

Intrabank Transfer API User Guide

External



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Overview

This guide is designed to help you validate and reconcile intra-bank transfers using Western Alliance Bank's (WAB) API suite. It provides a mapping of key identifiers across multiple API endpoints and a step-by-step walkthrough of tracing a payment from initiation to final reconciliation. By using consistent identifiers (such as the **Payment Message Reference** and **Payment ID**) and referring to the color-coded variables in the accompanied materials, you can confidently track each transaction across all stages of processing. This ensures complete transparency and accuracy when verifying that a transfer was successfully executed and posted.

Key Principles

- **End-to-End Visibility:** Understand which data fields appear in each API response, ensuring you can follow a transfer through every system.
- **Accurate Reconciliation:** Use each API (Intrabank, Intraday, Prior Day, etc.) to verify transaction status on the same day and on subsequent days.
- **Troubleshooting:** Identify where a transaction might be missing or inconsistent by matching identifiers (e.g., matching the Payment Message Reference 526605645490 across all endpoints).

Introduction

Confirming and reconciling an intra-bank transfer doesn't have to be complicated. By understanding the role of each API and focusing on the main workflow, you can streamline the process. Here are the essentials:

- **Start with the Webhook:** The webhook is the primary confirmation tool. It provides real-time status updates immediately after the transfer is processed, making it the most important step in the workflow.
- **Supporting APIs for Reconciliation:** Intraday, Prior Day, Search, and Date Range APIs are not part of the core transfer process. They are optional tools for same-day verification, historical audits, and troubleshooting.
- **Search API as a Backup:** The Intrabank Search API is not a replacement for the webhook. Use it only if a webhook notification fails or is missing, or when you need an on-demand query.
- **Informational APIs Are Optional:** If your organization is enrolled, these APIs can provide expanded reporting and validation. If not, you can skip them without impacting the main process.
- **Focus on the Payment Message Reference:** Always log the Payment Message Reference when initiating a transfer. It's the universal identifier that links all records across endpoints and ensures accurate tracking.

By following these principles, you'll have immediate visibility into your transfers and the tools to confirm and reconcile them at every stage of their lifecycle.

Core Workflow

1. **Authenticate:** Obtain your Bearer Token using the authentication endpoint.
2. **Initiate Transfer (Intrabank API):** Submit the transfer request with all required details. Capture the Payment Message Reference and Payment ID from the response.
3. **Real-Time Confirmation (Webhook):** Rely on the webhook for immediate confirmation. It will notify you when the transfer is processed and provide key identifiers.
4. **Optional Same-Day Check (Intraday API):** Verify the transaction in the intraday ledger for additional assurance.
5. **Next-Day Reconciliation (Prior Day API):** Confirm the transaction has posted to the account history the following business day.
6. **Intrabank Search API:** Use as a fallback if the webhook fails or for manual queries.
7. **Date Range API:** Use for audits or multi-day reporting.

Key Variables & Color Coding

Below are the key data fields used to track and reconcile transfers, with their example values and descriptions. These variables are **color-coded** to help visually match them across different API outputs.

Variable	Color Code	Example Value	Description
Payment ID	Light Blue 	09232025124	Unique identifier for your payment, assigned internally. Often a combination of date and sequence.
Originating Account	Dark Green 	1212121212	The account number sending the payment (originator's account).
Beneficiary Account	Green 	1313131313	The account number receiving the payment (beneficiary's account).
Payment Message Reference	Light Green 	526605645490	Reference for the payment message, used for tracking the transaction across systems. This is the primary key to match a transfer in different APIs.
Beneficiary Reference	Gray 	250923092149235	Additional identifier for the beneficiary, often used for the client's own reconciliation or notes.
Amount	Yellow 	124 USD	The amount being transferred. In this example, 124 USD represents \$1.24 (USD). The formatting may vary by API (some return "124" as a string, others 1.24 as a number).

Note: The color codes are a visual aid to help quickly match these fields across different API outputs. For example, **Payment Message Reference** is highlighted in  **blue** in all our examples in the accompanying materials to show it's the common thread linking the records.

Transaction Validation Walkthrough

We will start this guide by diving directly into how to track the unique id returned by Western Alliance Bank that can be used to reliably validate and track your transactions through our ecosystem.

Searching for the Payment Message Reference in Each API Endpoint

One critical identifier is the **Payment Message Reference** (colored  *Light Green* in our examples). The value 526605645490 is used here as an example. Below we detail how and where this reference appears in the response of each API endpoint:

Intrabank API

- **Variable:** *Payment Message Reference* (Light Green)
- **Location in Response:** In the Intrabank transfer API response JSON, under the field "PaymentMessageReference".

