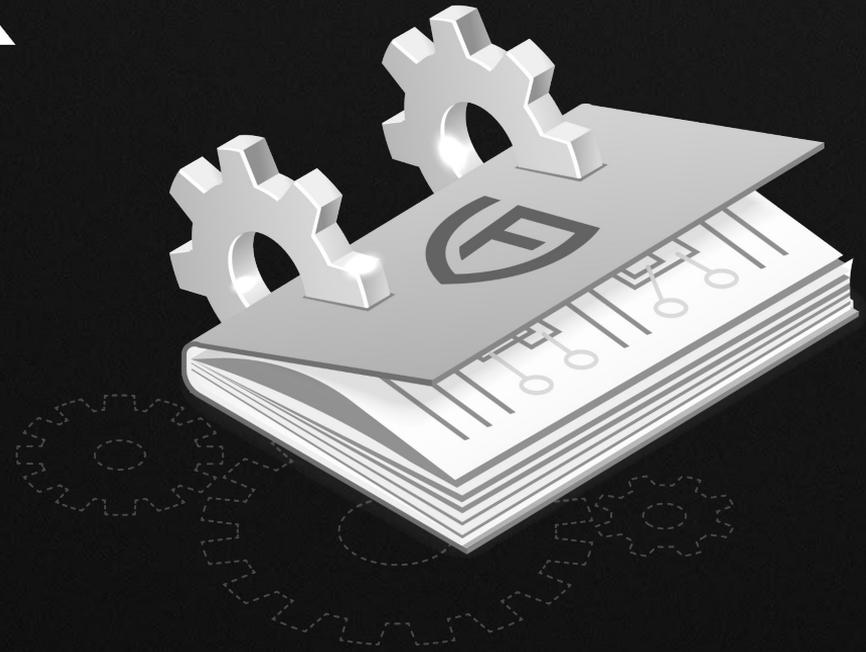




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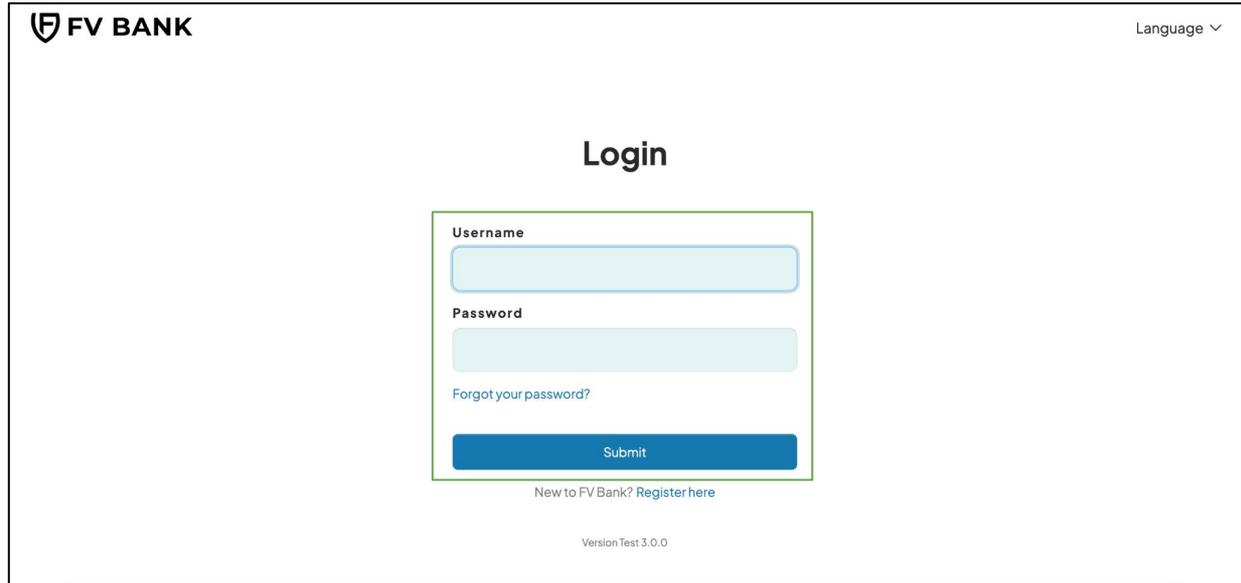
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## Login into your FV Bank Account

Visit <https://portal.fvbank.us/login> and enter credentials to login into your FV Bank business or individual account.



The screenshot shows the FV Bank login interface. At the top left is the FV BANK logo, and at the top right is a 'Language' dropdown menu. The main heading is 'Login'. Below this is a form with two input fields: 'Username' and 'Password'. A blue 'Submit' button is positioned below the password field. A link for 'Forgot your password?' is located below the password field. At the bottom of the form area, there is a link for 'New to FV Bank? Register here'. The version number 'Version Test 3.0.0' is displayed at the very bottom of the page.

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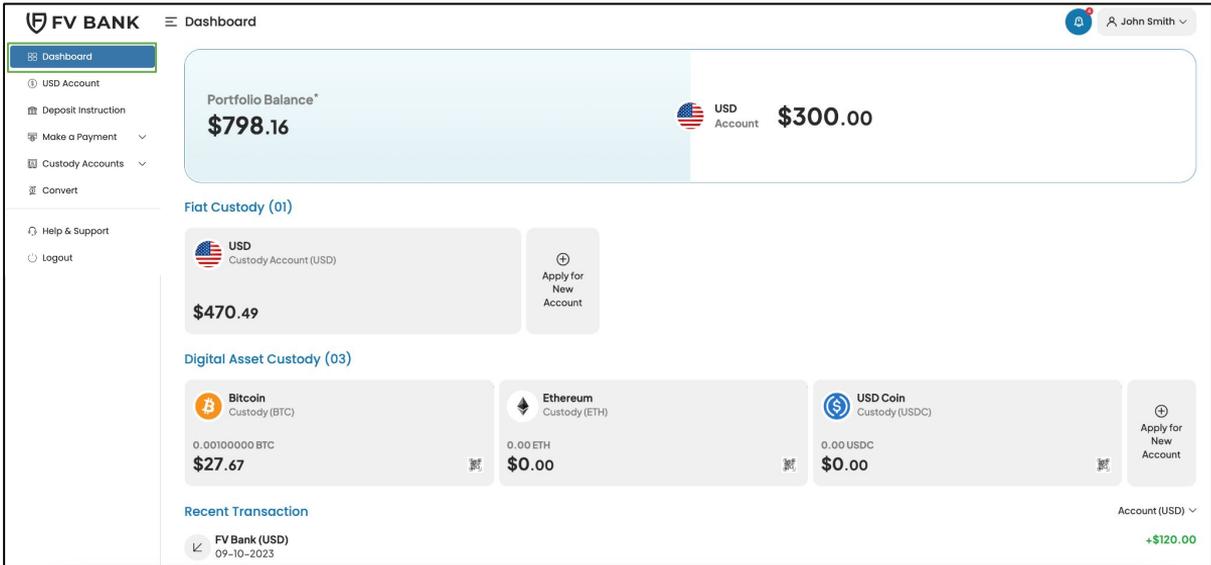
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## View FV Bank Dashboard

After logging in to your FV Bank account, you are presented with the **Dashboard** screen.

The **first section** of the the dashboard displays your FV Bank Portfolio and USD account balance. The **next two sections** displays your fiat and digital asset custody account balance and information and the **last section** displays your account's recent transaction history.

On the left side of the screen, you can find the banking menu which allows you to navigate to different banking features. At any time, you can go back to the Dashboard screen by clicking the **"Dashboard"** option in the banking menu



The screenshot displays the FV Bank Dashboard for user John Smith. The interface includes a left-hand navigation menu with options: Dashboard (selected), USD Account, Deposit Instruction, Make a Payment, Custody Accounts, Convert, Help & Support, and Logout. The main content area is divided into several sections:

- Portfolio Balance:** Shows a balance of \$798.16. A USD Account balance of \$300.00 is also displayed.
- Fiat Custody (01):** Shows a USD Custody Account (USD) with a balance of \$470.49 and an option to "Apply for New Account".
- Digital Asset Custody (03):** Displays three custody accounts:
  - Bitcoin Custody (BTC):** 0.00100000 BTC, valued at \$27.67.
  - Ethereum Custody (ETH):** 0.00 ETH, valued at \$0.00.
  - USD Coin Custody (USDC):** 0.00 USDC, valued at \$0.00.
- Recent Transaction:** Shows a transaction for FV Bank (USD) on 09-10-2023 with a value of +\$120.00.

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## USD Account

**Account (USD)** screen shows your FV Bank's USD account balance and the complete transaction history. To go to this screen, click on **"USD Account"** option in the left side menu.

The screenshot displays the FV Bank USD Account interface. At the top, the header shows 'FV BANK' and 'USD Account'. A user profile for 'John Smith' is visible in the top right. The left sidebar contains a menu with 'USD Account' highlighted. The main content area shows the account balance as '\$ 300.00' and a table of transactions.

Posted Date	From / To	Description	Amount
10-09-2023	FV Bank (USD)	Transfer Custody...	\$ +120.00
10-09-2023	FV Bank (USD)	Transfer Account...	\$ -120.00
09-11-2023	FV Bank (USD)	Transfer Account...	\$ -500.00
09-11-2023	Nitin MMA Corp -...		\$ +800.00

Show filters

Click to expand and view the transaction filter options. Filter transactions based on time, amount, payments type, user, transaction number and account number.

