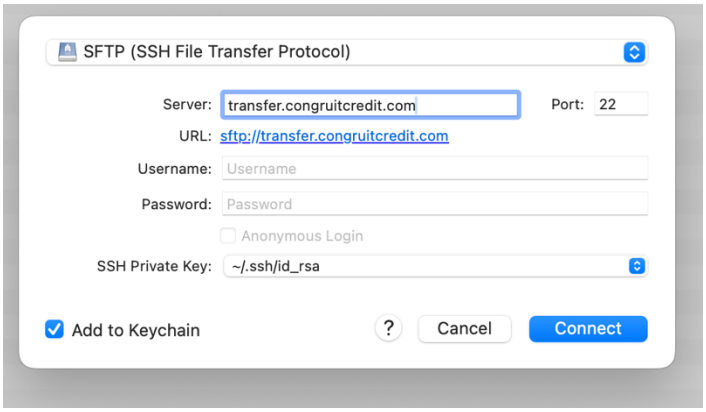
Secure File Transfer with Congruit

Congruit uses SFTP to securely exchange files. You can use a transfer client such as CyberDuck, WinSCP, OpenSSH, or FileZilla to upload or download files.



Example showing CyberDuck

1. Use an existing or create a new SSH keypair. There are lots of tutorials on the internet. If you are in a controlled environment, you might need to ask your technology department to do it for you. The keypair consists of a *public* key file and a *private* key file on your workstation. Do not use a passphrase since most transfer clients do not support it.

2. Email `engineering@CongruitCredit.com` attaching your public key file and let us know if the account is for you as an individual or might be used by other users at your company. Examples:

    For the initial batch file of ACH Return records, you might pull these as a one-off to send to Congruit but let your technology department organize the ongoing daily transfers. You'll probably create an individual account for your one-off and let the technology department work with Congruit to set up their separate account.

3. We will create your account and username (human.name.company or company.name) and email you the account name. This typically takes only one business day.

4. Configure your transfer client using:

- hostname or URL: `transfer.CongruitCredit.com`
- protocol: `sftp`
- port number: `22`
- username: what we sent you
- password: leave blank
- SSH key: path to the private key you set up in Step 1.

Email `engineering@CongruitCredit.com` if you have any issues or questions.

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