Sample JSON Snippet:

```
curl --location 'https://api-connect.westernalliancebank.com/trnsct-ibt-
eapi/api/v1/transactions/intraBankTransfer' \

--header 'X-Correlation-Id: {{GUID}}' \
--header 'Content-Type: application/json' \
--header 'appClientId: {{ClientID}}' \
--header 'appClientSecret: {{ClientSecret}}' \
--header 'Authorization: Bearer {{IBT Token}}' \
{
  "SystemIdentifier": "ECG",
  "PaymentId": "09232025124",
  "ProcessingDate": "20250923",
  "Amount": "0124",
  "Currency": "USD",
  "OriginatorAccountId": "1212121212",
  "BeneficiaryAccountId": "1313131313",
  "BeneficiaryName": "Internal Account",
  "RemittanceInformation": "TestTransaction"
}
```

Intrabank API response

- **Purpose in this Endpoint:** This reference is returned upon initiating an intra-bank transfer. It's used to track and identify the payment message for the transfer you just initiated. You will use this in subsequent steps to find the same transaction elsewhere.

Sample JSON Snippet:

```
{
  "Status": "Accepted",
  "StatusCode": "W02",
  "StatusMessage": "Intrabank transfer is accepted",
  "PaymentId": "09232025124",
  "PaymentMessageReference": "526605645490"
}
```

Webhook

- **Variable:** *Payment Message Reference* (Light Green)
- **Location in Payload:** In the webhook notification payload (which is logged or sent to your system's endpoint), under "PaymentMessageReference".

Sample JSON Snippet:

Webhook Confirmed

```
"SystemIdentifier" : "ECG",
"PaymentId" : "09232025124",
"PaymentMessageReference" : "526605645490",
"StatusCode" : "ACSC",
"StatusMessage" : "Confirmed",
"TransferType" : "FTRINF",
"Amount" : "000000000000000124",
"Currency" : "USD",
"FundTransferDirection" : "O",
"FundTransferReleaseDate" : "20250923",
"FundTransferReleaseTime" : "042159",
"RemittanceInformation" : "TestTransaction",
"OriginatorAccountId" : "*1212",
"OriginatorName" : "INFORMATION SURVEILLANCE",
"BeneficiaryAccountId" : "*1313",
"BeneficiaryName" : "INTERNAL ACCOUNT"
}
```

Webhook Reject

```
{
  "SystemIdentifier": "GEM",
  "PaymentId": "98481213454",
  "PaymentMessageReference": "527601355732",
  "StatusCode": "RJCT",
  "StatusMessage": "Rejected",
  "TransferType": "FTRCAN",
  "Amount": "00000000000024311",
  "Currency": "USD",
  "FundTransferDirection": "O",
  "FundTransferReleaseDate": "20251003",
  "FundTransferReleaseTime": "064753",
  "FundTransferReasonCode": "MS01",
  "FundTransferReasonDescription": "Unable to process",
  "RemittanceInformation": "testing Intrabank Transfer API GEM",
  "OriginatorName": "WSB CORP LTD",
  "OriginatorAccountId": "*4321",
  "BeneficiaryAccountId": "*6789",
  "BeneficiaryName": "TOM HANK"
}
```

- **Purpose in this Endpoint:** The webhook provides **real-time updates** for the transaction. As soon as the transfer is processed, the system sends out a notification containing key details, including the Payment Message Reference. This lets your application know immediately that the transaction with reference 526605645490 has been executed (and typically whether it succeeded or failed). It's essentially an alert for the status of your payment.
- A rejection of the webhook is also provided as an example of how the information would arrive.

Explanation of Each API Endpoint

Now that we've focused on the Payment Message Reference, here is an overview of **each API endpoint** in the intra-bank transfer ecosystem and its role in the reconciliation process:

- **Intrabank API:** Initiates an intra-bank transfer and returns key transaction details in its response (e.g., Payment ID, status, amount, Payment Message Reference, etc.). This is the starting point of the payment process where you submit a transfer request and get confirmation that it was accepted.
- **Webhook:** A real-time notification service that pushes out updates when certain events occur—in this case, the processing of your intra-bank transfer. After you call the Intrabank API to make a transfer, the webhook (if configured) will immediately send you a JSON payload containing the details of that transfer (such as Payment ID 09232025124, Payment Message Reference 526605645490, amount 124 (i.e., \$1.24), status, etc.). This is how you get instant confirmation without polling the APIs. *(Note: The webhook data often masks sensitive info—e.g., account numbers may appear as *1212, showing only the last 4 digits.)*

Tracing Your Payment Across Our API Ecosystem

Intrabank Transfer API Validation

This section will guide you through a typical end-to-end flow of a transfer, showing how to use each API in sequence to fully validate and reconcile the transaction. We'll use the following example data throughout:

- **Payment ID:** 09232025124
- **Originating Account:** 1212121212
- **Beneficiary Account:** 1313131313
- **Payment Message Reference:** 526605645490
- **Beneficiary Reference:** 250923092149235
- **Amount:** \$1.24 (USD)

By following these steps, you can ensure that a payment was successfully sent, confirmed in real-time, and recorded in both intraday and posted transaction logs.