Download

Download the account transactional statement in pdf, csv or excel file format.

USDC Deposit Address

View your USDC deposit address. FV Bank enables its customers to deposit funds in USDC which automatically is converted to USD at the moment of deposit.

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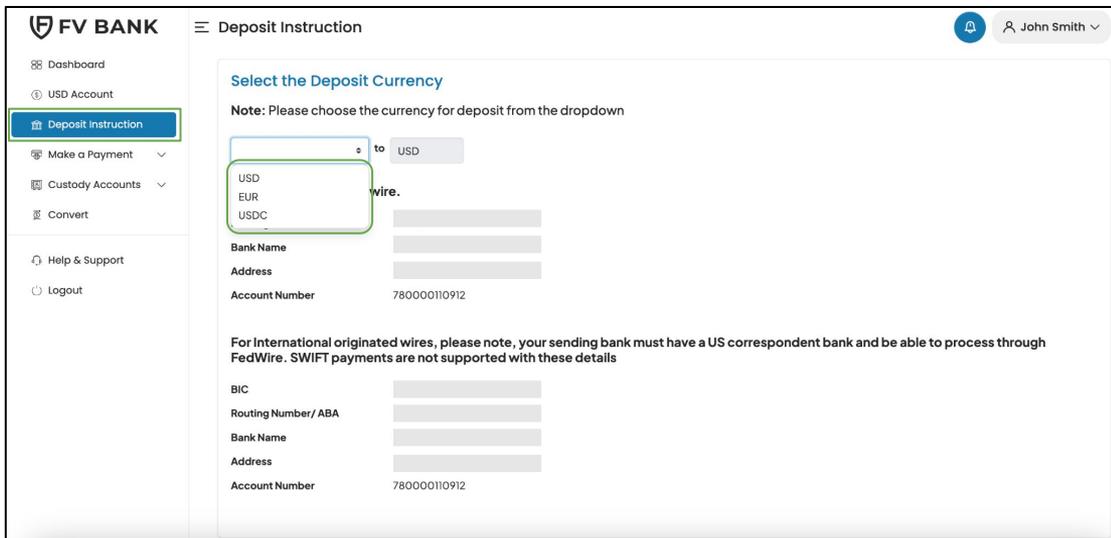
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## Deposit Instruction

In this screen, you can view deposit instructions for your bank account. FV Bank offers you diverse option for depositing funds to your FV Bank USD account. You can either deposit USD via wire transfers or deposit USDC stablecoin or EUR into your FV Bank account and have it converted into USD at the moment of deposit.

## USD Deposit Instruction

Select the **“Deposit Instruction”** option from the left side menu. The initial page of the deposit instruction screen will display USD deposit details by default. To view deposit details for other currencies, select the deposit currency from the dropdown list. (USD/EUR/USDC)



The screenshot shows the FV Bank user interface for the "Deposit Instruction" page. The left sidebar contains a menu with "Deposit Instruction" highlighted. The main content area is titled "Deposit Instruction" and features a "Select the Deposit Currency" section. A note instructs the user to choose a currency from a dropdown menu. The dropdown menu is open, showing options for USD, EUR, and USDC. Below the dropdown, there are input fields for "Bank Name", "Address", and "Account Number", with the account number field pre-filled with "780000110912". A warning message states: "For International originated wires, please note, your sending bank must have a US correspondent bank and be able to process through FedWire. SWIFT payments are not supported with these details". At the bottom, there are additional input fields for "BIC", "Routing Number/ ABA", "Bank Name", "Address", and "Account Number", with the account number field pre-filled with "780000110912".

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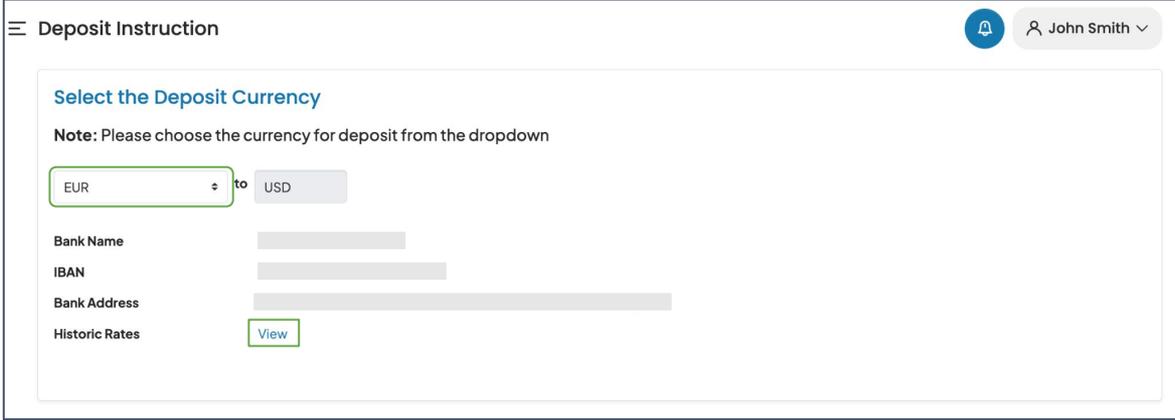
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## EUR Deposit Instruction

Select the EUR as deposit currency from the dropdown list.



The screenshot shows a web interface titled "Deposit Instruction" for a user named John Smith. The main heading is "Select the Deposit Currency". A note states: "Note: Please choose the currency for deposit from the dropdown". Below the note, there is a dropdown menu currently showing "EUR" and a "to" field showing "USD". Underneath, there are input fields for "Bank Name", "IBAN", and "Bank Address", each with a greyed-out placeholder. At the bottom of this section, there is a "Historic Rates" label and a blue "View" button.

You can also view the EUR/USD conversion rates by clicking on the **“View”** button. These rates are refreshed daily. Once EUR is deposited, it will be auto-converted to USD and will be reflected in your FV Bank USD account balance (after processing).

**Note:** To get access to EUR deposit feature, reach out to our support team at [support@fvbank.us](mailto:support@fvbank.us) or get in touch with your account manager. Once the EUR deposit product is enabled for your account, you will be asked to accept the updated terms and conditions upon login. Once accepted, you will be able to access your EUR deposit details as shown above.

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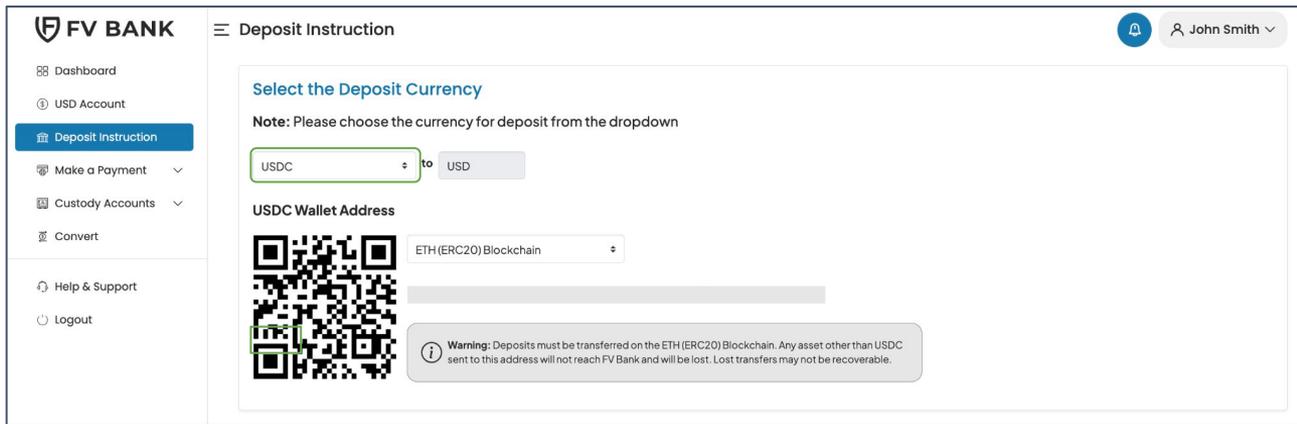
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## USDC Deposit Instruction

Select the USDC as deposit currency from the dropdown list.



You can also view the USDC deposit address which you can use to receive USDC funds in your FV Bank account. USDC deposited to this address will be converted to USD at the moment of deposit.

You can also check out the [USDC user guide](#) for more detailed information.

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## Make a Payment - FVNet Transfer

Click on Make a Payment option followed by selecting the **“FVNet Transfer”** option. This payment option allows you to transfer money to any FV Bank individual or business account holder without entering all their account details using **FVNet** payment method.

The screenshot displays the FV Bank mobile application interface for making a payment. On the left is a navigation sidebar with the following menu items: Dashboard, USD Account, **Make a Payment** (highlighted with a green border), FVNet Transfer, Domestic Transfer, International Transfer, Custody Accounts, Convert, Help & Support, and Logout. The main content area is titled 'Make a Payment' and shows the 'FVNet Transfer' option selected. The account balance is \$300.00. The 'To user' field is a text input with the placeholder 'E-mail / US Account Number'. The 'Amount' field is a numeric input with a dollar sign and a value of 0.00. A blue 'Next' button is located at the bottom right of the form.

## How to transfer funds via FVNet Payment method

Step 1

To initiate a transfer via FVNet, first enter the FV Bank payee's email address or account number.

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Step 2

Enter the **amount** to be transferred, attach an **invoice** (optional), select the **payment purpose** from drop down menu, provide a **transaction description** and click on **“Next”**.

