

DIGITAL COMMERCIAL BANK LTD. — NEW PARTNER API CONFIGURATION FORM

Completed by: NVC Fund Holding Trust / NVC Fund Bank · Submitted: May 14, 2026

Reference: **DCB-NP-21399964** Classification: **Confidential** Partner: **Gemba Finance LTD** Standard: **INDA Settlement · ISO 20022 pacs.008.001.08**

1. PARTNER INFORMATION

ORGANIZATION / COMPANY NAME *

NVC Fund Holding Trust

LEGAL ENTITY NAME (IF DIFFERENT)

NVC Fund Bank (operating division of NVC Fund Holding Trust)

CONTACT PERSON NAME *

Frank O. Ekejija

CONTACT EMAIL *

compliance@nvcfund.com

CONTACT PHONE *

+1 (214) 532-5773

COUNTRY / JURISDICTION *

United States of America

REGISTERED ADDRESS *

NVC Fund Holding Trust — United States of America · Web: www.nvcfund.com · Compliance: compliance@nvcfund.com

2. API CONFIGURATION (POINTS 1-14)

1 SENDING / RECEIVING SERVER NAME *

NVC Fund Bank Payment Gateway — ISO 20022 / NVCT Settlement Node

2 SERVER IP ADDRESS (PRIMARY) *

To be provided by NVC Fund Bank Technical Operations via secure channel upon DCB IP whitelist confirmation

3 API ENDPOINT URL *

https://api.nvcfund.com/v1/

4 API KEY *

Issued upon DCB system registration and IP whitelist activation — contact compliance@nvcfund.com

5 API AUTHENTICATION KEY / METHOD *

OAuth 2.0 Client Credentials Grant (RFC 6749) — Bearer Token (RFC 6750) with HMAC-SHA256 request signing

6 RECEIVING PORT *

443 (HTTPS/TLS 1.3)

7 TCP PORT *

443

8 PROTOCOL *

HTTPS REST (TLS 1.3) — ISO 20022 pacs.008.001.08 for credit transfers; pacs.002.001.10 for payment status reports

9	PRIMARY SERVER IP * To be provided by NVC Fund Bank Technical Operations via secure channel
10	SECONDARY SERVER IP (IF APPLICABLE) To be provided by NVC Fund Bank Technical Operations via secure channel
11	API BASE URL * https://api.nvcfund.com/v1
12	API TRANSACTION ENDPOINT * https://api.nvcfund.com/v1/payments/pacs008
13	HTTP REQUEST METHODS SUPPORTED * POST (payment instructions, confirmations) · GET (status queries, account balance) · PUT (amendment instructions)
14	AUTHENTICATION METHOD * OAuth 2.0 / Bearer Token — with HMAC-SHA256 payload signing per request

3. API ENDPOINTS DETAIL

Endpoint Path	Method	Description
/payments/pacs008	POST	Submit ISO 20022 pacs.008 credit transfer instruction (INDA settlement)
/payments/pacs002/{txn_id}	GET	Retrieve ISO 20022 pacs.002 payment status report for a given transaction ID
/payments/status/{txn_id}	GET	Real-time payment status query — returns ACCP / RJCT / PDNG
/accounts/balance	GET	Query NVC Fund Bank account balance and available funds
/settlements/confirm	POST	Confirm INDA settlement completion and request finality receipt
/nvct/transfer	POST	Initiate NVCT stablecoin transfer (Base Mainnet — contract 0x36785Bb...A37)
/fx/rate	GET	Query live USD/NGN exchange rate (CBN reference) and cross rates
/health	GET	Gateway health check — returns HTTP 200 OK with service status JSON

4. AUTHENTICATION FLOW

AUTHENTICATION TYPE * OAuth 2.0 — Client Credentials Grant (RFC 6749) with HMAC-SHA256 request signing	
TOKEN ENDPOINT URL * https://auth.nvcfund.com/oauth/token	
TOKEN VALIDITY PERIOD * 3,600 seconds (1 hour)	TOKEN REFRESH METHOD * Automatic — refresh_token grant; new access token issued before expiry
SIGNATURE METHOD (HMAC — ALGORITHM AND WHAT IS SIGNED) HMAC-SHA256 — signed over: HTTP method + endpoint path + UTC timestamp (epoch) + SHA-256 hash of request body. Key exchanged via RSA-OAEP-SHA256.	