Steps

1. **Authentication – Get Token:** Before any transaction calls, authenticate with the API. Use the **Get Token** endpoint to retrieve a Bearer token. This token will be used in the Authorization header for all subsequent API calls. *(This step is a prerequisite; no transaction data is exchanged yet.)*

2. **Initiate Transfer – Intrabank API:** Call the Intrabank API to initiate the transfer from the originating account to the beneficiary account. Include all details in the request body (originator's account, beneficiary's account, amount, any references). For example, you would send a JSON payload with these fields along with your unique Payment ID.
 - **API Request:** POST /transactions/intraBankTransfer – with a JSON body containing the necessary fields (Originating Account, Beneficiary Account, Amount, etc.) and your Payment ID 09232025124 as a client reference.
 - **API Response:** If successful, the response will return a status (e.g., "Accepted") along with key identifiers for the transaction. From our example response:
 - **Payment ID:** 09232025124 (echoed back to confirm it's linked to your request)
 - **Payment Message Reference:** 526605645490 (generated by the system)
 - **OriginatorAccountId:** 1212121212 and **BeneficiaryAccountId:** 1313131313 (confirmation of the accounts involved)
 - **Amount:** 0124 with Currency USD – indicating \$1.24 USD
 - **Status:** "Intrabank transfer is accepted" (meaning it has passed initial validation) \ **At this point, the transfer is scheduled** within the bank's system (awaiting processing).
3. **Real-Time Confirmation – Webhook:** If you have set up a webhook endpoint, our system will send a notification almost immediately after the transfer is processed. The webhook payload will contain details similar to the Intrabank API response, typically including: \ – **Payment ID** (09232025124) \ – **Payment Message Reference** (526605645490) \ – **Amount** (00000000000000124 in cents, which is \$1.24) \ – **Status code/message** (e.g., "ACSC" or a textual status indicating a successful completion) \ – **Timestamp** of processing \ – and account info (Originator shown as *1212, Beneficiary as *1313)

Use this step to immediately verify that the bank has processed the transfer. A successful webhook notification means the money is moving and the transaction has been recorded internally. If your system missed the webhook or one isn't set up, you can achieve a similar confirmation by using the Search or Intraday APIs in the next steps.

4. **Verify via IntraBank Search API (if needed):** You can double-check the transaction's existence and details using the IntraBank Search API. This is an on-demand query. There are two ways to use it for our example: by searching as the originator or as the beneficiary. Since we know the unique Payment Message Reference, we can call, for instance: GET
/transactions/intraBankSearch?PaymentMessageReference=526605645490 (with the appropriate auth header).

The response should return the transaction record, which includes fields like:

- **Payment ID:** 09232025124
- **Beneficiary Reference:** 250923092149235 (if one was provided in the transfer)
- **Amount:** 124 (denoting \$1.24)
- **Status:** e.g., "Completed" (if it has finished processing)
- Other details such as names, dates, etc.

This search confirms by actively retrieving the transaction from the system. Use this especially if you didn't receive a webhook or if you want to query transactions by other parameters (for instance, all transfers on 2025-09-23 for the beneficiary).

Keep in mind: you should use only one filter at a time (either Payment ID, or Payment Message Reference, or Date) per the API's design when calling this endpoint.

Informational API Endpoints

If your team has received access to our Informational API endpoints the following steps can be used to further reconcile and validate your ledger. If your team does not have access to our Informational API library, you can either skip this portion of the guide or contact us to inform us your team would like to enroll.

5. **Same-Day Validation – Intraday API:** Later the same business day (any time after initiating the transfer), you can use the Intraday API to ensure the transaction is listed among today's transactions for the account. For example, call: GET
/dp/accounts/1212121212/transactions/intraday

In the response, look for an entry corresponding to the transfer. It will contain:

- **TransactionAmount:** 1.24 (reflecting the debit of \$1.24 from the originator's account)
- **AdditionalInformation:** a string that includes TRN-526605645490 (among other info). In our example, it appears as "IBT-OUT;BNF-INTERNAL ACCOUNT;REM-TESTTRANSACTION;TRN-526605645490".
- **TransactionControl:** a unique internal ID for that intraday entry (e.g., 186000923112158).

The Intraday API confirms the transaction on the **current date's ledger**. It's a way to verify that "today's transfer" is in progress or completed even if it hasn't officially posted to the account's permanent record yet. This step is mostly for same-day verification, which is especially useful if the payment was time-sensitive. Although this is already achieved through the IntraBank Transfer's webhook and does not contain the same information as the webhook.

6. **Final Reconciliation – Prior Day API:** On the next business day, use the Prior Day API to ensure the transaction has fully posted. Call: GET
/dp/accounts/1212121212/transactions/priorDay

In the response, find the record for the previous day (in our example, the transfer was on 2025-09-23, so we look at the data for Sept 23, 2025). The entry for our transfer should include:

- **PostingDate:** 2025-09-23 (the date the transaction was officially posted)
- **TransactionAmount:** 1.24 (the posted amount)
- **TransactionControlNumber:** 000526605645490 (note the Payment Message Reference with leading zeros)
- **Description/Trailer:** details of the transfer, for example "IBT OUT; BNF-INTERNAL ACCOUNT; REM-TestTransaction" (indicating an intra-bank transfer out, with an internal beneficiary account and a reference note "TestTransaction").