The screenshot shows the 'FVNet Transfer' form with the following fields and values:

- Account balance:** \$ 300.00
- To user \*:** Fintech Ventures
- Amount \*:** \$ 50.00
- Invoice:** (empty field with an upload icon and info icon)
- Payment Purpose \*:** (dropdown menu with a list of options: Contract Payment, Education Payment, Investment Purchase, Invoice Payment, Loan Payments, Materials Purchase, Mortgage Payments)
- Description:** (empty text area)

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Step 3

The system will present you with a preview of your payment transfer information. Review that all the information is correct before clicking on **"Confirm"** to proceed with the transaction.

Payment confirmation

 The payment will require authorization

To user	<a href="#">Fintech Ventures</a>
Amount	\$50.00
Applied fees	Fee - FV Net Payment (Individual): \$1.00
Payment Purpose	Invoice Payment

Total amount **\$51.00**

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Step 4

The payment request is now submitted for further authorization. You will be notified once the payment has been approved and processed successfully.

The screenshot displays a mobile banking interface. At the top, there is a navigation bar with a back arrow, the text "Payment details", and a "Print" icon. Below this is a section with a checkmark icon and the text "View authorizations". A prominent green banner with a checkmark icon contains the message "The payment was successfully processed". Below the banner is a list of payment details:

Amount	\$ 50.00
Performed by	John Smith
Posted Date	10-10-2023 03:22 AM
From	John Smith
To	Fintech Ventures
Transfer type	Payment - FV Net
Channel	Main web
Transaction number	FV000020076
Payment Purpose	Invoice Payment
Authorization comments	Auto Authorized

In the bottom right corner, a notification box is visible with a bell icon, the text "Payment performed", and a close button. The notification content reads: "A payment of \$ 50.00 (FV000020076) has been performed to Fintech Ventures".

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## Make a Payment - Domestic and International Transfer

The next two payment type, **Domestic and International transfer**, under **Make a Payment** option allows you to execute USD, cross-border foreign currency and stablecoin payments. To initiate a payment request, you will first need to create the beneficiary and provide its payment details.

If you have already created the beneficiary then you can select them from the list of your already approved beneficiaries.



Beneficiary	Type	Country	Status	Action
Alice Smith	Individual	United States of America	Active	Select

To view beneficiary details, click on the **beneficiary's name**.

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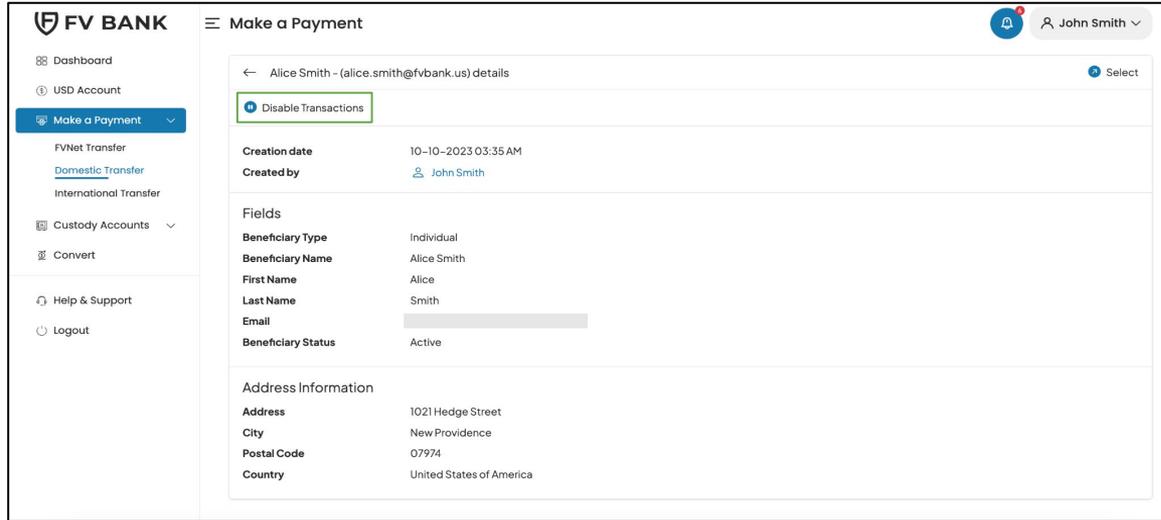
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This screen displays the Beneficiary's **name**, **email**, **status** and **address** information. If you want to disable the beneficiary for further transactions, you can do it by selecting the **“Disable Transactions”**.



The screenshot shows the 'Make a Payment' interface for FV BANK. The left sidebar contains navigation options: Dashboard, USD Account, Make a Payment (selected), FVNet Transfer (Domestic and International Transfer), Custody Accounts, Convert, Help & Support, and Logout. The main content area is titled 'Make a Payment' and shows details for 'Alice Smith - (alice.smith@fvbank.us)'. A 'Disable Transactions' button is highlighted with a green box. Below this, the beneficiary's creation date (10-10-2023 03:35 AM) and creator (John Smith) are listed. The 'Fields' section includes Beneficiary Type (Individual), Beneficiary Name (Alice Smith), First Name (Alice), Last Name (Smith), Email (redacted), and Beneficiary Status (Active). The 'Address Information' section lists Address (1021 Hedge Street), City (New Providence), Postal Code (07974), and Country (United States of America).

## Create a new beneficiary

Step 1

To create a new beneficiary, go back to the domestic or international transfer screen by selecting the left side menu option.

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Step 2

Click on the **"Add new"** button on the top right corner.

FV BANK

Make a Payment

John Smith

Transfer - Select Beneficiary

Add new

Beneficiary Type: Not applied

Beneficiary Name: [input field]

Email: [input field]

Beneficiary Status: No options selected

No results match the search criteria

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## Step 3

After clicking on Add new, choose the beneficiary type (Individual/Business), write the name, email(optional), and address of the beneficiary and click **“Save”**

← Create new Beneficiary

Fields

Beneficiary Type \*

First Name \*

Last Name \*

Email

Address Information

Address \*  ⓘ

City \*  ⓘ

Postal Code \*  ⓘ

Country \*

Save

- **For Individual beneficiary**, details required are Beneficiary Name, Email (optional), and Address details
- **For Business beneficiary**, details required are Business Name, Email (optional) and Business Address details

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Your beneficiary has been created successfully.

The screenshot displays the 'Make a Payment' page in the FV BANK mobile app. The page title is 'Make a Payment' and the user is identified as 'John Smith'. The main content area shows the details for a beneficiary named 'Alice Smith - (alice.smith@fvbank.us)'. The details are organized into sections: 'Disable Transactions', 'Creation date' (10-10-2023 03:35 AM), 'Created by' (John Smith), 'Fields' (Beneficiary Type: Individual, Beneficiary Name: Alice Smith, First Name: Alice, Last Name: Smith, Email: [redacted], Beneficiary Status: Active), and 'Address Information' (Address: 1021 Hedge Street, City: New Providence, Postal Code: 07974, Country: United States of America).

**Note:** Every time you add a new beneficiary, it will go through a screening. If the Beneficiary is not shown as active after clicking on Save, you can refresh the page to check the status of the beneficiary.

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## Add Beneficiary Payment Instrument

After creating the beneficiary, you will need to provide the beneficiary's payment details to initiate a payment transfer.

Step 1

Click on **"Select"** button on the right side of your added beneficiary.

The screenshot shows the FV BANK 'Make a Payment' interface. The left sidebar contains navigation options: Dashboard, USD Account, Make a Payment (highlighted), FVNet Transfer, Domestic Transfer, International Transfer, Custody Accounts, Convert, Help & Support, and Logout. The main content area is titled 'Make a Payment' and shows a 'Transfer - Select Beneficiary' form. The form includes fields for Beneficiary Type (Not applied), Beneficiary Name, Email, and Beneficiary Status (No options selected). Below the form is a table of beneficiaries:

Beneficiary	Type	Country	Status	Action
Alice Smith	Individual	United States of America	Active	Select

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Step 2

This screen shows you a list of already added beneficiary's payment information.

Click on **"Add new"** button on the top right corner to add a new payment instrument for the beneficiary.

The screenshot displays the FV BANK mobile application interface for the 'Make a Payment' section. On the left is a sidebar menu with options: Dashboard, USD Account, **Make a Payment** (selected), FVNet Transfer, Domestic Transfer, International Transfer, Custody Accounts, Convert, Help & Support, and Logout. The main screen title is 'Make a Payment'. At the top right, there is a notification bell and the user's name 'John Smith'. Below the title, the screen shows 'Beneficiary Payment Instruments' with a back arrow and an 'Add new' button. The form contains several input fields: 'From Account Name', 'Supported Currencies', 'Nickname', and 'Payment Instrument Status' (a dropdown menu with options: Active, Failed, Invalid, Reje...). Below the form, a message states 'No results match the search criteria'.

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Step 3

Select the **Destination Currency** and choose the **Payment Type** from the dropdown list.

← Create new Beneficiary Payment Instrument

Destination Currency \* |

Nickname \*

- USD
- BTC
- ETH
- USDC
- EUR
- GBP
- CAD

← Create new Beneficiary Payment Instrument

Destination Currency \* USD

Payment Type \* |

Nickname \*

- Payment - Domestic (ACH)
- Payment - Domestic Wire
- Payment - International Wire

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Step 4

Enter the Beneficiary payment information for making a Domestic Wire transfer (USD )and click **"Save"**

Details required for Domestic Wire transfer (USD) are Nickname, Account Number, Routing Number, and Account Type (Checking/Saving).

