Effective June 1, 2024

Secure File Transfer Protocol (SFTP)

Guideline for using a secure environment to transfer files during a Transfer Project between a Transferor and Transferee on a Veterans Affairs Servicing Purchase (VASP) Portfolio Loan.

When the Servicer/Transferor has been engaged at the start of a Transfer Project, one of the first events that needs to be done is the confirmation that a secure connection between the Transferor and Transferee has been established. The Servicer/Transferor should use this guideline for the proper usage and expectation of this environment.

HOST

Hostname: filetransfer.mortgagefamily.com

Port: 22

LOGIN CREDENTIALS

Credentials will be provided after all necessary details (Entity Name, IP addresses, IT contact, etc.) are received and setup is complete.

Guideline for SFTP Connection

- Access to the above site is only allowed to known Public IP addresses of the partners. These IP addresses are whitelisted.
- A single set of user credentials are issued to the Transferor. Keys may also be applied.
- Key specifications: Public key with RSA algorithm and 2048 length.

Testing Requirements

1. Servicer/Transferor will confirm with evidence (screen print) of connectivity and folder structure to their Transfer Project Coordinator.
2. Test documents will be exchanged. Test document can be any file type and named according to the folder.
   a. Example:
      i. From_Transferor_VASPBoarding_Test
      ii. From_Transferor_VASPBoarding_Prod
   b. The contents can be blank or have a contact named.
3. Transferee will initiate delivery of test document into the To_Transferor folder. Transferor will confirm with evidence (screen print) of document in To_Transferor folder.
4. Transferor will initiate delivery of test document into each From_Transferor folder. Transferee will confirm delivery of each test document to intended location at Transferee.

Common Tools for SFTP Use

- WINSCP -- https://winscp.net/eng/download.php
- FileZIlla -- https://filezilla-project.org/download.php?platform=win64
- OR any inhouse SFTP tools which the Transferor may approve for use.

Disclaimer: While these are common tools that are used with a Secure Transfer Protocol (SFTP), the Transferee is not recommending any particular tool. Transferors must work with their Technology department for the appropriate tool based on their organization's approved software use.

Transfer Project's Initiation Event Regarding SFTP Connection

Event Name	Responsible Party	Objective	Lead Time (In Days)
Obtain STI Acceptance & SFTP Connection Details	Transferor	Transferor Acknowledges Their Acceptance of the Transfer Instructions AND Confirms Connection to the Secure Transfer Protocol (SFTP)	14

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SFTP Folder Structure

While some folder structures may vary by Transfer Project or Transferor, the following is the baseline structure that is used for most Transfer Projects. Folders are swept every 15 minutes. Items are removed from drop location upon successful transfer.

Folder	Purpose
To_Transferor	Location for any file, report, etc. Transferee sends to Transferor
From_Transferor	Location for any file, report, etc. Transferor sends to Transferee
From_Transferor_VASPBoarding_File	Location for Transferor to place loan boarding files for Transferee
From_Transferor_VASPLoan_Images	Location for Transferor to place loan document image files for Transferee
From_Transferor_VASPLO_Images	Location for Transferor to place loan officer images files for Transferee

Important: It is the Transferor's responsibility to transfer items received (To_Transferor) to a location within their organization then remove from host folder.

DO's

- If Transferor is using WinScp tool to transfer files then disable Endurance option from preference of the WinSCP tool (as mentioned in https://winscp.net/eng/docs/ui_pref_resume).
- When there are files with a count of 20 or higher, always zip files and upload (Recommended format is ZIP if you are uploading more than 20 files).
- Maximum File size is 3GB and must be in a ZIP format or as a single file. Upload one ZIP file at a time with a size of 3G if multiple ZIP files are in line for transfer.
- When there are BULK uploads (any count above 20 individual files) always pre-discuss with your Transfer Project Coordinator. They will work together with the SFTP Team to identify a better timeline or process to accomplish the same objective.
- Always reach out to Transfer Project Coordinator for any password or site or folder access issues. The Transferee will take appropriate action to resolve the issue.

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DON'Ts

- Always disable the SFT module if not needed for shorter/longer time frame. Never configure an automated process for this connection. Automated processes (even if the username or password are removed) will always attempt a connection of the Transferee's SFT site. This will increase the connection process and will cause issues to the resource utilization.
- Never Upload 100s of files at one time.
- Do not open concurrent SFTP connections.
- Never share password or account to multiple users for the same channel, this will increase concurrency.