The Prior Day API is the **additional proof of success already provided by the webhook**. If your transfer appears here, it means the money moved and was officially recorded in the account's history. This is the data you would reconcile against for financial record-keeping. In practice, you might automate a check that every Payment Message Reference you issued appears in the prior-day data the next morning.

7. **Bulk Review – Date Range API:** You can also retrieve a batch of transactions to cross-verify the transfer in a broader timeframe. For instance, calling the Date Range API for account **1212121212** for the range 09/17/2025 – 09/24/2025 (BeginDate=09/17/2025&EndDate=09/24/2025) would return all transactions for that account in that period. In the response, you would scan the list for our control number 000526605645490. When you find it, you'll see details similar to the prior day record: amount 1.24, date 2025-09-23, and a description like "INTRABANK TRNFR DB" (indicating an intrabank transfer debit).

This step is useful for auditing or generating reports over multiple days in one call. Essentially, it's like pulling a custom statement. Once again, matching the Payment Message Reference (or its padded form, the ControlNumber) is key to pinpointing the specific transaction among many.

Tracing Your Unique Payment Across Endpoints

The table below summarizes which of the key variables appear in each API's output for our example transaction. This can be used as a quick reference to know where to look for a particular piece of information:

Endpoint	Payment ID	Originating Account	Beneficiary Account	Payment Message Reference	Beneficiary Reference	Amount
Intrabank API <i>(transfer response)</i>	09232025124	1212121212	1313131313	526605645490	(n/a)	1.24 USD
Intrabank Search API – Beneficiary	09232025124	1212121212	1313131313	526605645490	250923092149235	1.24 USD
Intrabank Search API – Originator	09232025124	1212121212	1313131313	526605645490	250923092149235	1.24 USD
Intraday API	(n/a)	1212121212	1313131313	526605645490 (in AdditionalInfo)	(n/a)	1.24
Prior Day API	(n/a)	1212121212	1313131313 (in description)	000526605645490	(n/a)	1.24
Date Range API	(n/a)	1212121212	(implicitly via account context)	000526605645490	(n/a)	1.24
Webhook	09232025124	*1212 (masked)	*1313 (masked)	526605645490	(n/a)	1.24 USD

Notes:

- “(n/a)” indicates that the field is not provided by that particular endpoint. For example, the Prior Day and Date Range APIs don't return the original **Payment ID** or **Beneficiary Reference**, so you rely on the Payment Message Reference for matching records.
- The **Webhook** returns account numbers (shown with asterisks). The last 4 digits confirm the accounts involved (1212 and 1313 in our example) are used only to redact sensitive info.

- All endpoints include the **Payment Message Reference**, either exactly or in a slightly different form (such as padded with zeros). This consistency makes the Payment Message Reference the most reliable way to correlate records across all systems.

Best Practices

Tracking an intra-bank transfer through multiple systems can seem complex, but by focusing on key identifiers and understanding each endpoint's role, it becomes a straightforward process. Here are the main takeaways:

- **Use the Payment Message Reference as the Thread:** This value (526605645490 in our example) is the common link that ties all records together. Always log or note it when you initiate a transfer. It will be your primary lookup key for reconciliation across systems.
- **Know Where to Look:** If you need same-day confirmation, check the **Webhook** (real-time) and **Intraday API** (within the day's transactions). For official end-of-day confirmation, use the **Prior Day API** the next business day. Use the **Search API** for on-demand queries, and the **Date Range API** for historical audits or multi-day reports.
- **One Step at a Time:** Follow the process in order – authenticate, send transfer, confirm in real-time, verify in intraday, reconcile the next day. You could skip the interim confirmations and only check the next day, but using these tools in tandem gives you peace of mind and immediate insight into your transactions.
- **Consistent Internal IDs:** The Payment ID is your internal reference for the transaction. WAB's systems echo it back to you and include it in search results, but it might not appear in all endpoints (as seen above). We recommend you also log the **Payment Message Reference**, which is guaranteed to appear wherever a record of the transfer exists.
- **Color-Coding:** In the examples above, each key field is highlighted with a unique color (for instance, the Payment Message Reference in blue). Leverage these visual cues when scanning API outputs or documentation — for example, look for the blue-highlighted value to quickly locate the Payment Message Reference in any output.

By adhering to this guide, you can ensure that every IntraBank Transfer initiated through the APIs can be validated at each stage of its lifecycle. This end-to-end oversight is crucial for accurate financial record-keeping, timely troubleshooting, and confidence in the automation of your treasury operations.

