	No
19	"city": "string",	City	20 characters max	No
20	"countrySubDivision": "string",	State	35 characters max	No
21	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
22	},			
23	"name": "string"	Immediate Destination Name	City National Bank	No
24	},			
25	"debtorAccount": {	Sender Account		Yes
26	"identification": "string",	Sender Account ID	DDA = 9 digits max ACH ID = 10 characters max	Yes

Line	JSON Format	Description	Details	Required
27	"accountType": "string"	Sender Account Type	ACH ID must be specified if account has multiple DDA Checking Account ACHID ACH Company ID	Yes
28	},			
29	"debtor": {	Sender Information		Yes
30	"name": "string",	Company Name	35 characters max; truncated at 16 characters	Yes
31	"postalAddress": {	Sender Address		No
32	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
33	"postalCode": "string",	Postal Code	11 characters max	No
34	"city": "string",	City	20 characters max	No
35	"countrySubDivision": "string",	State	35 characters max	No
36	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
37	}			
38	},			
39	"creditorAgent": {	Beneficiary Bank		Yes
40	"identification": "string",	Beneficiary Bank ID	11 digits max	Yes
41	"schemaName": "string",	Beneficiary Bank ID Type	ABA	Yes
42	"postalAddress": {	Beneficiary Bank Address		No
43	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
44	"postalCode": "string",	Postal Code	11 characters max	No
45	"city": "string",	City	20 characters max	No
46	"countrySubDivision": "string",	State	35 characters max	No
47	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
48	},			
49	"name": "string"	Beneficiary Bank Name	35 characters max	No
50	},			
51	"creditorAccount": {	Beneficiary Account Details		Yes
52	"identification": "string",	Beneficiary Account ID	34 digits max	Yes
53	"accountType": "string"	Beneficiary Account Type	DDA Checking Account SDA Saving Account	Yes
54	},			
55	"creditor": {	Beneficiary Details		Yes
56	"name": "string",	Beneficiary Name	CCD / PPD = 22 characters max CTX = 16 characters max	Yes
57	"postalAddress": {	Beneficiary Address		No
58	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
59	"postalCode": "string",	Postal Code	11 characters max	No
60	"city": "string",	City	20 characters max	No
61	"countrySubDivision": "string",	State	35 characters max	No
62	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
63	},			
64	"contactDetails": {	Beneficiary Contact Details		No
65	"emailAddress": ["string", "string"]	Remittance Email	128 characters max 2 email address limit; separated by semicolon	No
66	}			
67	},			
68	"amount": {	Transaction Amount		Yes
69	"value": "string",	Amount	999,999,999.99 limit	Yes
70	"currency": "string"	Currency Type	USD	Yes
71	},			
72	"unstructuredRemittance": "string"	Addenda Information	8000 characters max PPD/CCD truncated at 80 characters CTX 8000 characters max	No
73	}			

International ACH

Business Rules

Communication

Protocol

Service Availability

Service Cutoff

Transaction

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

6:00pm PT Monday through Friday

Only available for Business Accounts

Future dated up to 30 calendar days

Line	JSON Format	Description	Details	Required
1	{			
2	"paymentMethod": "string",	Payment Method	Specifies the means of payment TRF Transfers	Yes
3	"paymentType": {	Payment Type Details		Yes
4	"serviceLevel": "string",	Service Level	Specifies the type of payment NURG Non-Urgent: Indicates Transfer to processed via ACH	Yes
5	"localInstrument": "string"	Local Instrument	Specifies the local clearing options: Standard Entry Class (SEC) code IAT International ACH Transaction	Yes
6	},			
7	"categoryPurpose": "string",	Company Entry Description	10 characters max	Yes
8	"paymentIdentification": {	Payment ID		Yes
9	"endToEndIdentification": "string",	End to End ID	16 characters max	Yes
10	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
11	},			
12	"requestedExecutionDate": "string",	Effective/Posting Date	Must be within 30 days YYYY-MM-DD format	Yes
13	"debtorAgent": {	Sending Bank Details		Yes
14	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
15	"schemaName": "string",	Sending Bank ID Type	ABA	Yes
16	"postalAddress": {	Sending Bank Address		No
17	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
18	"postalCode": "string",	Postal Code	11 characters max	No
19	"city": "string",	City	20 characters max	No
20	"countrySubDivision": "string",	State	35 characters max	No
21	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
22	},			
23	"name": "string"	Immediate Destination Name	City National Bank	No
24	},			
25	"debtorAccount": {	Sender Account		Yes
26	"identification": "string",	Sender Account ID	DDA = 9 digits max ACH ID = 10 characters max	Yes
27	"accountType": "string"	Sender Account Type	ACH ID must be specified if account has multiple DDA Checking Account ACHID ACH Company ID	Yes
28	},			
29	"debtor": {	Sender Information		Yes
30	"name": "string",	Company Name	35 characters max; truncates at 16 characters	Yes
31	"postalAddress": {	Sender Address		No
32	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
33	"postalCode": "string",	Postal Code	11 characters max	No
34	"city": "string",	City	20 characters max	No

