# BANK

#### Enabling Direct Deposits and Automatic Conversion of USDC

- Receive payments in USD Coin (USDC) directly in your FV Bank account
- Funds received in USDC will be automatically converted into USD at the moment of deposit (subject to review).
- Make payments in USD Coin (USDC) from your FV Bank account
- Facilitating instant payments for business owners without worrying about wallets, conversions, etc.
- Available to both Individual and Business account holders



How to generate USDC deposit wallet address

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## How to generate USDC deposit wallet address



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

| (FV BANK |                               | Language $\sim$ |
|----------|-------------------------------|-----------------|
|          |                               |                 |
|          | Login                         |                 |
|          | Username                      |                 |
|          |                               |                 |
|          | Password                      |                 |
|          | Forgot your password?         |                 |
|          | Submit                        |                 |
|          | New to FV Bank? Register here |                 |
|          | Version Test 3.0.0            |                 |

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Step 3

Choose the **"USD Account"** option from the left side menu.

| FV BANK  | Ξ USD Account                        | 오 A John Smith >            |
|--|--------------------------------------|-----------------------------|
| B Dashboard     S USD Account     G Make a Payment | Account (USD)                        | ∑ Show filters 🕹 Download ≎ |
| Custody Accounts  Convert                          | No results match the search criteria |                             |
| ා Help & Support<br>🔆 Logout                       |                                      |                             |

#### Click on the USDC Deposit Address option

| (FV BANK               | Ξ USD Account                        | 오 A John Smith 🗸 |
|------------------------|--------------------------------------|------------------|
| 88 Dashboard           | Account (USD)                        | √ Show filters   |
| ③ USD Account          | Print transactions                   |                  |
| 🗟 Make a Payment 🛛 🗸   |                                      |                  |
| 🖺 Custody Accounts 🗸 🗸 | Balance \$249.00                     |                  |
| ፬ Convert              | No results match the search criteria |                  |
| Help & Support         |                                      |                  |
| 🖒 Logout               |                                      |                  |
|                        |                                      |                  |

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Click on the **"Add New"** option present in the top right corner of your USDC Deposit Address window.

| FV BANK   | 三 Make a Payment                     | (A) John Smith 〜 |
|---|--------------------------------------|------------------|
| <ul><li>B Dashboard</li><li>USD Account</li></ul>           | ← USDC Deposit Address               | + Add New        |
| 👼 Make a Payment 🛛 🗸  | No results match the search criteria |                  |
| <ul> <li>☑ Custody Accounts ∨</li> <li>☑ Convert</li> </ul> |                                      |                  |
| ြာ Help & Support   |                                      |                  |
| () Logout   |                                      |                  |



This screen will ask you to select the blockchain for USDC deposits. Select the blockchain and click on **"Create"** button.

Note: FV Bank supports only Ethereum (ERC-20) for USDC deposits.

| Please select the block | thain to create a new wallet address |   |  |
|-------------------------|--------------------------------------|---|--|
| Blockchain *            |                                      | ÷ |  |
|                         | ETH (ERC20)                          |   |  |

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Click on confirm to generate your USDC deposit wallet address.

| Pơ         | User – Circle USDC Deposit Address –<br>Create      |   |
|------------|---|---|
|            | Are you sure you want to create the wallet address? |   |
| ele<br>n * | Cancel  | + |

Your USDC wallet address on ETH(ERC20) is now generated. You can now use this address to deposit your USDC on ETH (ERC20) blockchain in your FV Bank account.



