

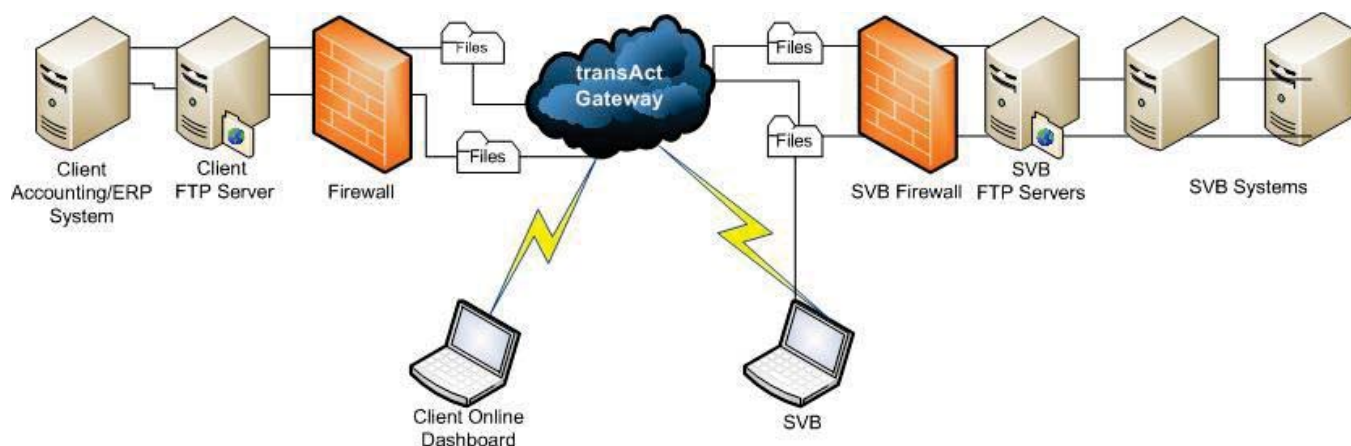
Silicon Valley Bank

transAct Gateway Implementation

Transmit your virtual-card, US Dollar wire, ACH and check print files securely over the Internet via Secure File Transfer Protocol (SFTP) with our transAct Gateway service with the option to use our file transformation service to send them in a custom format that works best for your company. We'll transform your custom file by mapping your format to our standard format each time it's sent to SVB.

How file transmission via SFTP works

- ▶ A unique User ID and password will be assigned to your organization, allowing you to send and retrieve files.
- ▶ All file uploads/downloads are performed using standard SFTP PUT/GET commands. Standard directory (DIR) commands may be issued to determine what files have been placed in your root/Inbox folders. Note: PUT/GET commands are issued using either an SFTP command line interface, or standard drag/drop and cut/paste procedures through your SFTP Client vendor software.
- ▶ You send inbound files through your root folder using an SFTP PUT command. For each file sent, you are required to either transmit a file of control totals or you may log into transAct Gateway online and input the control totals.



How file transformation works

- ▶ You provide SVB with sample payment files in your specific format with the option of combining payment types into a single file, or keep them separated.
- ▶ SVB maps your file to our standard format for processing. Each time you send a transaction file, we transform it for processing.
- ▶ You can access transAct Gateway online to confirm your file totals, monitor the status of the payment process, set authorization limits and place further controls on your transactions if desired.

SFTP setup process

During the setup process, SVB will:

- ▶ Help you generate an SSH private/public key pair, and send the public key to SVB. Your private key will be used in the connection profile you make in the SFTP client.
- ▶ Provide your unique user ID & password and IP address information for login.
- ▶ Provide a test plan, and coordinate a test schedule with you.
- ▶ Facilitate connection testing to our SFTP server (including PGP encryption, if used).
- ▶ Schedule and facilitate end-to-end file transfer testing. A minimum of two successful, consecutive test files are required.
- ▶ Verify that all requirements have been met prior to production use.
- ▶ Provide you access to our transAct Gateway Dashboard for visibility and to enter your file control totals (optional)
- ▶ Coordinate a production start date, after receiving confirmation that all testing was successful.



Sending files to SVB

To send a file to SVB, an authorized user(s) from your company will perform the following steps:

- 1 Log into transAct Gateway online and provide us your file confirmation totals
– OR –
Provide us your file totals as part of your file transmission (we will provide the proper format)
- 2 Login to our Direct Transmission system to access your company's SVB SFTP directory.
- 3 Perform the appropriate action to PUT the file in your root folder.
- 4 In your firewall settings, open up TCP port 22. **SFTP URL: mftprd.svb.com**
- 5 Monitor your e-mail for notification that SVB has received and processed your file. You can also track the status by logging into transAct Gateway online.

File processing

Files received by SVB on a bank business day prior to the times below will be processed that same day; those received later are processed the following bank business day.

File type	Cutoff time
ACH transaction file	8:00 p.m. PT
Wire transfer file	2:00 p.m. PT
Check print file	8:00 p.m. PT for next day printing
Virtual/Multi-Card file	N/A – real time processing

When a file is received by SVB, validation is performed on both file format and contents:

- ▶ Transaction dates are verified. ACH batch effective dates must fall within established NACHA guidelines for processing. You may transmit USD wire payment files up to, but no more than five business days into the future. International US Dollar wires are processed in accordance with the receiving bank's business day and holiday schedule.
- ▶ File formats are validated against the specifications established during setup. You may experience significant delays if you change formats without prior notification to SVB.
- ▶ Funding accounts are verified as being authorized for the transaction type. Those used for wire transfers must have available funds at the time of file processing.
- ▶ File totals are verified on two levels. First the totals within the file trailer record must match the contents of file. Second, the control totals provided by your company must match the totals of the file received. You may also utilize the authorization limits and rules within the transAct Gateway dashboard for further security and controls.

Once the file has been validated and processed, SVB sends an e-mail notification to the designated address within your organization, confirming the file has been processed.

File formats

The table below outlines the file formats available via transAct Gateway.

File type	Standard format	Custom format available
ACH transaction files	NACHA	Yes
USD wire transfer transaction files	MT103	Yes
Virtual-card transaction files	Provided by SVB	Yes
Check print	n/a	Yes