Line	JSON Format	Description	Details	Required
35	"countrySubDivision": "string",	State	35 characters max	No
36	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
37	}			
38	},			
39	"creditorAgent": {	Beneficiary Bank		Yes
40	"identification": "string",	Beneficiary Bank ID	11 characters max	Yes
41	"schemaName": "string",	Beneficiary Bank ID Type	ABM Mexico	Yes
42	"postalAddress": {	Beneficiary Bank Address		No
43	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
44	"postalCode": "string",	Postal Code	11 characters max	No
45	"city": "string",	City	20 characters max	No
46	"countrySubDivision": "string",	State / Province	35 characters max	No
47	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	Yes
48	},			
49	"name": "string"	Beneficiary Bank Name	35 characters max	Yes
50	},			
51	"creditorAccount": {	Beneficiary Account Details		Yes
52	"identification": "string",	Beneficiary Account ID	34 characters max CLABE = Mexico	Yes
53	"accountType": "string"	Beneficiary Account Type	DDA Checking Account SDA Saving Account	Yes
54	},			
55	"creditor": {	Beneficiary Details		Yes
56	"name": "string",	Beneficiary Name	35 characters max	Yes
57	"postalAddress": {	Beneficiary Address		Yes
58	"addressLine": ["string", "string"],	Address Line	35 characters max each string	Yes
59	"postalCode": "string",	Postal Code	11 characters max	Yes
60	"city": "string",	City	20 characters max	Yes
61	"countrySubDivision": "string",	State / Province	35 characters max	Yes
62	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	Yes
63	},			
64	"contactDetails": {	Beneficiary Contact Details		No
65	"emailAddress": ["string", "string"]	Remittance Email	128 characters max 2 email address limit; separated by semicolon	No
66	}			
67	},			
68	"amount": {	Transaction Amount		Yes
69	"value": "string",	Amount	999,999,999.99 limit	Yes
70	"currency": "string"	Currency Type	USD US Dollar MXN Mexican Peso	Yes
71	},			
72	"unstructuredRemittance": "string"	Addenda Information	160 characters max	No
73	}			

Check Printing Services

Business Rules

Communication Protocol

Service Availability

Service Cutoff

Transaction

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

6:00pm PT Monday through Friday

No future dated transactions

Line	JSON Format	Description	Details	Required
1	{			
2	"paymentMethod": "string",	Payment Method	Specifies the means of payment CHK Check	Yes
3	"paymentType": {	Payment Type Details		Yes
4	"serviceLevel": "string",	Service Level	Specifies the type of payment NURG Non-urgent	Yes
5	},			
6	"paymentIdentification": {	Payment ID		Yes
7	"endToEndIdentification": "string",	End to End ID	16 characters max	No
8	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
9	},			
10	"requestedExecutionDate": "string",	Effective/Posting Date	Use Delivery Method to determine number of days to add to current date YYYY-MM-DD format	Yes
11	"debtorAgent": {	Sending Bank Details		Yes
12	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee 026015118 Controlled Disbursement Accounts (CDA) only; requires subscription to Controlled Disbursement service	Yes
13	"schemaName": "string",	Sending Bank ID Type	ABA	Yes
14	"postalAddress": {	Sending Bank Address		No
15	"addressLine": ["string","string"],	Address Line	35 characters max each string	No
16	"postalCode": "string",	Postal Code	11 characters max	No
17	"city": "string",	City	20 characters max	No
18	"countrySubDivision": "string",	State	2 characters max	No
19	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
20	},			
21	"name": "string"	Sending Bank Name	City National Bank	No
22	},			
23	"debtorAccount": {	Sender Account		Yes
24	"identification": "string",	Sender Account	9 digits max	Yes
25	"accountType": "string"	Sender Account ID	DDA Checking Account	Yes
26	},			
27	"debtor": {	Sender Information		Yes
28	"name": "string",	Sender Name	16 characters max	Yes
29	"postalAddress": {	Sender Address		No
30	"addressLine": ["string","string"],	Address Line	35 characters max each string	No
31	"postalCode": "string",	Postal Code	11 characters max	No
32	"city": "string",	City	20 characters max	No
33	"countrySubDivision": "string",	State	2 characters max	No
34	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
35	}			
36	},			