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1. Optional Tools API Walkthrough

- **Intrabank Search API:** Allows searching for intra-bank transfer transactions using various filters:
 - *Payment ID* – to retrieve a specific payment by its internal ID.
 - *Payment Message Reference* – to retrieve a specific transaction by its reference (unique across all transfers).
 - *Value Date* – to retrieve all transfers for a given date (as either originator or beneficiary, depending on which search mode you use).\ You can call this endpoint in two modes: **Beneficiary** or **Originator** search, which filter results by the role of your account in the transfer. This is useful for on-demand lookup of transactions. For example, searching by Payment Message Reference 526605645490 will return the transfer we’re tracing with all its details.
- **Intraday API:** Provides information on transactions that occurred **today (current day)** for a given account. It’s like a tentative ledger for the day’s transactions, including ones that are not yet fully posted. Use this to confirm that a transfer you made is showing up on the account on the same day. For instance, after initiating the payment, checking Intraday for the originating account 1212121212 should show an outgoing transfer with the known reference (embedded in the AdditionalInformation as shown earlier) and amount \$1.24.
- **Prior Day API:** The **official ledger for yesterday’s transactions**. This endpoint lists all transactions that were finalized (hard-posted) on the previous business day for the account. It is the authoritative source for reconciliation because it reflects the permanent transaction record. You’ll use this the morning after a transfer to ensure it appears in the account history. Our example transfer should appear here with a Transaction Control Number 000526605645490, which corresponds to our Payment Message Reference, confirming the payment was successfully posted.
- **Date Range API:** Retrieves transactions over a specified date range (historical view) for an account. This can span multiple days. It’s especially useful for audits or generating statements spanning more than one day. If you want to find our example transaction but only roughly know it happened in late September 2025, you could request a date range covering that period. The response will list transactions (both intraday and posted), and you would look for the control number 000526605645490 in that list to spot the specific transfer.

2. Optional Tools API Validation

Intrabank Search API (Beneficiary & Originator)

- **Variable:** *Payment Message Reference* (Light Green)

- **Location in Response:** In the search results JSON, under "PaymentMessageReference", when you query by Payment Message Reference or if it's included in the result set.

Sample JSON Snippet Beneficiary:

```
curl --location 'https://api-connect.westernalliancebank.com/trnsct-ibt-eapi/api/v2/transactions/intraBankSearch?page=1' \
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{IBT Token}}' \
{
  "SystemIdentifier": "ECG",
  "AccountId": "1313131313",
  "Type": "Beneficiary",
  //"Type": "Originator"
  //"ValueDate": "2025-09-23",
  "PaymentId": "09232025124"
  //"PaymentMessageReference": "526605645490"
}
```

Sample JSON Snippet Originator:

```
curl --location 'https://api-connect.westernalliancebank.com/trnsct-ibt-eapi/api/v2/transactions/intraBankSearch?page=1' \
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{IBT Token}}' \
{
  "SystemIdentifier": "ECG",
  "AccountId": "1212121212",
  //"Type": "Beneficiary",
  "Type": "Originator",
  //"ValueDate": "2025-09-23"
  "PaymentId": "09232025124"
  //"PaymentMessageReference": "526605645490"
}
```

Intrabank Search API response

- **Purpose in this Endpoint:** Allows you to search for transactions using this reference. By filtering your search on this unique identifier, you ensure that you retrieve the exact transaction across either originator or beneficiary searches. This is useful if you want to double-check the status or details of a specific payment by its reference.
- **Available Filtering Options:** The Intrabank Search endpoints allow you to search in a couple of different ways and allowing you the flexibility of looking at transaction as a “Beneficiary” or a “Originator”.

Sample JSON Snippet:

1. When filtering as an **Beneficiary** you will be able to see all incoming transactions from the specified account.

```
{
  "CurrentPage": "/transactions/intraBankSearch?page=1",
  "TransactionCount": 1,
  "Transactions": [
    {
      "TransactionId": "526605645490",
      "SendersReferenceNumber": "09232025124",
      "BeneficiaryReference": "250923092149235",
      "StatusMessage": "Completed",
      "Amount": "124",
      "Currency": "USD",
      "FundTransferDirection": "I",
      "FundTransferReleaseDate": "2025-09-23",
      "RemittanceInformation": "TestTransaction",
      "FundTransferCreditorName": "INFORMATION SURVEILLANCE",
      "OriginatorName": "INFORMATION SURVEILLANCE",
      "OriginatorAccountId": "1212121212",
      "OriginatorAddress2": "RENO NV 89523",
      "OriginatorAddress3": "US",
      "BeneficiaryAccountId": "1313131313",
      "BeneficiaryName": "INTERNAL ACCOUNT"
    }
  ]
}
```

- When filtering as an Originator you will be able to see all outgoing transactions from the specified account.

```
{
  "CurrentPage": "/transactions/intraBankSearch?page=1",
  "TransactionCount": 1,
  "Transactions": [
    {
      "TransactionId": "526605645490",
      "SendersReferenceNumber": "09232025124",
      "BeneficiaryReference": "250923092149235",
      "StatusMessage": "Completed",
      "Amount": "124",
      "Currency": "USD",
      "FundTransferDirection": "O",
      "FundTransferReleaseDate": "2025-09-23",
      "RemittanceInformation": "TestTransaction",
      "FundTransferCreditorName": "INFORMATION SURVEILLANCE",
      "OriginatorName": "INFORMATION SURVEILLANCE",
      "OriginatorAccountId": "1212121212",
      "OriginatorAddress2": "RENO NV 89523",
      "OriginatorAddress3": "US",
      "BeneficiaryAccountId": "1313131313",
      "BeneficiaryName": "INTERNAL ACCOUNT"
    }
  ]
}
```

Note that this is a mandatory field and the first parameter that you can filter before drilling down further. Drill down will always be dependent on whether the account you are searching against is enrolled as a valid originating account or a valid beneficiary account. All secondary filters mentioned below will filter as an “I” incoming transaction for your beneficiary account(s) or as an “O” for your originating account(s).