← Create new Domestic Wire

Destination Currency *	USD	⌵
Payment Type *	Payment - Domestic Wire	⌵
Nickname *	Alice	
Account Number *	856667	
Routing Number *	011401533	
Account Type *		⌵
Bank Information	Checking Saving	
Bank Name *		(i)
Bank Address *	688 South Willow Street	(i)
Bank City *	Manchester	(i)
Bank State *	NH	(i)
Bank Postal Code *	03103	(i)
Bank Country *	United States of America	(i)
Bank Phone	800-883-4224	

Save

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Step 5

You will now be able to see the beneficiary payment information.

The screenshot shows the 'Make a Payment' page on the FV BANK website. The left sidebar contains navigation options: Dashboard, USD Account, Make a Payment (selected), FVNet Transfer, Domestic Transfer, International Transfer, Custody Accounts, Convert, Help & Support, and Logout. The main content area is titled 'Beneficiary Payment Instruments' and includes an 'Add new' button. Below this are input fields for 'From Account Name', 'Nickname', 'Supported Currencies', and 'Payment Instrument Status'. A table lists existing instruments:

Nickname	From Account	Destination Currency	Payment Type	Status	Account	Action
Alice	Account (USD)	USD	Payment - Domestic Wire	Active	856667 (Citizens Bank National Association)	<a href="#">Make Transfer</a>

Note: You can also add multiple payment instruments for the same beneficiary.

## Initiate Payment Request - Domestic Wire (USD)

Step 1

Select **"Make Transfer"** button on the right side of your added beneficiary payment information to initiate the Domestic Wire (USD) payment request.

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Step 2

Enter the Amount, Payment Purpose (from Dropdown), Document Reference Number, Document Type, Description, attach an Invoice and click **“Save”**.

← Transfer

Account balance **\$ 249.00**

Transfer type \* Payment - Domestic Wire

Amount \*

Routing Number \* 011401533

Account Number \* 856667

Beneficiary First Name \* Alice

Beneficiary Last Name \* Smith

Beneficiary Email

Beneficiary Address \* 1021 Hedge Street

Beneficiary City \* New Providence

Beneficiary Postal Code \* 07974

Beneficiary Country \* United States of America

Beneficiary Bank Name \* Citizens Bank National Association

Beneficiary Bank Address \* 688 South Willow Street

Beneficiary Bank City \* Manchester

Beneficiary Bank State \* NH

Beneficiary Bank Postal Code \* 03103

Beneficiary Bank Country \* United States of America

Beneficiary Bank Phone 800-883-4224

Invoice

Payment Purpose \*

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## Step 3

The system will present you with a preview of your payment transfer information. Review that all the information is correct before clicking on **“Confirm”** to proceed with the transaction.

Payment confirmation

 The payment will require authorization

To account	FV Bank (USD)	
Transfer type	Payment - Domestic Wire	
Amount	\$100.00	
Applied fees	Fee - Domestic Wire Payment (Individual):	\$ 35.00
Routing Number	011401533	
Account Number	856667	
Beneficiary First Name	Alice	
Beneficiary Last Name	Smith	
Beneficiary Email	[REDACTED]	
Beneficiary Address	1021 Hedge Street	
Beneficiary City	New Providence	
Beneficiary Postal Code	07974	
Beneficiary Country	United States of America	
Beneficiary Bank Name	Citizens Bank National Association	
Beneficiary Bank Address	688 South Willow Street	
Beneficiary Bank City	Manchester	
Beneficiary Bank State	NH	
Beneficiary Bank Postal Code	03103	
Beneficiary Bank Country	United States of America	
Beneficiary Bank Phone	800-883-4224	
Document Reference Number	XXXXXXXXXX	
Payment Purpose	Contract Payment	
Document Type	XXXXXX	

Total amount **\$135.00**

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Step 4

The payment request is now submitted for further authorization.

← Payment details Print

The payment was submitted for further authorization

Status	Pending authorization
Awaiting authorization by	administrator
Amount	\$100.00
Total amount	\$135.00
Performed by	John Smith
Posted Date	10-10-2023 04:13 AM
From	John Smith
From account	219937323
To	Alice Smith
Transfer type	Payment - Domestic Wire
Channel	Main web
Transaction number	FV000020079
Routing Number	011401533
Account Number	856667
Beneficiary First Name	Alice
Beneficiary Last Name	Smith
Beneficiary Email	
Beneficiary Address	1021 Hedge Street
Beneficiary City	New Providence
Beneficiary Postal Code	07974
Beneficiary Country	United States of America
Beneficiary Bank Name	Citizens Bank National Association
Beneficiary Bank Address	688 South Willow Street
Beneficiary Bank City	Manchester
Beneficiary Bank State	NH
Beneficiary Bank Postal Code	03103
Beneficiary Bank Country	United States of America
Beneficiary Bank Phone	800-883-4224
Document Reference Number	XXXXXXXXXX
Payment Purpose	Contract Payment
Document Type	XXXXXXXX

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## Make USD, cross-border foreign currency and stablecoin payments

With FV Bank, you can make payments in multiple currencies via multiple payment methods without the need to trade in foreign currencies, open additional accounts, or be forced to hold foreign currency balances. FV Bank supports:

- ★ USD domestic, international wire transfers, dedicated ACH direct debits and direct deposits
- ★ Cross-border foreign currency transfers in 10 currencies - GBP(faster payments), EUR(SEPA), SGD, CAD, HKD, ZAR, JNY, MXN, BRL, and AED
- ★ USDC Stablecoin transfer

To execute payments using any of the above option, create the beneficiary by following the same steps for creating beneficiary and their payment instrument.

← Create new Beneficiary Payment Instrument

Destination Currency \*

Nickname \*

- HKD
- ZAR
- SGD
- JPY
- MXN
- BRL
- AED

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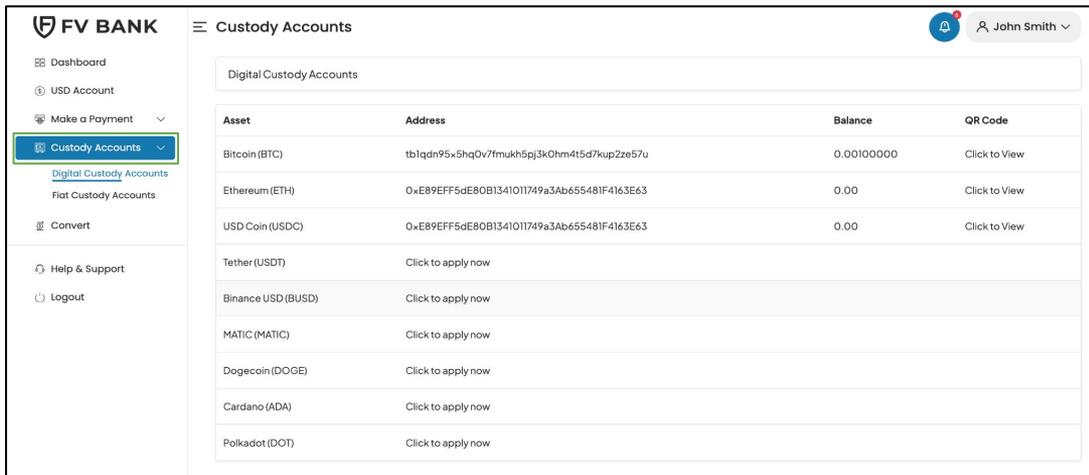
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## Custody Accounts - Digital Custody Accounts

Alongside managing USD banking and payments, FV Bank is a regulated, secure, and qualified custodian allowing individuals and businesses secure custodial storage of digital assets including Bitcoin, Ethereum, USDT and more!

To **view/create** your digital assets custody account, click on **“Custody Accounts”** option followed by **“Digital Custody Accounts”** in the left side menu.



Asset	Address	Balance	QR Code
Bitcoin (BTC)	tb1qdn95x5hq0v7mukh5pj3k0hm4t5d7kup2ze57u	0.00100000	Click to View
Ethereum (ETH)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View
USD Coin (USDC)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View
Tether (USDT)	Click to apply now		
Binance USD (BUSD)	Click to apply now		
MATIC (MATIC)	Click to apply now		
Dogecoin (DOGE)	Click to apply now		
Cardano (ADA)	Click to apply now		
Polkadot (DOT)	Click to apply now		

This screen will display the list of digital assets whose custody FV Bank provides along with the information of digital assets custody account which you have already created including digital asset deposit address and balance.

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## Apply for Digital Asset Custody Accounts

Step 1

To create a custody account of the desired digital assets - click **“Custody Accounts”** followed by **“Click to apply now”** under the digital assets of your choice (**in this case Bitcoin**)

Digital Custody Accounts			
Asset	Address	Balance	QR Code
Bitcoin (BTC)	tb1qdn95x5hq0v7fmukh5pj3k0hm4t5d7kup2ze57u	0.00100000	Click to View
Ethereum (ETH)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View
USD Coin (USDC)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View
Tether (USDT)	<a href="#">Click to apply now</a>		
Binance USD (BUSD)	Click to apply now		
MATIC (MATIC)	Click to apply now		
Dogecoin (DOGE)	Click to apply now		
Cardano (ADA)	Click to apply now		
Polkadot (DOT)	Click to apply now		

**Note:** You need to setup Two Factor Authentication (2FA) before applying for Custody account.

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Step 2

Click on **"Apply Now"** button to finish the application process.