Line	JSON Format	Description	Details	Required
37	"creditor": {	Beneficiary Details		Yes
38	"name": "string",	Beneficiary Name	80 characters max	Yes
39	"postalAddress": {	Beneficiary Address		Yes
40	"addressLine": ["string", "string"],	Address Line	35 characters max each string	Yes
41	"postalCode": "string",	Postal Code	11 characters max	Yes
42	"city": "string",	City	20 characters max	Yes
43	"countrySubDivision": "string",	State	2 characters max	Yes
44	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	Yes
48	},			
49	},			
50	"amount": {	Check Amount		Yes
51	"value": "string",	Amount	99,999,999.99 limit	Yes
52	"currency": "string"	Currency Type	USD	Yes
53	},			
54	"unstructuredRemittance": "string",	Remittance Advice	8000 characters max	No
55	"checkInstr": {	Check Instructions		Yes
56	"checkNumber": "numeric",	Check Number	10 digits max	Yes
57	"deliveryMethod": "string",	Delivery Method	USPS USPS 1st Class (+6 days) FedExOvernight FedEx Overnight (+2 day) FedEx2ndDay FedEx 2 Day (+3 day) FedExGround FedEx Ground (+4 day)	Yes
58	"deliveryInstr": "string",	Delivery Instructions	MLCD Mail to Beneficiary MLDB Mail to Sender	Yes
59	"memoField": "string",	Check Memo	80 characters max	No
60	"checkPaymentSummary " : {	Invoice Details		No
61	"columns": ["string"],	Column Headers	Insert the following headers for each column Reference Number Reference Date Documented Amount Discount Amount Adjustment Amount Net Amount	No
62	"rows": [[String]]	Row Data	Reference Number – 22 characters max Reference Date – YYYY-MM-DD format Documented Amount – 999,999,999.00 limit Discount Amount – 999,999,999.00 limit Adjustment Amount – 999,999,999.00 limit Net Amount – 999,999,999.00 limit	No
63	}			
64	}			
65	}			

Wire Services

Domestic Wire Transfer

Business Rules

Communication

Protocol

Service Availability

Service Cutoff

Transaction

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

Domestic Wire: 3:00pm PT Monday through Friday

Book Wire (Internal): 4:00pm PT Monday through Friday

Future dated up to 30 calendar days

Line	JSON Format	Description	Details	Required
1	{			
2	"paymentMethod": "string",	Payment Method	Specifies the means of payment TRF Transfers	Yes
3	"paymentType": {	Payment Type Details		Yes
4	"serviceLevel": "string",	Service Level	Specifies the type of payment URGP Urgent: Indicates Transfer to be processed via Wire	Yes
5	},			
6	"paymentIdentification": {	Payment ID		Yes
7	"endToEndIdentification": "string",	End to End ID	Senders reference 16 characters max	No
8	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
9	},			
10	"requestedExecutionDate": "date",	Effective/Posting Date	Must be within 30 days YYYY-MM-DD format	Yes
11	"debtorAgent": {	Sending Bank Details		Yes
12	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
13	"schemaName": "ABA",	Sending Bank ID Type	ABA	Yes
14	"postalAddress": {	Sending Bank Address		No
15	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
16	"postalCode": "string",	Postal Code	11 characters max	No
17	"city": "string",	City	20 characters max	No
18	"countrySubDivision": "string",	State	35 characters max	No
19	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
20	},			
21	"name": "string"	Sending Bank Name	City National Bank	No
22	},			
23	"debtorAccount": {	Sender Account		Yes
24	"identification": "string",	Sender Account Number	9 digits max	Yes
25	"accountType": "string"	Sender Account Type	DDA Checking Account SDA Saving Account	Yes
26	},			
27	"debtor": {	Sender Information		Yes
28	"name": "string",	Sender Name	35 characters max	No
29	"postalAddress": {	Sender Address		No
30	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
31	"postalCode": "string",	Postal Code	11 characters max	No
32	"city": "string",	City	20 characters max	No
33	"countrySubDivision": "string",	State	35 characters max	No
34	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
35	}			

