



ACH Onboarding Application

This document summarizes the ACH onboarding application submitted to Purpose Account by Resolution Industry Trust Company (RITC), including company information, banking details, report delivery preferences, penny testing schedule, and authorization.

Company Information	
Company Name	Upstart Network
Primary Contact	Victor Hong
Title	Treasury Manager
Email	victor.hong@upstat.com
Phone	650-465-5827

Banking Details (1 Account)	
Account 1	
Account Holder	Upstart Network
Bank Name	Wells Fargo
Routing Number	121000248
Account Number	4889231122
Account Type	Checking
Notes	—

Report Preferences	
Confirmation Report	
Format	CSV
Delivery Date	1 business day before payment due date
Delivery Method	EMAIL
Delivery Email	treasuryops@upstart.com
File Nomenclature	—
Template	—

Verification Report	Not opted in
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Scheduled Date	May 27th, 2026
Test Account	Wells Fargo · ****1122
Mocked Verification Report	Yes
Mocked Confirmation Report	Yes
Execute Penny Test	Yes

Authorization & Acknowledgment

1. ACH Authorization. The applicant authorizes Purpose Account by Resolution Industry Trust Company (RITC), including its affiliates, subsidiaries, and designated agents, to originate ACH credit entries to the bank account(s) specified in this application, in accordance with the NACHA Operating Rules.

2. Accuracy of Information. The applicant certifies that all information provided in this application is true, accurate, and complete to the best of their knowledge, and agrees to promptly notify Purpose Account by Resolution Industry Trust Company (RITC) of any changes.

Acknowledgment	
Acknowledged By	Victor Hong
Title	Treasury Manager
Company	Upstart Network
Date Completed	May 26, 2026
Authorization Status	Accepted by applicant

Authorized Signature

Date