← Open USDT Account

By clicking on "Apply Now", you are requesting a new Custody account for USDT. Your application will be reviewed and a deposit address will be issued to you shortly.

Apply Now

Custody Accounts

John Smith

Information: Your request to open a new custody account for USDT has been received. Our team will get in touch with you in case they need more information. Once it is approved, the account will be visible on the Dashboard and on the left navigational bar under "Custody Accounts".

Digital Custody Accounts

Asset	Address	Balance	QR Code
Bitcoin (BTC)	tb1qdn95x5hq0v7fmukh5pj3k0hm4t5d7kup2ze57u	0.00100000	Click to View
Ethereum (ETH)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View
USD Coin (USDC)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View
Tether (USDT)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	Click to View

**Note:** If you are a new Digital Asset Custody user, while applying for custody account, you will be prompted to accept the Terms & Conditions. You will be required to read and electronically sign the Custody Terms & Conditions,

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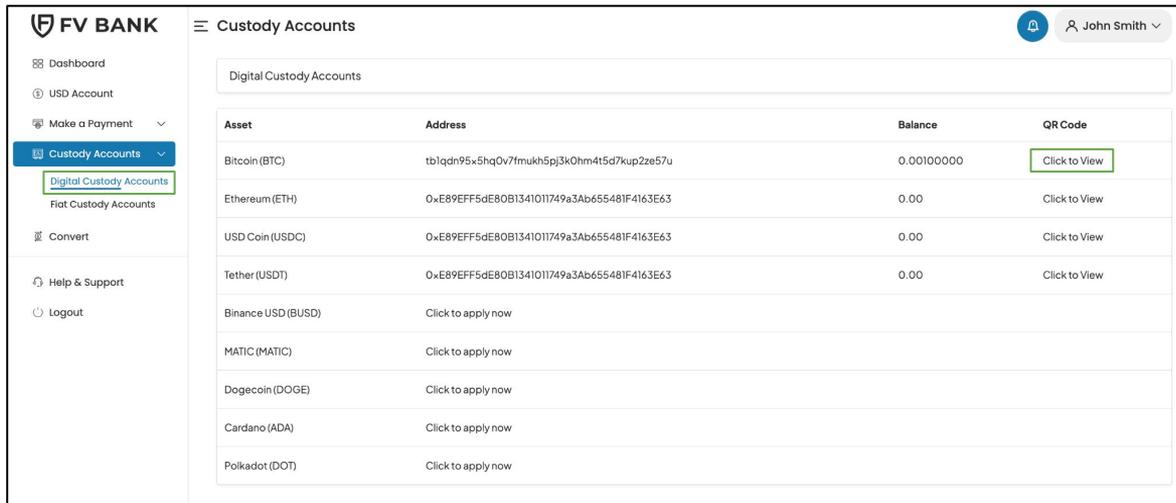
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## Manage your Digital Assets account

FV Bank allows its customers to **deposit, hold and transfer** digital assets within the bank's regulated and compliant banking platform.

To view the deposit address of digital assets, select **"Custody Accounts"** followed by **"Digital Custody Accounts"** from the banking menu. Under the Digital Custody Accounts, select **"Click to view"** next to digital asset of your choice.



Asset	Address	Balance	QR Code
Bitcoin (BTC)	tb1qdn95x5hqOv7fmuKh5pj3kOhm4t5d7kup2ze57u	0.00100000	<a href="#">Click to View</a>
Ethereum (ETH)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	<a href="#">Click to View</a>
USD Coin (USDC)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	<a href="#">Click to View</a>
Tether (USDT)	0xE89EFF5dE80B1341011749a3Ab655481F4163E63	0.00	<a href="#">Click to View</a>
Binance USD (BUSD)	Click to apply now		
MATIC (MATIC)	Click to apply now		
Dogecoin (DOGE)	Click to apply now		
Cardano (ADA)	Click to apply now		
Polkadot (DOT)	Click to apply now		

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This screen shows the respective digital assets **balance**, **deposit address** and the **QR code**. Copy the digital asset's **deposit address** and provide it to the sender to receive deposits into the FV Bank custody account.



**Buy and Sell**

This option allows you to buy and sell digital asset within your FV Bank account.

**Transfer**

Transferring digital assets from FV Bank custody account to external wallets and exchanges.

**Account History**

View your custody account transaction history and download transactional statements.

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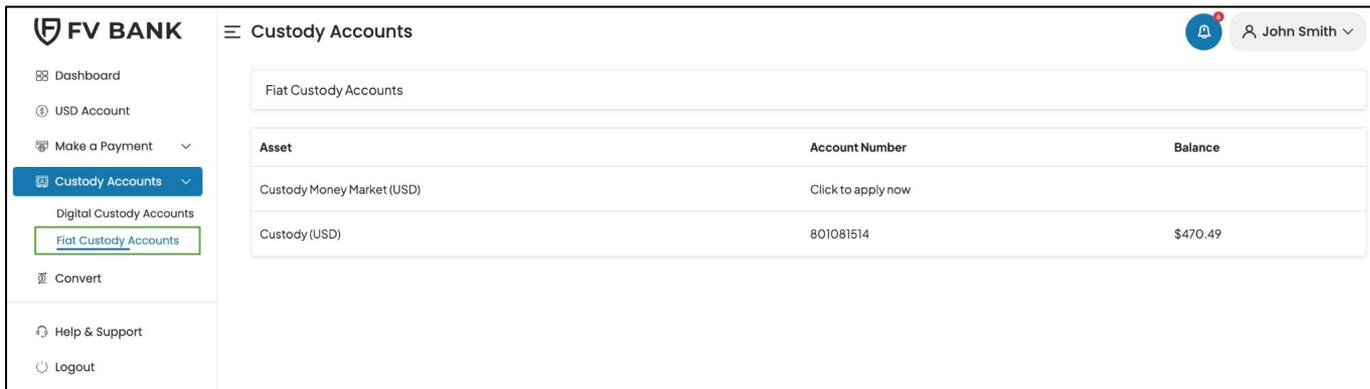
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## Custody Accounts - Fiat Custody Accounts

Alongside custodying Digital Assets, FV Bank allows you to Custody your USD as well as providing access to Money Market Funds.

To get access to Custody Money Market (USD) feature, you will first need to send an email to FV's custody team at [custody@fvbank.us](mailto:custody@fvbank.us)



The screenshot displays the FV Bank user interface for Custody Accounts. The top navigation bar includes the FV BANK logo, a hamburger menu, the title "Custody Accounts", a notification bell, and the user name "John Smith". The left sidebar contains a menu with options: Dashboard, USD Account, Make a Payment, Custody Accounts (highlighted), Convert, Help & Support, and Logout. Under "Custody Accounts", there are sub-options for "Digital Custody Accounts" and "Fiat Custody Accounts" (highlighted with a green box). The main content area shows a search bar for "Fiat Custody Accounts" and a table with the following data:

Asset	Account Number	Balance
Custody Money Market (USD)	Click to apply now	
Custody (USD)	801081514	\$470.49

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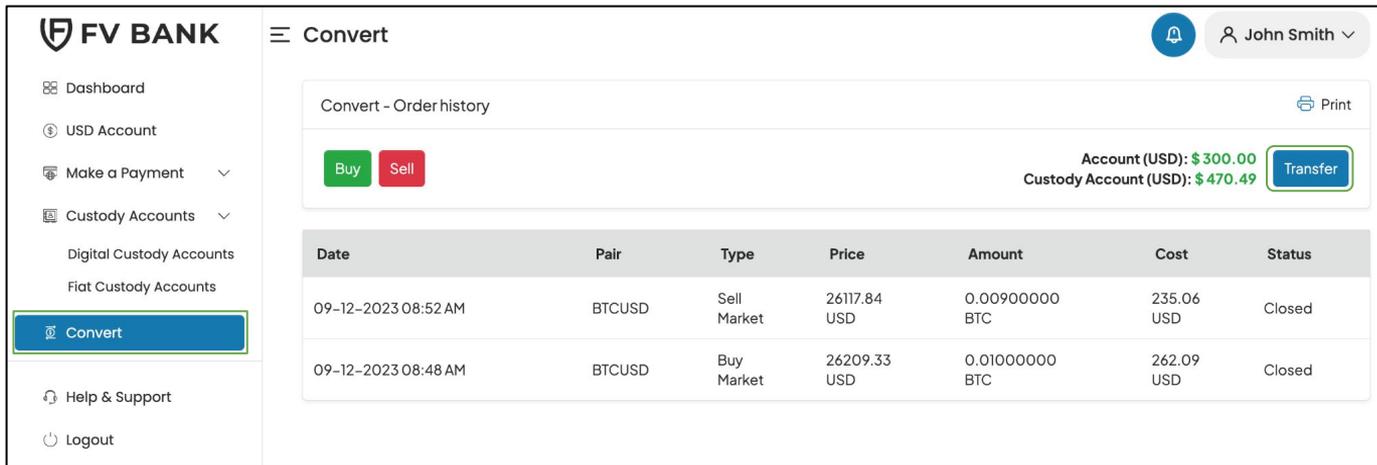
## Convert

This option in the menu allows you to convert USD with digital assets.

**Note: To buy any digital asset, you will need to keep balance in Custody (USD) account.**

Step 1

To transfer balance from USD Account to Custody Account (USD), click on **“Transfer”** button on the top right side of the screen.