Line	JSON Format	Description	Details	Required
36	},			
37	"creditorAgent": {	Beneficiary Bank (BBK)		Yes
38	"identification": "string",	Beneficiary Bank ID	9 digits max	Yes
39	"schemaName": "ABA",	Beneficiary Bank ID Type	ABA	Yes
40	"postalAddress": {	Beneficiary Bank Address		Yes
41	"addressLine": ["string", "string"],	Address Line	35 characters max each string	Yes
42	"postalCode": "string",	Postal Code	11 characters max	Yes
43	"city": "string",	City	20 characters max	Yes
44	"countrySubDivision": "string",	State	35 characters max	Yes
45	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	Yes
46	},			
47	"name": "string"	Beneficiary Bank Name	35 characters max	Yes
48	},			
49	"creditorAccount": {	Beneficiary Account Details		Yes
50	"identification": "string",	Beneficiary Account ID	Insert 0 if BBK account number is unknown 32 characters max	Yes
51	"accountType": "string"	Beneficiary Account Type	DDA Checking Account SDA Saving Account	Yes
52	},			
53	"creditor": {	Beneficiary Details		Yes
54	"name": "string",	Beneficiary Name	35 characters max	Yes
55	"postalAddress": {	Beneficiary Address		No
56	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
57	"postalCode": "string",	Postal Code	11 characters max	No
58	"city": "string",	City	20 characters max	No
59	"countrySubDivision": "string",	State	35 characters max	No
60	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
61	},			
62	"contactDetails": {	Beneficiary Contact Details		No
63	"emailAddress": ["string", "string"]	Remittance Email	128 characters max 2 email address limit; separated by semicolon	No
64	}			
65	},			
66	"intermediaryAgent": {	Intermediary Bank (IBK)	All fields are required if IBK is present	No
67	"identification": "string",	Intermediary Bank ID	9 digits max	No
68	"schemaName": "string",	Intermediary Bank ID Type	ABA	No
69	"postalAddress": {	Intermediary Bank Address		No
70	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
71	"postalCode": "string",	Postal Code	11 characters max	No
72	"city": "string",	City	20 characters max	No
73	"countrySubDivision": "string",	State	35 characters max	No
74	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
75	},			
76	"name": "string"	Intermediary Bank Name	35 characters max	No
77	},			
78	"intermediaryAccount": {	Intermediary Account	All fields are required if IBK is present	No
79	"identification": "string",	Intermediary Account ID	Insert 0 if IBK account number is unknown 24 characters max	No
80	"accountType": "string"	Intermediary Account Type	DDA – Checking Account SDA – Saving Account	No
81	},			
82	"amount": {	Transaction Amount		Yes
83	"value": "string",	Amount	999,999,999.99 limit	Yes

Line	JSON Format	Description	Details	Required
84	"currency": "string"	Currency Type	USD	Yes
85	},			
86	"unstructuredRemittance": "string",	Originator to Beneficiary (OBI)	140 characters max	No
87	}			