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## How to deposit USDC in your FV Bank account



Choose the USD Account option from the left side menu and click on the "USDC Deposit Address" option.

| FV BANK                | ≡ USD Account                        | (A) John Smith 〜            |
|------------------------|--------------------------------------|-----------------------------|
| 88 Dashboard           | Account (USD)                        | ∑ Show filters 🕹 Download ≎ |
| ⑤ USD Account          |                                      |                             |
| 🐺 Make a Payment 🗸 🗸   | Print transactions                   |                             |
| 🗐 Custody Accounts 🛛 🗸 | Balance \$248.00                     |                             |
| 0 Convert              |                                      |                             |
|                        | No results match the search criteria |                             |
| Help & Support         |                                      |                             |
| () logout              |                                      |                             |
|                        |                                      |                             |
|                        |                                      |                             |



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Step 2

You will be able to see your USDC deposit wallet addresses on ETH(ERC20) blockchain. Select your blockchain for USDC deposit and click **"View"** to see your USDC wallet address QR code on the same blockchain.

If you've not generated your USDC deposit address, please follow the instructions mentioned in - **"How to generate USDC deposit wallet address"** in Pg 2.

|             | Wallet Address                             | QRCode |
|-------------|--|--------|
|             |  |        |
| ETH (ERC20) | 0xb60a5babdd243470d66806d137b30a2b29325130 | View   |

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You can **copy** the USDC deposit wallet address or use the **QR code** to receive payments in USDC in your FV Bank account.

Once the USDC is transferred to your FV Bank account, it will be auto converted to USD after compliance check and will be reflected in your USD account balance.



#### Important note:

- Please check the blockchain network carefully before transferring USDC to FV Bank. For transferring USDC on ETH(ERC20), choose the ETH USDC deposit address
- 2. Deposits will need to reviewed and processed during banking hours, before you will be able to see the transaction in the portal

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## How to send USDC payments from your FV Bank account

#### **Create a new Beneficiary**



Choose **"Make a Payment"** option from the left side menu and select **"Domestic or International Transfer"** 

This screen displays a list of already created beneficiaries and provides an option to create a new one. To create a new beneficiary, click on **"Add New"** option in the top right corner.

| (FV BANK               | Ξ Make a Paymer        | nt             |   |                    | (A)                 | $^{ m A}$ John Smith $^{ m V}$ |
|------------------------|------------------------|----------------|---|--------------------|---------------------|--------------------------------|
| 88 Dashboard           | Transfer - Select Ber  | neficiary      |   |                    |                     | (+) Add new                    |
| USD Account            |                        |                |   |                    |                     |                                |
| 👼 Make a Payment 🛛 🗸   | Beneficiary Type       | Not applied    | ٠ | Beneficiary Name   |                     |                                |
| FVNet Transfer         | Email                  |                |   | Beneficiary Status | No options selected | ٠                              |
| Domestic Transfer      |                        |                |   |                    |                     |                                |
| International Transfer | No results match the s | earch criteria |   |                    |                     |                                |
| 🖾 Custody Accounts 🗸 🗸 |                        |                |   |                    |                     |                                |
| 0 Convert              |                        |                |   |                    |                     |                                |
| G Help & Support       |                        |                |   |                    |                     |                                |
| () Logout              |                        |                |   |                    |                     |                                |

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Step 2

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

| i leius   |   |   |
|---|---|---|
| Beneficiary Type *  |   | 4 |
| First Name *  | Individual                                  |   |
| l ast Name *  | Business                                    |   |
| Last Name   | Sinta                                       |   |
| Email   |   |   |
|   |   |   |
| Address Informatior   | 1021 Hedge Street                           | C |
| Address Informatior<br>Address *<br>City *                  | 1<br>1021 Hedge Street<br>New Providence    |   |
| Address Information<br>Address *<br>City *<br>Postal Code * | 1021Hedge Street<br>New Providence<br>07974 |   |

- 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.