**FV BANK** Convert John Smith

Convert - Order history Print

Buy Sell

Account (USD): \$300.00  
Custody Account (USD): \$470.49 Transfer

Date	Pair	Type	Price	Amount	Cost	Status
09-12-2023 08:52 AM	BTCUSD	Sell Market	26117.84 USD	0.00900000 BTC	235.06 USD	Closed
09-12-2023 08:48 AM	BTCUSD	Buy Market	26209.33 USD	0.01000000 BTC	262.09 USD	Closed

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Step 2

Enter the amount to be transferred and click **“Next”**.

The screenshot shows the FV BANK 'Convert' interface. On the left is a navigation menu with options: Dashboard, USD Account, Make a Payment, Custody Accounts, Convert (highlighted), Help & Support, and Logout. The main content area is titled 'Convert' and shows an 'Internal Transfer' form. The 'From' field is set to 'Account (USD)' and the 'To' field is set to 'Custody Account (USD)'. A double-headed arrow icon is between these fields. The 'Amount' field contains '\$ 120'. In the top right corner, account balances are shown: 'Account (USD): \$ 300.00' and 'Custody Account (USD): \$ 470.49'. A 'Next' button is located at the bottom right of the form.

**Caution:** Please ensure the **From** field is Account (USD) and **To** field is Custody Account (USD)

**Note:** In this screen, you can also transfer funds from Custody Account (USD) to Account (USD) by simply clicking on the double-headed arrow icon to reverse the funds transfer field.

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Step 3

The system will present you with a preview of your payment transfer. Review the information and click **“Confirm”** to proceed.

← Internal Transfer Account (USD): \$ 300.00  
Custody Account (USD): \$ 470.49

To account: Custody Account (USD)  
Description: Transfer Account (USD) to Custody Account (USD)

Total amount: **\$120.00**

[Previous](#) [Confirm](#)

The transaction is now posted. You can see your new balance reflected in Custody Account (USD).

**FV BANK** Convert John Smith

Convert - Order history Print

Account (USD): \$ 180.00  
Custody Account (USD): \$ 590.49 [Transfer](#)

Date	Pair	Type	Price	Amount	Cost	Status
09-12-2023 08:52 AM	BTCUSD	Sell Market	26117.84 USD	0.00900000 BTC	235.06 USD	Closed
09-12-2023 08:48 AM	BTCUSD	Buy Market	26209.33 USD	0.01000000 BTC	262.09 USD	Closed

**Payment received**  
You have received a deposit of \$ 120.00 with transaction number FV000020073. Your new balance is \$ 590.49.

**Payment performed**  
A payment of \$ 120.00 (FV000020072) has been performed from Account (USD) to Custody Account (USD)

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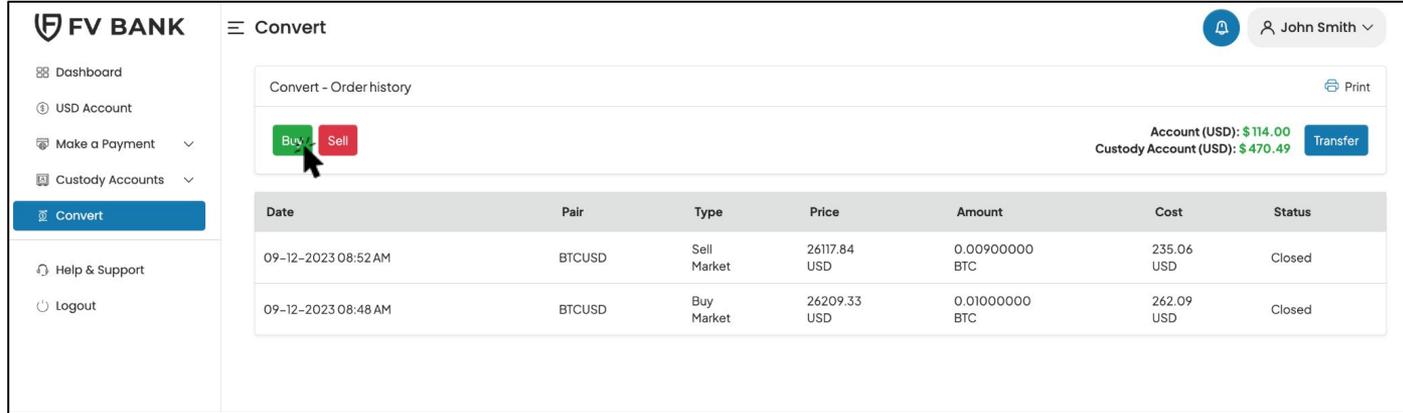
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## Buy Digital Assets with USD

Step 1

To purchase a digital asset, select **“Buy”** option in the Convert Screen.



The screenshot shows the FV BANK interface for the 'Convert' screen. The left sidebar contains navigation options: Dashboard, USD Account, Make a Payment, Custody Accounts, Convert (highlighted), Help & Support, and Logout. The main content area is titled 'Convert - Order history' and features a 'Print' icon. Below the title are two buttons: 'Buy' (green) and 'Sell' (red), with a mouse cursor pointing to the 'Buy' button. To the right of these buttons, the account balance is displayed: 'Account (USD): \$114.00' and 'Custody Account (USD): \$470.49', along with a 'Transfer' button. Below this is a table with the following data:

Date	Pair	Type	Price	Amount	Cost	Status
09-12-2023 08:52 AM	BTCUSD	Sell Market	26117.84 USD	0.00900000 BTC	235.06 USD	Closed
09-12-2023 08:48 AM	BTCUSD	Buy Market	26209.33 USD	0.01000000 BTC	262.09 USD	Closed

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Step 2

Select the digital asset you wish to purchase.

**Note: You will need to have previously applied for a custody account for the specific digital asset you wish to buy.**

← Convert - Buy

Custody (BTC): 80.00100000  
Custody Account (USD): \$ 470.49

Order Side: Buy Sell

Order type: Market

Slippage: 0 %  
Max Slippage: 3.00 %

Amount: 0.00  
Est. Price: 27,430.69 USD

Total: 0.00 USD

Amount of BTC to buy

Buy BTC at the best market price

Estimated amount of USD to spend

Buy BTC with USD

BTC  
ETH  
USDC  
USDT

In this screen, you can also see the current price of the digital asset you select and also the slippage for the trade order. The Max Slippage can be modified by you, according to your best interest. Default will always be 3%.

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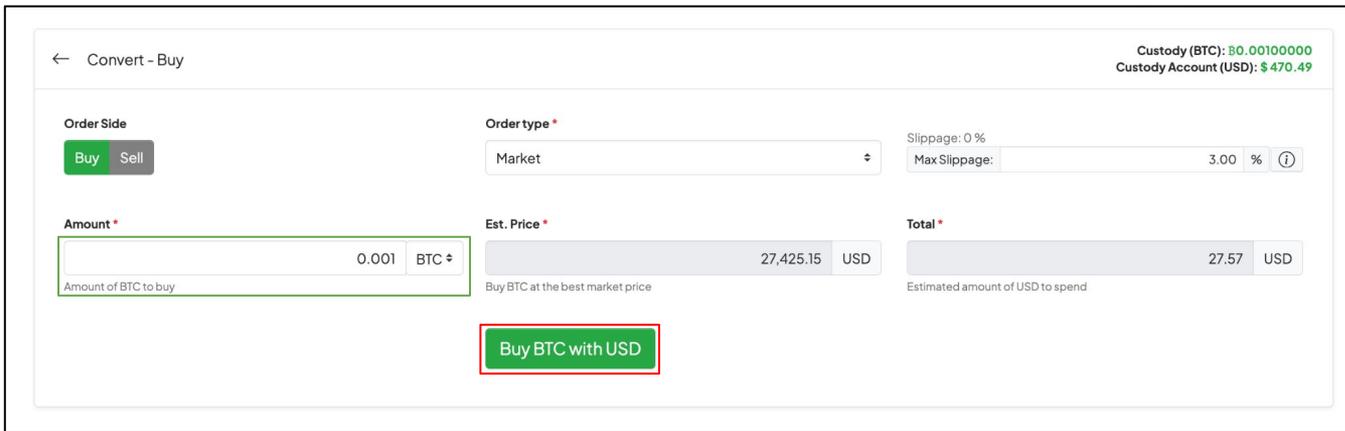
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Step 3

Enter the digital asset amount you wish to purchase and click on **“Buy BTC with USD”**



← Convert - Buy Custody (BTC): 80.00100000  
Custody Account (USD): \$470.49

**Order Side**  
Buy Sell

**Order type \***  
Market

Slippage: 0 %  
Max Slippage: 3.00 % ⓘ

**Amount \***  
0.001 BTC ⇅  
Amount of BTC to buy

**Est. Price \***  
27,425.15 USD  
Buy BTC at the best market price

**Total \***  
27.57 USD  
Estimated amount of USD to spend

**Buy BTC with USD**

In this screen, you can also see the current price of digital asset you're purchasing and edit the slippage for the buy order.

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Your digital asset purchase was successfully completed. You can click on the trade in the order history to view the details.

The screenshot shows the 'Convert' page in the FV BANK interface. The page title is 'Convert - Order history'. At the top right, there is a user profile for 'John Smith' and a notification bell icon. Below the title, there are 'Buy' and 'Sell' buttons. To the right, the account balance is shown as 'Account (USD): \$114.00' and 'Custody Account (USD): \$442.97', with a 'Transfer' button next to it. The main content is a table with the following columns: Date, Pair, Type, Price, Amount, Cost, and Status. The first row is highlighted with a green border.