Further Filtering Options:

The IntraBank Search endpoint allows you to further drill down your search by having 1 of the following 3 fields included in your search; “ValueDate”, “PaymentId” and “PaymentMessageReference”

Sample JSON Snippet:

1. When filtering for “ValueDate” you will be able to see all transactions for the specified date and only that date. Note that that the secondary will filter as an “I” incoming transaction for your beneficiary account(s) or as an “O” for your originating account(s).

```
curl --location 'https://api-connect.westernalliancebank.com/trnsct-ibt-eapi/api/v2/transactions/intraBankSearch?page=1' \
```

```
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{IBT Token}}' \
```

```
{
  "SystemIdentifier": "ECG",
  "AccountId": "1313131313",
  "Type": "Beneficiary",
  //"Type": "Originator"
  "ValueDate": "2025-09-23"
  //"PaymentId": "09232025124"
  //"PaymentMessageReference": "526605645490"
}
```

2. When filtering for “PaymentId” you will be able see the transaction with your internally assigned unique ID. Note that that the secondary will filter as an “I” incoming transaction for your beneficiary account(s) or as an “O” for your originating account(s).

```
curl --location 'https://api-connect.westernalliancebank.com/trnsct-ibt-eapi/api/v2/transactions/intraBankSearch?page=1' \
```

```
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{IBT Token}}' \
```

```
{
  "SystemIdentifier": "ECG",
  "AccountId": "1212121212",
  //"Type": "Beneficiary",
  "Type": "Originator",
  //"ValueDate": "2025-09-23"
  "PaymentId": "09232025124"
  //"PaymentMessageReference": "526605645490"
}
```

3. When filtering for "PaymentMessageReference" you will be able to see the transaction with WAB's unique ID for this transaction. Note that the secondary will filter as an "I" incoming transaction for your beneficiary account(s) or as an "O" for your originating account(s).

```
curl --location 'https://api-connect.westernalliancebank.com/trnsct-ibt-eapi/api/v2/transactions/intraBankSearch?page=1' \
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Content-Type: application/json' \
--header 'Authorization: Bearer {{IBT Token}}' \
{
  "SystemIdentifier": "ECG",
  "AccountId": "1313131313",
  "Type": "Beneficiary",
  //"Type": "Originator"
  //"ValueDate": "2025-09-23"
  //"PaymentId": "09232025124"
  "PaymentMessageReference": "526605645490"
}
```

Intraday API

- **Variable:** *Payment Message Reference* (Light Green)
- **Location in Response:** In the intraday transaction details, the reference is typically embedded in the "AdditionalInformation" field. For example, it may appear as part of a string like "TRN-526605645490" within AdditionalInformation and truncated across AdditionalInformation1 through AdditionalInformation6.

Sample JSON Snippet:

```
curl --location
`https://{{PUBLIC_HOST}}{{BASE_PATH_INTRADAY_SERVICE}}/dp/accounts/{{AccountNumber}}/transactions/intraday' \
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Authorization: Bearer {{IBT Token}}' \
```

Intraday API response

```
{
  "AccountNumber": "1212121212",
  "Transactions": [
    {
      "TransactionDate": "2025-09-23",
      "TransactionCode": "903",
      "TransactionCodeDescription": "INTRABANK TRNFR DB",
      "CheckNumber": 0,
      "TransactionAmount": 1.24,
      "AdditionalInfo1": "IBT-OUT;BNF-INTERN",
      "AdditionalInfo2": "AL ACCOUNT;REM-TES",
      "AdditionalInfo3": "TTRANSACTION;TRN-5",
      "AdditionalInfo4": "26605645490",
      "AdditionalInfo5": null,
      "AdditionalInfo6": null,
      "TransactionControl": "186000923112158",
      "TransactionSource": 521,
      "TransactionType": null,
      "DisbursementType": null,
      "ImageCode": "NO",
      "StandardEntryClassCode": null,
      "OriginatorStatusCode": null,
      "CompanyId": null,
      "IndividualId": null,
      "PayeeName": null,
      "TimeDepositId": 0,
      "HealthSavingsAccountCode": null,
      "HealthSavingsAccountDescription": null,
      "AdditionalInformation": "IBT-OUT;BNF-INTERNAL ACCOUNT;REM-TESTTRANSACTION;TRN-526605645490"
    },
  ],
}
```

- Purpose in this Endpoint:** The Intraday API provides a **current-day view** of transactions. The Payment Message Reference here confirms that your transfer is present in the same-day transaction log, even before it's fully posted. It's used for real-time or same-business-day validation of the transaction's existence and status (in this example,

showing that an intra-bank transfer out (IBT-OUT) with that reference is in process on the account).