International Wire Transfer

Business Rules

Communication

Protocol

Service Availability

Service Cutoff

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

Business Account [FX Real-Time]: 2:30pm PT Monday through Saturday

Business Account [USD]: 2:30pm PT Monday through Saturday

Transaction

Business accounts

FX: No future dated transactions

[Real-Time] After cutoff – Transactions will be canceled **same day**

USD: Future dated up to 30 calendar days

Consumer accounts are not supported

Line	JSON Format	Description	Details	Required
1	{			
2	"paymentMethod": "string",	Payment Method	Specifies the means of payment TRF Transfers	Yes
3	"paymentType": {	Payment Type Details		Yes
4	"serviceLevel": "string",	Service Level	Specifies the type of payment URGP Urgent: Indicates Transfer to be processed via Wire	Yes
5	},			
6	"paymentIdentification": {	Payment ID		Yes
7	"endToEndIdentification": "string",	End to End ID	Senders reference 16 characters max	No
8	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
9	},			
10	"requestedExecutionDate": "date",	Effective/Posting Date	Must be within 30 days YYYY-MM-DD format	Yes
11	"debtorAgent": {	Sending Bank Details		Yes
12	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
13	"schemaName": "string",	Sending Bank ID Type	ABA	Yes
14	"postalAddress": {	Sending Bank Address		No
15	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No
16	"postalCode": "string",	Postal Code	11 characters max	No
17	"city": "string",	City	20 characters max	No
18	"countrySubDivision": "string",	State	35 characters max	No
19	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
20	},			
21	"name": "string"	Sending Bank Name	City National Bank	No
22	},			
23	"debtorAccount": {	Sender Account		Yes
24	"identification": "string",	Sender Account Number	9 digits max	Yes
25	"accountType": "string"	Sender Account Type	DDA Checking Account SDA Saving Account	Yes
26	},			
27	"debtor": {	Sender Information		Yes
28	"name": "string",	Sender Name	35 characters max	No
29	"postalAddress": {	Sender Address		No
30	"addressLine": ["string", "string"],	Address Line	35 characters max each string	No

Line	JSON Format	Description	Details	Required
31	"postalCode": "string",	Postal Code	11 characters max	No
32	"city": "string",	City	20 characters max	No
33	"countrySubDivision": "string",	State	35 characters max	No
34	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
35	}			
36	},			
37	"creditorAgent": {	Beneficiary Bank (BBK)		Yes
38	"identification": "string",	Beneficiary Bank ID	11 characters max	Yes
39	"schemaName": "string",	Beneficiary Bank ID Type	SWIFT	Yes
40	"postalAddress": {	Beneficiary Bank Address		Yes
41	"addressLine": ["string","string"],	Address Line	35 characters max string	Yes
42	"postalCode": "string",	Postal Code	35 characters max	Yes
43	"city": "string",	City	20 characters max	Yes
44	"countrySubDivision": "string",	State / Province	35 characters max	Yes
45	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	Yes
46	},			
47	"name": "string"	Beneficiary Bank Name	35 characters max	Yes
48	},			
49	"creditorAccount": {	Beneficiary Account Details		Yes
50	"identification": "string",	Beneficiary Account ID	Insert 0 if unknown 34 characters max	Yes
51	"accountType": "string"	Beneficiary Account Type	DDA Checking Account SDA Saving Account IBAN International Bank Account Number	Yes
52	},			
53	"creditor": {	Beneficiary Details		Yes
54	"name": "string",	Beneficiary Name	35 characters max	Yes
55	"postalAddress": {	Beneficiary Address		Yes
56	"addressLine": ["string","string"],	Address Line	35 characters max each string	Yes
57	"postalCode": "string",	Postal Code	35 characters max	Yes
58	"city": "string",	City	20 characters max	Yes
59	"countrySubDivision": "string",	State / Province	35 characters max	Yes
60	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	Yes
61	},			
62	"contactDetails": {	Beneficiary Contact Details		No
63	"emailAddress": ["string","string"]	Remittance Email	128 characters max 2 email address limit; separated by semicolon	No
64	}			
65	},			
66	"intermediaryAgent": {	Intermediary Bank (IBK)	All fields are required if IBK is present	No
67	"identification": "string",	Intermediary Bank ID	24 characters max	No
68	"schemaName": "string",	Intermediary Bank ID Type	ABA SWIFT	No
69	"postalAddress": {	Intermediary Bank Address		No
70	"addressLine": ["string","string"],	Address Line	35 characters max each string	No
71	"postalCode": "string",	Postal Code	35 characters max	No
72	"city": "string",	City	20 characters max	No
73	"countrySubDivision": "string",	State / Province	35 characters max	No
74	"country": "string"	Country	2 characters max; ISO 3166-1 alpha-2	No
75	},			
76	"name": "string"	Intermediary Bank Name	35 characters max	No
77	},			
78	"intermediaryAccount": {	Intermediary Account	All fields are required if IBK is present	No