**Note:** Every time you add a new beneficiary, it will go through an automated 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's USDC Payment Information



Once you've created the beneficiary, click on **"Select"** button on the right side of the added beneficiary.

| (FV BANK  | ≡ Make a Paymen       | E Make a Payment |            |    |  |        |                       |  |  |
|---|-----------------------|------------------|------------|----|--|--------|-----------------------|--|--|
| 88 Dashboard  | Transfer - Select Ben | eficiary         |            |    |  |        | + Add new             |  |  |
| <ul> <li>③ USD Account</li> <li>○ ■ Make a Payment ∨</li> </ul> | Beneficiary Type      | Not applied      |            | ٥  | Beneficiary Name                       |        |                       |  |  |
| FVNet Transfer  | Email                 |                  |            |    | Beneficiary Status No options selected |        |                       |  |  |
| International Transfer  |                       |                  | -          |    |  |        |                       |  |  |
|   | Beneficiary           |                  | Туре       | Co | ountry                                 | Status | Action                |  |  |
| Convert   | Alice Smith           |                  | Individual | Un | ited States of America                 | Active | Select                |  |  |
| g convert   |                       |                  |            |    |  |        | <b>-</b> - <b>-</b> - |  |  |
| ြာ Help & Support   |                       |                  |            |    |  |        |                       |  |  |
| 🖒 Logout  |                       |                  |            |    |  |        |                       |  |  |



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

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

| FV BANK  | ΞI | Make a Pay                      | /ment               |                      |                         |                                  | (A)   | $\gtrsim$ John Smith $\sim$ |
|--|----|---------------------------------|---------------------|----------------------|-------------------------|----------------------------------|---|-----------------------------|
| <ul><li>B Dashboard</li><li>(3) USD Account</li></ul>  |    | ← Benefici                      | ary Payment Instrum | ents                 |                         |                                  |   | (†) Add new                 |
| ☞ Make a Payment 🛛 ∨ FVNet Transfer                    |    | From Account  <br>Supp<br>Curre | Name<br>orted       |                      |                         | Nickna<br>Payment Instrum<br>Sta | Active, Failed, Invalid, Reje +             |                             |
| Domestic Transfer                                      |    | Nickname                        | From Account        | Destination Currency | Payment Type            | Status                           | Account                                     | Action                      |
| Custody Accounts  Convert                              |    | Alice                           | Account (USD)       | USD                  | Payment - Domestic Wire | Active                           | 856667 (Citizens Bank National Association) | MakeTransfer                |
| <ul> <li>Help &amp; Support</li> <li>Logout</li> </ul> |    |                                 |                     |                      |                         |                                  |   |                             |



**Note:** FV Bank supports the payment of various currencies. You may add various payment instruments (Different bank accounts, currencies and payment types to the same beneficiary.

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Step 3

Select "USDC" in the Destination Currency and choose the payment type as Stablecoin Payment.

| Ξ | Make a Payment           |                   | 🔔 🛛 名 John Smith 〜 |
|---|--------------------------|-------------------|--------------------|
|   | ← Create new Beneficiary | ayment Instrument |                    |
|   | Destination Currency *   | usde              | •                  |
|   | Nickname *               | USDC              |                    |
|   |                          |                   |                    |

| Ξ | Make a Payment              |                                       | 4 | $\rarrow$ John Smith $\sim$ |
|---|-----------------------------|---------------------------------------|---|-----------------------------|
|   | ← Create new Beneficiary Pa | yment Instrument                      |   |                             |
|   | Destination Currency *      | USDC                                  |   | ۵                           |
|   | Payment Type *              |                                       |   | \$                          |
|   | Nickname *                  | Withdraw (USDC)<br>Stablecoin Payment |   |                             |

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## Select the Blockchain, enter the Beneficiary's USDC Destination Address and click "Save"

| Destination Currency *   | USDC  |
|--|---|
| Payment Type *   | Stablecoin Payment  |
| Nickname *   | Alice   |
| Blockchain *   | ETH (ERC20)   |
| Destination Address *  | b95b4492fb53c08c95089ae497e4c3bb2005  |
| Useful tips when making<br>Please ensure the recipi<br>Please ensure the addre<br>It is a good practice to p | <b>g crypto payments</b><br>ent address belong to the network you are choosing to send the payment.<br>ss is accurate. It is a good idea to copy paste the address. It is also a good idea to verify the address in the respective network explorer online.<br>erform a small value transaction before performing a bigger value transaction. |