Prior Day API

- **Variable:** *Payment Message Reference* (Light Green)
- **Location in Response:** In the prior day transaction details, the reference appears as a **Transaction Control Number** or within the trailer record. It's typically the Payment Message Reference padded with leading zeros. For example:
"TransactionControlNumber": "000526605645490".

Sample JSON Snippet:

```
curl --location
`https://{{PUBLIC_HOST}}{{BASE_PATH_PRIORDAY_SERVICE}}/dp/accounts/{{AccountNumber}}/
transactions/priorDay' \
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Authorization: Bearer {{IBT Token}}' \
```

Prior Day API response

```
{
  "AccountNumber": 1212121212,
  "Transactions": [
    {
      "PostingDate": "2025-09-23",
      "TransactionCode": 903,
      "TransactionControlNumber": "000526605645490",
      "TransactionAmount": 1.24,
      "TransactionSerialNumber": 0,
      "BackdatedTransactionEffectiveDate": "2025-09-23",
      "OriginalTransactionCode": "0",
      "TrailerRecord1": "IBT OUT;BNF-INTERN",
      "TrailerRecord2": "AL ACCOUNT;REM-Tes",
      "TrailerRecord3": "tTransaction",
      "TrailerRecord4": null,
      "TrailerRecord5": null,
      "TrailerRecord6": null,
      "TransactionName": "INTRABANK TRNFR DB",
      "TransactionIsReversed": false,
      "TransactionType": "D",
      "CompanyId": null,
    }
  ]
}
```

```

    "IndividualId": null,
    "PayeeName": null,
    "TransactionSourceId": null,
    "FloatDay1": 0,
    "FloatDay1Amount": 0,
    "FloatDay2": 0,
    "FloatDay2Amount": 0,
    "FloatDay3": 0,
    "FloatDay3Amount": 0,
    "FloatDay4": 0,
    "FloatDay4Amount": 0,
    "FloatDay5": 0,
    "FloatDay5Amount": 0,
    "FloatDay6": 0,
    "FloatDay6Amount": 0,
    "FloatDay7": 0,
    "FloatDay7Amount": 0,
    "FloatDay8": 0,
    "FloatDay8Amount": 0,
    "FloatDay9": 0,
    "FloatDay9Amount": 0,
    "FloatDay10": 0,
    "FloatDay10Amount": 0,
    "FloatDay11": 0,
    "FloatDay11Amount": 0,
    "FloatDay12": 0,
    "FloatDay12Amount": 0,
    "IsReturned": false,
    "IsBackdated": false,
    "IsForcePosted": false,
    "IsListPost": false,
    "InternalTransactionCode": 0,
    "TransactionSourceCode": 0,
    "TrailerRecord": "IBT OUT;BNF-INTERNAL ACCOUNT;REM-TestTransaction"
}

```

- **Purpose in this Endpoint:** The Prior Day API is the **primary reconciliation tool** for transactions that have fully posted. The presence of the reference (as part of the control number or trailer) confirms the transaction was hard-posted on the previous business day. In other words, by the next day you should see this reference here, which validates that the transfer completed and is recorded in official account history.

Date Range API

- **Variable:** *Payment Message Reference* (Light Green)
- **Location in Response:** In the list of transactions returned for the account and date range, the reference appears as a **ControlNumber** (and often an **Imageld**) for each transaction. For example: "ControlNumber": "000526605645490".

Sample JSON Snippet:

```
curl --location
https://{{PUBLIC_HOST}}{{BASE_PATH_DATERANGE_SERVICE}}/dp/{{AccountNumber}}/
AccountTransactions?BeginDate=09/17/2025&EndDate=09/24/2025
--header 'X-Correlation-Id: {{GUID}}' \
--header 'Authorization: Bearer {{IBT Token}}' \
```

Date Range API response

```
{
  "IsSuccessful": true,
  "StatusCode": 0,
  "StatusMessage": "success",
  "MessageList": [
    {
      "MessageSource": "FisGetAccountTransactionsEntity",
      "StatusCode": 0,
      "StatusMessage": "Type:Informational Message; Severity:Info; Message:Success"
    }
  ],
  "NonIntradayTransactions": [
    {
      "RunningBalance": 0,
      "SourceCode": 646,
      "TransactionId": 202509230000000007,
      "TransactionCode": 903,
      "ControlNumber": "000526605645490",
      "Amount": 1.24,
      "TransactionDate": "2025-09-23",
```

```

    "TransactionCodeDescription": "INTRABANK TRNFR DB",
    "ReverseIndicator": "N",
    "TransactionType": "D",
    "DisbursementType": null,
    "StandardEntryClassCode": null,
    "OriginatorStatusCode": null,
    "CompanyId": null,
    "IndividualId": null,
    "PayeeName": null,
    "ImageCode": "NO",
    "HealthSavingsAccountCode": "000",
    "HealthSavingsAccountDescription": null,
    "AdditionalInfo1": "IBT OUT;BNF-INTERN",
    "AdditionalInfo2": "AL ACCOUNT;REM-Tes",
    "AdditionalInfo3": "tTransaction",
    "AdditionalInfo4": null,
    "AdditionalInfo5": null,
    "AdditionalInfo6": null,
    "ImageIdUpdateIndicator": "N",
    "ImageId": "000526605645490",
    "TransactionReversalDate": "0000-00-00",
    "RecurringPositionIndicator": null
  }

```

- Purpose in this Endpoint:** The Date Range API lets you retrieve transactions over a specified period. The Payment Message Reference appearing as a control number (or image ID) in this context allows you to scan through a batch of transactions for your transfer's unique ID. This is useful for auditing or finding historical transactions over multiple days in one call.