Line	JSON Format	Description	Details	Required
79	"identification": "string",	Intermediary Account ID	Insert 0 is IBK account number is unknown 34 characters max	No
80	"accountType": "string"	Intermediary Account Type	DDA Checking Account SDA Saving Account IBAN International Bank Account Number	No
81	},			
82	"amount": {	Transaction Amount		Yes
83	"value": "string",	Amount	999,999,999.99 limit	Yes
84	"currency": "string"	Currency Type	ISO 4217 currency code	Yes
85	},			
86	"xchgRateInf": {	Exchange Rate Info		Yes
87	"xchgRate": "string",	Exchange Rate		Yes
88	"rateType": ["string"]	Rate Type	AGRD Trader Control Number SALE FX Rate Inquiry (FXI)	Yes
89	"ctrctId": "string"	Contract ID	AGRD = 6 characters max; Trader Control Number, required if Transaction Amount is greater than \$50,000. SALE = 32 characters max; FXI UID if Transaction Amount is greater than referenced amount from FXI.	No
90	"unstructuredRemittance": "string",	Originator to Beneficiary (OBI)	140 characters max	No
91	}			

Transfer Services

Account Transfer

Business Rules

Communication

Protocol

Service Availability

Service Cutoff

Transaction

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

11:00pm PT Monday through Saturday

No future dated transactions

Line	JSON Format	Description	Details	Required
1	{			
2	"paymentMethod": "string",	Payment Method	Specifies the means of payment TRF Transfers	Yes
3	"paymentType": {	Payment Type Details		Yes
4	"serviceLevel": "string"	Service Level	Specifies the type of payment BTFR Account Transfer	Yes
5	},			
6	"paymentIdentification": {	Payment ID		Yes
7	"endToEndIdentification": "string",	End to End ID	16 characters max	No
8	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
9	},			
10	"requestedExecutionDate": "string",	Effective/Posting Date	YYYY-MM-DD format	Yes
11	"debtorAgent": {	Sending Bank Details		
12	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
13	"schemaName": "string"	Sending Bank ID Type	ABA	Yes
14	},			
15	"debtorAccount": {	Sending Account		Yes
16	"identification": "string",	Sending Account ID	9 digits max	Yes
17	"accountType": "string"	Sending Account Type	DDA Checking Account SDA Saving Account	Yes
18	},			
19	"creditorAgent": {	Receiving Bank ID		Yes
20	"identification": "string",	Receiving Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
21	"schemaName": "string"	Receiving Bank ID Type	ABA	Yes
22	},			
23	"creditorAccount": {	Receiving Account		Yes
24	"identification": "string",	Receiving Account ID	9 digits max	Yes
25	"accountType": "string"	Receiving Account Type	DDA Checking Account SDA Saving Account	Yes
26	},			
27	"amount": {	Transaction Amount		Yes
28	"value": "string",	Amount	999,999,999.99 maximum value	Yes
29	"currency": "string"	Currency Type	USD	Yes
30	},			
31	"unstructuredRemittance": "string",	Remittance Memo	255 characters max	No
32	"customerReference": "string"	Internal Reference	36 characters max	No
33	}			

Account Management

Services within this category are grouped by account and service type

DDA Services

Positive Pay Issue

Business Rules

Communication

Protocol

Service Availability

Service Cutoff

Web Services

REST

3:00am to 11:00pm PT Monday through Saturday

10:00 pm PT Monday through Saturday

Line	JSON Format	Description	Details	Required
1	{			
2	"instructionIdentification": "string"	Request UID	32-character hexadecimal	Yes
3	"debtorAgent": {	Sending Bank Details		Yes
4	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee 026015118 Controlled Disbursement Accounts (CDA) only; requires subscription to Controlled Disbursement service	Yes
5	"schemaName": "string"	Sending Bank ID Type	ABA	Yes
6	},			
7	"debtorAccount": {	Sending Account		Yes
8	"identification": "string",	Sending Account ID	9 digits max	Yes
9	"accountType": "string"	Sending Account Type	DDA Checking Account	Yes
10	},			
11	"creditor": {	Check Details		Yes
12	"name": "string",	Payee Name	35 characters max	Yes
13	}			
14	"amount": {	Check Amount		Yes
15	"value": "string",	Amount	Insert 0.00 if amount is unknown 99,999,999.99 maximum value	Yes
16	"currency": "string"	Currency Type	USD	Yes
17	}			
18	"checkInstr": {	Check Instructions		Yes
19	"checkNumber": "numeric",	Check Number	10 digits max	Yes
20	"memoField": "string",	Check Memo	80 characters max	No
21	"checkAction": "string",	Record Type	Issue Void	Yes
22	"issueDate": "string",	Issue Date	YYYY-MM-DD format	Yes
23	}			
24	}			

