

Abstract

Universal STAMP Version 2.0 introduces a new architecture that confines PII (Personally Identifiable Information) to only the Guarantor and the Recipient in a specific transaction. Documents are now processed locally on the user's Windows computer via a downloadable App on the Microsoft Store or MSIX link from Hampton.

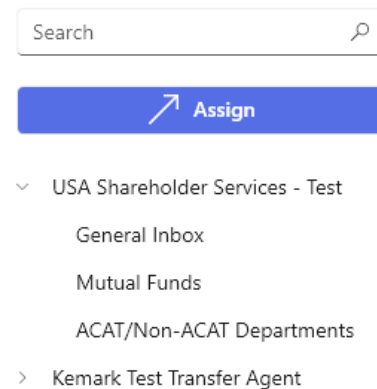
While removing PII from Hampton and Kemark's servers was the main goal of 2.0, keeping the popular UI from version 1.0 was vital. Accordingly, the routing feature that was a favorite among 1.0 participants was reimagined to comply with PII regulations. This document describes the technical approach that was implemented in version 2.0.

Basics

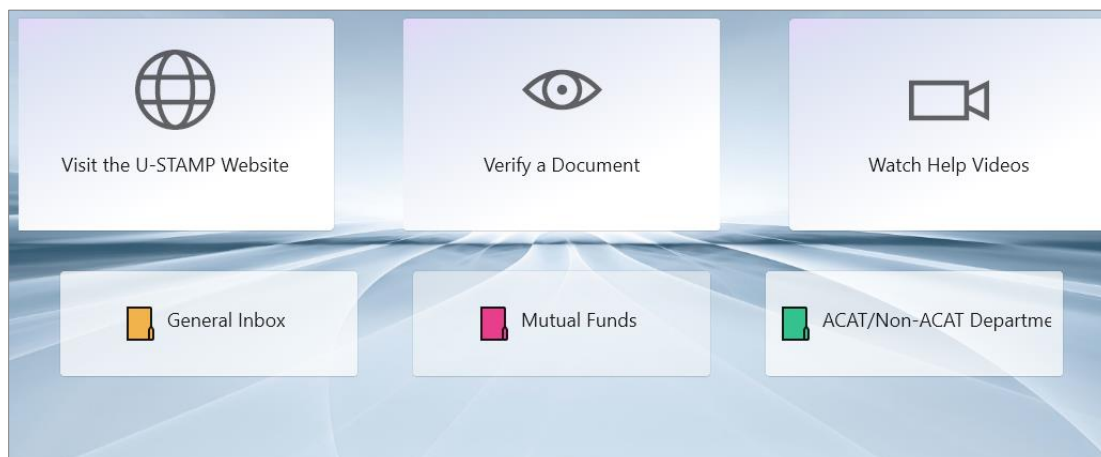
In architecture 2.0, documents travel from the sender to the receiver's environment directly, without the need to save them in a third-party system. Various methods are suitable and will be implemented in future versions. Version 2.1 implements two methods, i.e., through an SFTP server (provided by the recipient) or by E-Mail, keeping the comfort of automatic notifications. Incorporating a SFTP option was requested in the first part of the pilot, and we have improved it by allowing users to create multiple inboxes from which the sender can choose to add a document. The same applies to the E-Mail Method. method.

A recipient (Transfer Agent) can choose to offer inboxes, which are either folders on an SFTP server, or E-Mail mailboxes. App users do not see complicated routing measures, but rather the inboxes are displayed in the app intuitively. The

Recipients



recipients will have to configure their inboxes as either an SFTP server with credentials and a folder within that server, or an E-Mail address. Both the sender and the receiver will then be presented with the inbox in the app.



Requirements

SFTP

For this method, an SFTP server is required. It is recommended that the server is under the sole responsibility of the receiver, so that PII concerns can be handled by an internal IT team. Universal STAMP works with the SFTP protocol, i.e., SSH based. It will not work with FTPS, sometimes referred to as SFTP. For each inbox, a folder on this SFTP server needs to be created. Also, a username and password will be needed, while the user needs *read* and *write* permissions to that folder. That user can be used for all inboxes if it has access to all the folders on the server.

E-Mail

For this method, a working E-Mail mailbox is needed. Universal STAMP will send documents to this E-Mail address. Additionally, a notification can be sent to a different E-Mail address,

allowing the documents to be picked up by a software demon rather than a human, and routed through the recipient's systems automatically (e.g., a Document Management System). The notification E-Mail will look just like the one used for the SFTP method.

Document flow

A sender (Guarantor) can choose to assign a document to a recipient after it has been stamped. Based on the settings of an inbox, the local app will connect to the SFTP server, placing the document into the desired folder. The recipient can open these inboxes, and a list of the files in that folder is displayed. Documents can be opened for viewing and verifying, saved to the local computer, or deleted.

Configuration of Inboxes

Inboxes are created in the Universal STAMP portal. Visit app.universalstamp.com and log in as the administrator user for the Recipient. On that dashboard, the number of inboxes is shown. Once the user clicks onto that inboxes area, a list

of existing inboxes is displayed. A new inbox can be created by clicking the **Plus** button. Depending on the type of new inbox (SFTP or E-Mail) the details of the new inbox can be entered.

SFTP

- **Name:** The name that will be displayed in the app
- **Description:** A description of 255 characters that describes the purpose of the inbox
- **Host:** the server's name as an IP address or host name, optionally followed by a colon and the port number. E.g., `sftp.transfershares.com:2222` (If no port specified, the standard port 22 will be used)
- **Username:** the username that has access to the folder below new line
- **Password:** the user's passwords in clear text
- **Folder:** the absolute path on the server where the documents are supposed to be stored (e.g., `/home/medallion/generalinbox`)
- **Notify (Email Address):** One or more e-mail address separated by semicolon to be notified when a document gets placed into the inbox.
- **Color:** the color that the app will use to display that inbox.

E-Mail

- **Name:** The name that will be displayed in the app
- **Description:** A description of 255 characters that describes the purpose of the inbox
- **E-Mail address to send the document to:** The E-Mail address of the mailbox to receive the document itself.
- **E-Mail address to send the notification to:** The E-Mail address of the mailbox to receive the notification. This can be a list of recipients separated by a semicolon.
- **Color:** the color that the app will use to display that inbox.

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