Intrabank Transfer Errors

Here's a clean, **index-ready format** for your error messages section so you can easily add it to your document. It uses clear headings, subheadings, and consistent styling for readability:

3. Error Messages Index

Intrabank Transfer

Invalid Processing Date

```
"errors": [  
  {  
    "code": 400,  
    "message": "Rejected",  
    "additionalInfo": "Processing Date is Invalid"  
  }  
]
```

Unauthorized Account

```
"errors": [  
  {  
    "code": 403,  
    "message": "Not authorized for Intra Bank transaction",  
    "additionalInfo": "Please pass valid account details and/or system identifier"  
  }  
]
```

Accepted Transaction (Not Final)

Note: "Accepted" means the request was formatted correctly, not that funds have posted.

```
{  
  "Status": "Accepted",  
  "StatusCode": "W02",  
  "StatusMessage": "Intrabank transfer is accepted",  
  "PaymentId": "2025UATTEST2",  
  "PaymentMessageReference": "513401177156"  
}
```

Duplicate Payment ID

```
"errors": [  
  {  
    "code": 409,  
    "message": "Duplicate",  
    "additionalInfo": "Intrabank transfer request already exists"  
  }  
]
```

Over Daily Limit

```
{  
  "Status": "Rejected",  
  "StatusCode": "W21",  
  "StatusMessage": "Intrabank transfer is rejected due to invalid debit account",  
  "PaymentId": "2025UATTEST3",  
  "PaymentMessageReference": ""  
}
```

Cancelled While Processing

```
"errors": [  
  {  
    "code": 400,  
    "message": "Rejected",  
    "additionalInfo": "Intrabank transfer is rejected due to Cancelled while in  
Processing. Please resubmit with new PaymentId"  
  }  
]
```

Intrabank Search

Missing Required Parameter

```
"errors": [  
  {  
    "code": 400,  
    "message": "Required query parameter page not specified",  
    "additionalInfo": "Required query parameter page not specified"  
  }  
]
```

```
]
```

Multiple Parameters Used

```
"errors": [  
  {  
    "code": 400,  
    "message": "Unavailable",  
    "additionalInfo": "Invalid search parameter. Either ValueDate or PaymentId or  
PaymentMessageReference will be accepted. Please provide any one of the aforementioned  
parameter along with SystemIdentifier and OriginatorAccountId."  
  }  
]
```

Successful Search Response

```
{
  "CurrentPage": "/transactions/intraBankSearch?page=1",
  "TransactionCount": 1,
  "Transactions": [
    {
      "TransactionId": "XXXXXXXX",
      "SendersReferenceNumber": "2025UATTEST2",
      "BeneficiaryReference": "XXXXXXXXXXXXXXXX",
      "StatusMessage": "Completed",
      "Amount": "10000",
      "Currency": "USD",
      "FundTransferDirection": "O",
      "FundTransferReleaseDate": "2025-05-14",
      "RemittanceInformation": "TEST",
      "FundTransferCreditorName": "XXXXXXXX",
      "OriginatorName": "XXXXXXXX",
      "OriginatorAccountId": "XXXXXXXX",
      "OriginatorAddress2": "PHOENIX AZ 85004",
      "OriginatorAddress3": "US",
      "BeneficiaryAccountId": "XXXXXXXX",
      "BeneficiaryName": "TEST"
    }
  ]
}
```

Unsuccessful Transaction (Cancelled)

```
{
  "CurrentPage": "/transactions/intraBankSearch?page=1",
  "TransactionCount": 1,
  "Transactions": [
    {
      "TransactionId": "XXXXXXXXXXXX",
      "SendersReferenceNumber": "123456788",
      "BeneficiaryReference": "XXXXXXXXXXXX",
      "StatusMessage": "Cancelled",
      "Amount": "10000000",
      "Currency": "USD",
      "FundTransferDirection": "O",
      "FundTransferReleaseDate": "2025-07-14",
      "RemittanceInformation": "TEST",
      "FundTransferReasonCode": "MS01",
      "FundTransferReasonDescription": "Payment cancelled as unable to process",
      "FundTransferCreditorName": "XXXXXXXXXXXX",
      "OriginatorName": "XXXXXXXXXXXXXXXX",
      "OriginatorAccountId": "XXXXXXXXXX",
      "OriginatorAddress2": "PHOENIX AZ 85004",
      "OriginatorAddress3": "US",
      "BeneficiaryAccountId": "XXXXXXXXXXXX",
      "BeneficiaryName": "TEST"
    }
  ]
}
```