Miscellaneous Services

Exchange Rate Inquiry

Business Rules

Communication Protocol	Web Services REST
Service Availability	4:00am to 11:59pm PT Monday through Friday
Service Cutoff	Business Account: 11:59 pm PT Monday through Friday
Transaction	Major Currencies: 250k limit Minor Currencies: 50k limit

Exchange Rate Request

Line	JSON Format	Description	Details	Required
1	{			
2	"instructionIdentification": "string",	Request UID	32-character hexadecimal	Yes
3	"debtorAgent": {	Sending Bank Details		Yes
4	"identification": "string",	Sending Bank ID	City National Bank ABA 122016066 Standard 026013958 New York 064009445 Georgia / Tennessee	Yes
5	"schemaName": "string"	Sending Bank ID Type	ABA	Yes
6	},			
7	},			
8	"debtorAccount": {	Sending Account		Yes
9	"identification": "string",	Sending Account ID	9 digits max	Yes
10	"accountType": "string"	Sending Account Type	DDA Checking Account	Yes
11	},			
12	"sourceCurrency": "string",		USD	Yes
13	"targetCurrency": "string",	Requested FX code	ISO 4217 currency code	Yes
14	"amount": "string",	Requested Amount	999,999,999.99 limit	Yes
15	"CurrencyConvertRule": ["string"]		Direct The amount provided will be treated as USD amount when calculating Rate Tiering Indirect The amount will be treated as the destination foreign currency when calculating Rate Tiering	No
16	}			

Exchange Rate Response

Line	JSON Format	Description	Details
1	{		
2	"instructionIdentification": "string"	Request UID	32-character hexadecimal
3	},		
4	"statusInfo": {		
5	"status": "string",		ACSC Accepted Settlement Completed: Transaction is considered processed ACWC Accepted with Change: Transaction is considered processed, but some data has changed (Posting Date or Amount in the case of FX conversions if applicable) PNDG Pending: Transaction is processing; Refer to Additional Information for exact state RCVD Received: Transaction has been received to be processed RJCT Rejected: Transaction has been rejected; Refer to Additional Information for details of the rejection
6	"reasonCode": "string",	Reason Code	
7	"addtlInfo": ["string"]	Additional Information	
8	}		
9	"xchgngRateInf": {	Exchange Rate Details	
10	"xchgRate": "string",	Exchange Rate	

Line	JSON Format	Description	Details
11	"rateType": ["string"]	Rate Type	Sale
12	"ctrctId": "string"	Contract ID	32 characters max
13	}		
14	}		

Status Services

Status

Business Rules

Communication

Web Service

Protocol

REST

Service Availability

3:00am to 11:00pm PT Monday through Saturday

Status Response

Line	JSON format	Description	Details
1	{		
2	"paymentIdentification": {	Payment ID	
3	"endToEndIdentification": "string",	End to End ID	
4	"instructionIdentification": "string"	Request UID	32-character hexadecimal
5	},		
6	"statusInfo": {	Status Details	
7	"status": "string",	Status Code	ACSC Accepted Settlement Completed: Transaction is considered processed ACWC* Accepted with Change: Transaction is considered processed, but some data has changed (Posting Date or Amount in the case of FX conversions, if applicable) PNDG Pending: Transaction is processing; Refer to Additional Information for exact state RCVD Received: Transaction has been received to be processed RJCT Rejected: Transaction has been rejected; Refer to Additional Information for details of the rejection
8	"reasonCode": "string",	Reason Code	Refer to Appendix C
9	"addtlInfo": ["string"]	Additional Information	
10	}		
11	"acpncDtTm": "DateTime",	Received DateTime	yyyy-mm-ddThh:mm:ss-hh:mm ISO 8601 format
12	"lastUpdDtTm": "DateTime",	Latest Update DateTime	yyyy-mm-ddThh:mm:ss-hh:mm ISO 8601 format
13	"clySysRef": "string",	Confirmation ID	
14	"orgnlTxRef": {	Transaction Request Details	
15	"requestedExecutionDate": "string",	Effective/Posting Date	YYYY-MM-DD format
16	"amount": {	Transaction Amount	
17	"value": "string",	Amount	Debited amount
18	"currency": "string"	Currency Type	USD
19	}		
20	}		

*For International Wires FX, status code ACWC will be presented due to the USD debit amount being charged upon posting.