Date	Pair	Type	Price	Amount	Cost	Status
10-10-2023 09:41 AM	BTCUSD	Buy Market	27386.48 USD	0.00100000 BTC	27.39 USD	Closed
09-12-2023 08:52 AM	BTCUSD	Sell Market	26117.84 USD	0.00900000 BTC	235.06 USD	Closed
09-12-2023 08:48 AM	BTCUSD	Buy Market	26209.33 USD	0.01000000 BTC	262.09 USD	Closed

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## Sell Digital Assets for USD

Step 1

Click on **“Convert”** option in the left side banking menu. Select **“Sell”** option in the header to proceed with digital assets purchase.

The screenshot shows the FV BANK 'Convert' page. On the left is a navigation menu with 'Convert' selected. The main area has a 'Convert - Order history' header with 'Buy' and 'Sell' buttons, where 'Sell' is highlighted. To the right, account balances are shown: 'Account (USD): \$114.00' and 'Custody Account (USD): \$442.97' with a 'Transfer' button. Below is a table of order history.

Date	Pair	Type	Price	Amount	Cost	Status
10-10-2023 09:41 AM	BTCUSD	Buy Market	27386.48 USD	0.00100000 BTC	27.39 USD	Closed
09-12-2023 08:52 AM	BTCUSD	Sell Market	26117.84 USD	0.00900000 BTC	235.06 USD	Closed
09-12-2023 08:48 AM	BTCUSD	Buy Market	26209.33 USD	0.01000000 BTC	262.09 USD	Closed

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Step 2

Select the digital asset you wish to sell, enter the digital asset amount and click on **“Sell BTC with USD”**

The screenshot shows the FV BANK 'Convert' interface. The left sidebar contains navigation links: Dashboard, USD Account, Make a Payment, Custody Accounts, Convert (highlighted), Help & Support, and Logout. The main content area is titled 'Convert - Sell'. It features an 'Order Side' section with 'Buy' and 'Sell' buttons, where 'Sell' is selected. The 'Order type' is set to 'Market'. The 'Amount' field is set to '0.001 BTC'. The 'Est. Price' is '27,364.20 USD'. The 'Total' is '27.23 USD'. A red button labeled 'Sell BTC with USD' is at the bottom. The top right shows the user's name 'John Smith' and account balances: Custody (BTC): 80.00200000 and Custody Account (USD): \$ 442.97.

In this screen, you can also see the current price of the digital asset you select and also the slippage for the trade order. The Max Slippage can be modified by you, according to your best interest. Default will always be 3%.

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Your digital asset sell order was successfully executed. You can click on the trade in the order history to view the trade details..

The screenshot shows the FV BANK interface for the 'Convert' section. The left sidebar contains navigation options: Dashboard, USD Account, Make a Payment (with a dropdown), Custody Accounts (with a dropdown), Convert (highlighted), Help & Support, and Logout. The main content area is titled 'Convert - Order history' and includes a 'Print' button. Below the title are 'Buy' and 'Sell' buttons. Account balances are shown: Account (USD): \$114.00 and Custody Account (USD): \$470.21, with a 'Transfer' button. A table lists the order history with columns: Date, Pair, Type, Price, Amount, Cost, and Status. The first row is highlighted with a green border.

Date	Pair	Type	Price	Amount	Cost	Status
10-10-2023 09:45 AM	BTCUSD	Sell Market	27376.52 USD	0.00100000 BTC	27.38 USD	Closed
10-10-2023 09:41 AM	BTCUSD	Buy Market	27386.48 USD	0.00100000 BTC	27.39 USD	Closed
09-12-2023 08:52 AM	BTCUSD	Sell Market	26117.84 USD	0.00900000 BTC	235.06 USD	Closed
09-12-2023 08:48 AM	BTCUSD	Buy Market	26209.33 USD	0.01000000 BTC	262.09 USD	Closed

Authorized payment successful

Your Conversion request to Sell BTC/USD has completed and \$27.24 has been credited to your Custody Account (USD) bringing your new balance to \$470.21, and

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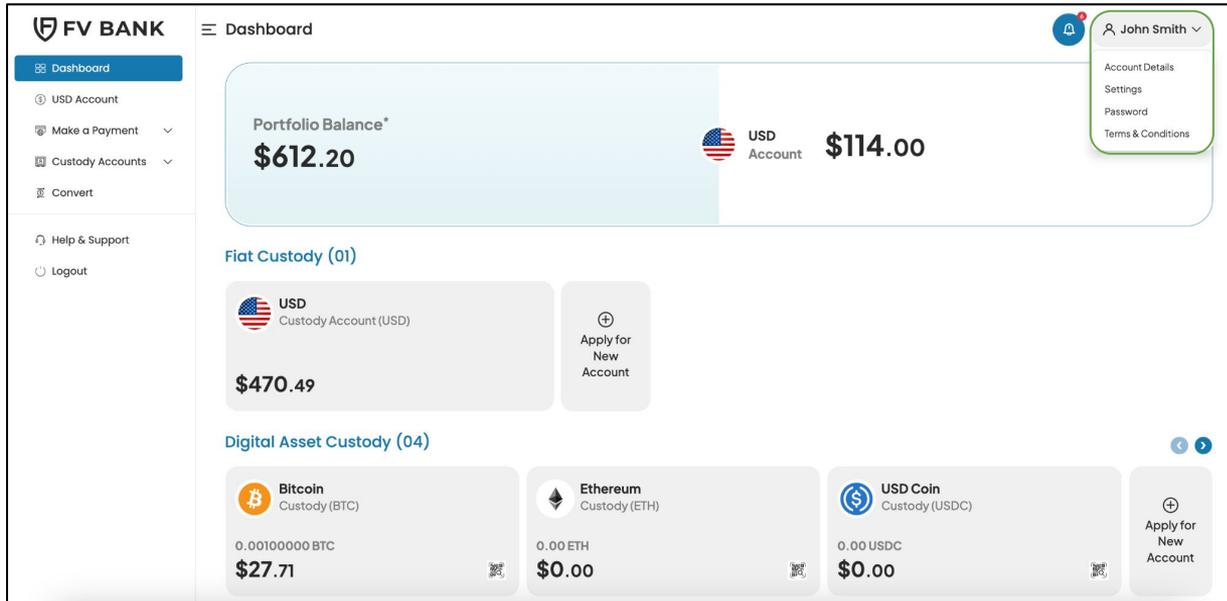
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## Profile Menu

To access the profile menu, click on your name (**in this case, John Smith**) on the top right corner of your screen.



The screenshot displays the FV BANK Dashboard. At the top right, the user's name "John Smith" is visible with a dropdown arrow. A profile menu is open, listing "Account Details", "Settings", "Password", and "Terms & Conditions". The main dashboard area shows a "Portfolio Balance\*" of \$612.20 for a USD Account. Below this, there are sections for "Fiat Custody (01)" and "Digital Asset Custody (04)". The Fiat Custody section includes a USD Custody Account (USD) with a balance of \$470.49 and an "Apply for New Account" button. The Digital Asset Custody section includes Bitcoin (BTC) with a balance of 0.00100000 BTC (\$27.71), Ethereum (ETH) with a balance of 0.00 ETH (\$0.00), and USD Coin (USDC) with a balance of 0.00 USDC (\$0.00). Each digital asset card also has an "Apply for New Account" button.

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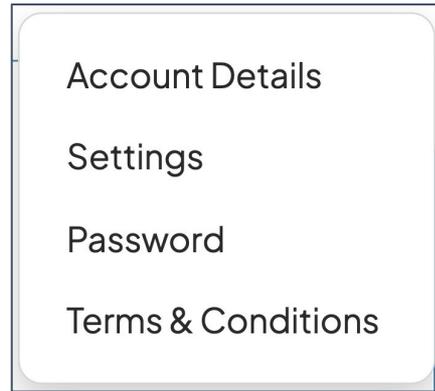
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## View Profile Menu



**Account  
Details**

View your complete personal information and the deposit instructions you need to provide for making deposits to your FV bank account.

**Settings**

Change the language (English/Chinese/Spanish) and color theme of FV Bank's online banking dashboard.

**Password**

Change your FV Bank account password

**Terms and Conditions**

View the history of all the terms and conditions you've accepted.