SIGNATURE HEADER NAME	SIGNATURE OUTPUT FORMAT
x-nvc-signature	hex (lowercase)

5. ENCRYPTION & SECURITY

TRANSPORT ENCRYPTION *	DATA ENCRYPTION METHOD
TLS 1.3 — cipher suites: TLS_AES_256_GCM_SHA384, TLS_CHACHA20_POLY1305_SHA256	AES-256-GCM (payload encryption for sensitive settlement fields)

KEY EXCHANGE METHOD
RSA-OAEP-SHA256 (4096-bit) for initial key exchange; ECDHE (P-384) for session keys

PUBLIC KEY (PEM FORMAT)
<i>NVC Fund Bank RSA-4096 public key will be transmitted via encrypted secure email to DCB integration team upon receipt of DCB's corresponding public key. Contact: compliance@nvcfund.com — Reference: DCB-NP-21399964</i>

6. SETTLEMENT INFORMATION

SETTLEMENT TYPE *	SETTLEMENT CURRENCY / CURRENCIES SUPPORTED *
BANK_TRANSFER_DIRECT / WIRE / NVCT_ON_CHAIN	USD (primary) · NGN · EUR · GBP · AED

MESSAGING STANDARD *
ISO 20022 pacs.008.001.08 (credit transfer) · pacs.002.001.10 (status report) · SWIFT MT103 / MT202 (legacy fallback)

SETTLEMENT ACCOUNT NUMBER / IBAN *
To be provided via encrypted secure channel — contact compliance@nvcfund.com · Ref: DCB-NP-21399964

SWIFT / BIC CODE *	BANK NAME *	BENEFICIARY NAME *
To be provided via secure channel — contact compliance@nvcfund.com	NVC Fund Bank	NVC Fund Holding Trust

7. NETWORK & INFRASTRUCTURE

CLOUD PROVIDER / DATA CENTER LOCATION
Private cloud infrastructure — primary node: United States · secondary node: geo-redundant failover (details on request)

PRIMARY SERVER IP *	SECONDARY SERVER IP *
Provided via secure channel upon DCB whitelist confirmation	Provided via secure channel upon DCB whitelist confirmation

IP WHITELIST REQUIRED?
Yes — NVC Fund Bank requires DCB production IP range(s) to be whitelisted at our gateway firewall. Please provide DCB outbound IP list to compliance@nvcfund.com. NVC Fund Bank outbound IPs will be provided simultaneously.

FIREWALL / VPN REQUIREMENTS
Inbound HTTPS (port 443) only from whitelisted DCB IPs. No VPN required — mutual TLS 1.3 + HMAC-SHA256 signing replaces VPN layer. Certificate pinning recommended.

HEALTH CHECK ENDPOINT URL
https://api.nvcfund.com/health · Returns HTTP 200 · JSON: {"status":"UP","service":"NVC Fund Bank Gateway"}

8. WEBHOOK CONFIGURATION

WEBHOOK URL FOR RECEIVING NOTIFICATIONS

https://webhooks.nvcfund.com/dcb/notifications

WEBHOOK AUTHENTICATION (HEADER NAME + METHOD)

x-dcb-signature · HMAC-SHA256 of payload body

WEBHOOK SECRET KEY

Exchanged via encrypted secure channel — contact compliance@nvcfund.com

EXPECTED PAYLOAD FORMAT

JSON — ISO 20022 pacs.002.001.10 wrapped in JSON envelope: {"messageId":"...", "status":"ACCP|RJCT|PDNG", "txnId":"...", "timestamp":"ISO8601", "amount":{"value":0.00, "currency":"USD"}}

9. ADDITIONAL NOTES

NVC Fund Bank is a division of NVC Fund Holding Trust, a Sovereign Estate Trust with AAA credit standing and a \$30 trillion NVCT stablecoin treasury (contract 0x36785Bb0396d3717aE3ddec61a4F562b7FcD9A37, Base Mainnet). All transfers use the **transfer()** function — no minting. The NVCT_ON_CHAIN settlement channel provides sub-10-minute settlement confirmation on the Base blockchain as a complement to ISO 20022 INDA settlement. NVC Fund Bank is SWIFT-compatible (ISO 20022) and can support MT103 legacy messaging as a fallback. All sensitive credentials (IP addresses, API keys, SWIFT/BIC, account numbers, RSA public keys) will be delivered via encrypted email to the DCB integration team upon receipt of this completed form acknowledgement. Compliance contact: compliance@nvcfund.com · www.nvcfund.com.

AUTHORIZED SIGNATURE

NVC FUND HOLDING TRUST — AUTHORIZED SIGNATORY

Name: Frank O. Ekejija
Title / Position: Trustee & Authorized Signatory
Company: NVC Fund Holding Trust / NVC Fund Bank
Email: compliance@nvcfund.com
Date: May 14, 2026

COMPANY STAMP / SEAL

NVC Fund Holding Trust — Official Seal

CONFIDENTIAL: This completed API configuration form is submitted exclusively to Digital Commercial Bank Ltd. and Gemba Finance LTD in response to Reference DCB-NP-21399964. All credentials marked as "to be provided via secure channel" will be transmitted separately via encrypted communication to the DCB integration contact. NVC Fund Holding Trust confirms the accuracy of all information provided herein. This document is classified Confidential and must not be distributed beyond the DCB integration and compliance teams. · www.nvcfund.com · compliance@nvcfund.com · +1 (214) 532-5773 · Document generated: May 14, 2026