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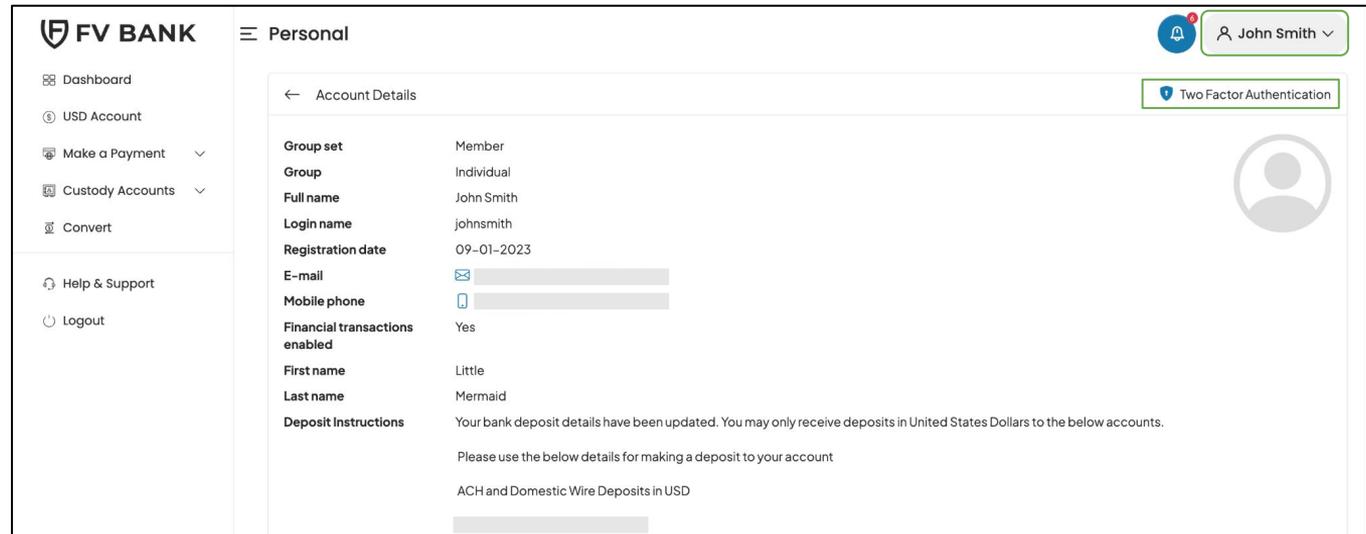
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## Two Factor Authentication

FV Bank adds an extra layer of security to your bank account through an additional login verification step using google authenticator

Step 1

To enable 2FA for your FV Bank account, click on the username in top right of the screen followed by **“Account Details”** option. Under the Account Details,, you can find **“Two Factor Authentication”** button in the top left corner. Click on it to enable 2FA.



The screenshot shows the FV Bank mobile app interface. At the top left is the FV BANK logo. Below it is a navigation menu with options: Dashboard, USD Account, Make a Payment, Custody Accounts, Convert, Help & Support, and Logout. The main header shows 'Personal' and a user profile for 'John Smith'. The current page is 'Account Details', which displays the following information:

Group set	Member
Group	Individual
Full name	John Smith
Login name	johnsmith
Registration date	09-01-2023
E-mail	[Redacted]
Mobile phone	[Redacted]
Financial transactions enabled	Yes
First name	Little
Last name	Mermaid
Deposit instructions	Your bank deposit details have been updated. You may only receive deposits in United States Dollars to the below accounts. Please use the below details for making a deposit to your account ACH and Domestic Wire Deposits in USD

In the top right corner of the 'Account Details' page, there is a 'Two Factor Authentication' button with a shield icon.

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support@fvbank.us

Step 2

To set up Two-Factor Authentication, you will first be asked for OTP verification via your registered email address. To send the OTP, click on **“Send Code”** on the top right corner of the screen.

← Two Factor Authentication Details Send Code

User John Smith

FV Bank requires you to verify the OTP sent to your registered email address for your protection.

Please follow the below steps

- Click "Send Code" button
- Enter the OTP sent to your registered email address (Code expires in 20 minutes)
- Scan the QR code with your authenticator App such as Microsoft Authenticator
- Click "Verify" and Enable the 2FA

Step 3

Enter the code sent to your registered email address and click on **“Verify”** to continue.

← Send Code

Email Code \* 876283 ?

Verify Code

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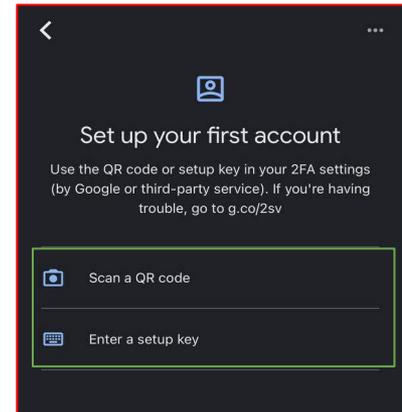
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## Step 4

The screen will show the QR code or secret key to set up the two-factor authentication using **Google Authenticator**.

To use Google Authenticator on your smartphone, search for and download **“Google Authenticator”** from either the Apple or Android store.

Open the Google Authenticator app on your phone, and either scan the QR Code or enter the setup key generate the 2FA code.



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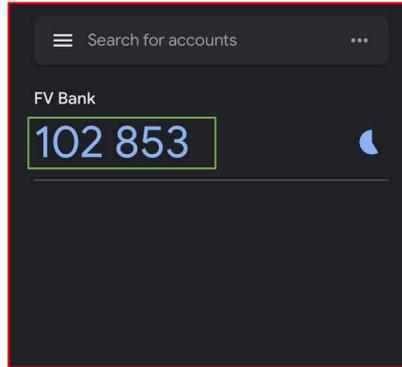
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Step 3

After scanning the QR code or providing the secret key, the google authenticator will generate a **6 digit verification code**. Go to your FV Bank web application and click on **“Verify”**



Step 4

Enter the code generated by the Google Authenticator and click on **“Enable 2FA”**



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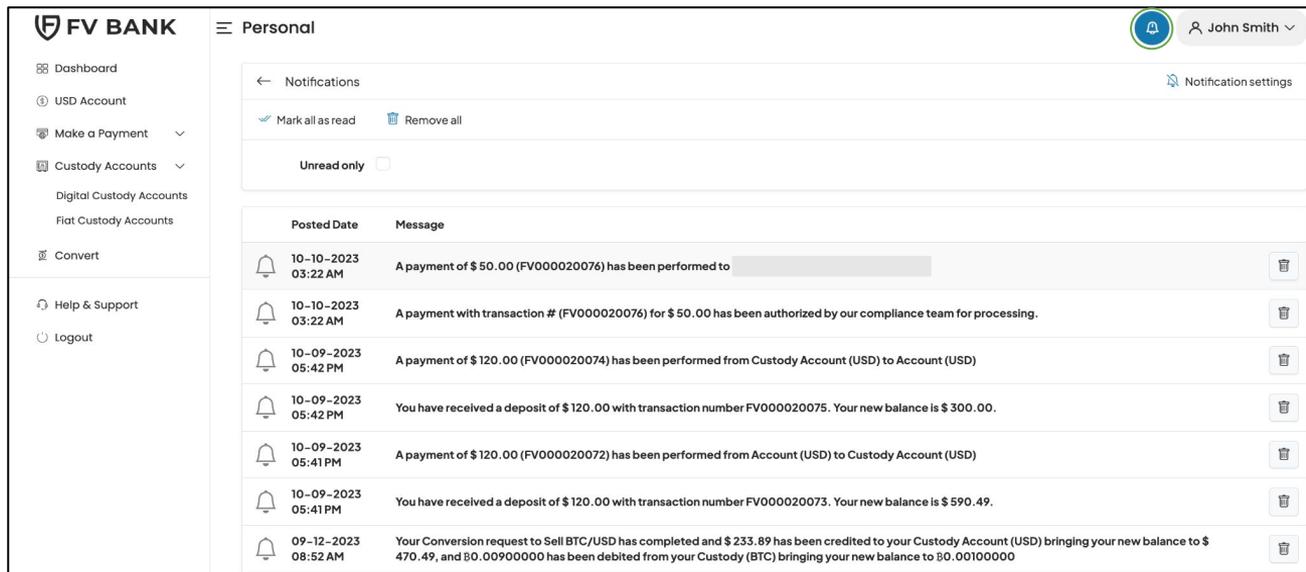
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## Notifications

To view all your notifications, click on the **bell icon** left to the username on the top right corner of the screen.

This screens displays all your account related notifications including incoming and outgoing transaction alerts, transaction authorization alerts and more!



**FV BANK** Personal John Smith

Notifications Notification settings

Mark all as read Remove all

Unread only

Posted Date	Message	
10-10-2023 03:22 AM	A payment of \$ 50.00 (FV000020076) has been performed to	
10-10-2023 03:22 AM	A payment with transaction # (FV000020076) for \$ 50.00 has been authorized by our compliance team for processing.	
10-09-2023 05:42 PM	A payment of \$ 120.00 (FV000020074) has been performed from Custody Account (USD) to Account (USD)	
10-09-2023 05:42 PM	You have received a deposit of \$ 120.00 with transaction number FV000020075. Your new balance is \$ 300.00.	
10-09-2023 05:41 PM	A payment of \$ 120.00 (FV000020072) has been performed from Account (USD) to Custody Account (USD)	
10-09-2023 05:41 PM	You have received a deposit of \$ 120.00 with transaction number FV000020073. Your new balance is \$ 590.49.	
09-12-2023 08:52 AM	Your Conversion request to Sell BTC/USD has completed and \$ 233.89 has been credited to your Custody Account (USD) bringing your new balance to \$ 470.49, and \$0.00900000 has been debited from your Custody (BTC) bringing your new balance to \$0.00100000	

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## Help & Support

This option allows you to submit your query related to your FV Bank account to the FV Bank support team. All you need to do is provide all the required information and click **“Submit”**.

The screenshot shows the FV Bank Help & Support interface. On the left is a navigation menu with options: Dashboard, USD Account, Make a Payment (with a dropdown arrow), Custody Accounts (with a dropdown arrow), Convert, Help & Support (highlighted with a blue box), and Logout. The main content area is titled 'Help & Support' and contains a 'Contact Us' form. The form fields are: Account Holder Name (pre-filled with 'John Smith'), Account Type (pre-filled with 'Individual'), Select Your Issue (a dropdown menu), Describe your issue in one sentence (a text input field), Attach a file (with an upload icon), and Describe your issue in Details (a larger text input field). A blue 'Submit' button is located at the bottom right of the form.