#### Useful tips when making crypto payments:

- 1. Please ensure the recipient address belong to the network you are choosing to send the payment.
- 2. Please ensure the address is accurate. It is a good idea to copy paste the address. It is also a good idea to verify the address in the respective <u>network explorer</u> online.
- 3. It is a good practice to perform a small value transaction before performing a bigger value transaction.

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

| Ξ | Make a Po   | ayment              |                      |                         |        |                        | <b>(</b>                         | A John Smith $\vee$ |
|---|-------------|---------------------|----------------------|-------------------------|--------|------------------------|----------------------------------|---------------------|
|   | ← Benefi    | iciary Payment Ins  | truments             |                         |        |                        |                                  | 🕀 Add new           |
|   | From Accour | nt Name             |                      |                         |        | Nickname               |                                  |                     |
|   | Sup<br>Cui  | pported<br>rrencies |                      |                         | Paymen | t Instrument<br>Status | Active, Failed, Invalid, Reje 🗢  |                     |
|   | Nickname    | From Account        | Destination Currency | Payment Type            | Status | Account                |                                  | Action              |
|   | Alice       | Account (USD)       | USDC                 | Stablecoin Payment      | Active | 0×2211b95b             | 4492fb53c08c95089ae497e4c3bb2005 | Make Transfer       |
|   | Alice       | Account (USD)       | USD                  | Payment - Domestic Wire | Active | 856667 (Citiz          | zens Bank National Association)  | MakeTransfer        |

Click on **"Make Transfer"** button on the right side of your added beneficiary payment information to initiate the **USDC** payment request.

Step 6

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| ← Transfer            |                      |              |                     |  |
|-----------------------|----------------------|--------------|---------------------|--|
| Balance               | 248.00               | USD          |                     |  |
| Destination Amount *  | 205.00               | USDC         |                     |  |
| Fee Amount            | 25.00                | USD          |                     |  |
| Total Amount          | 230.00               | USD          |                     |  |
| Destination Address * | ETH (ERC20)_0×2211b9 | 95b4492fb530 | 5089ae497e4c3bb2005 |  |
| Description *         | Service Payment      |              |                     |  |
| Payment Instrument ID | -813023174450959581  | 5            |                     |  |

Enter the Amount, Payment Description and click "Next"



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Step 7

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

| Ξ | Make a Payment  |   |        |
|---|---|---|--------|
|   | ← Preview Payment   |   |        |
|   | Destination Address<br>Description<br>Withdrawal amount<br>Transaction fee<br>Total amount<br>Account balance before withdrawal<br>Account balance after withdrawal | 0x2211b95b4492fb53c08c95089ae497e4c3bb2005<br>Service Payment<br>205.00 USD<br>25.00 USD<br>230.00 USD<br>248.00<br>18.00 |        |
|   | Close   |   | Submit |

#### The payment request is now submitted for **further authorization**.

| Make a Payment |                     |                      |                         |        |                        | 久 John Smith $\vee$              |               |
|----------------|---------------------|----------------------|-------------------------|--------|------------------------|----------------------------------|---------------|
| ← Benef        | iciary Payment Ins  | truments             |                         |        |                        |                                  | 🕀 Add new     |
| From Accou     | nt Name             |                      |                         |        | Nickname               |                                  |               |
| Su<br>Cu       | pported<br>rrencies |                      |                         | Paymen | t Instrument<br>Status | Active, Failed, Invalid, Reje 🕈  |               |
| Nickname       | From Account        | Destination Currency | Payment Type            | Status | Account                |                                  | Action        |
| Alice          | Account (USD)       | USDC                 | Stablecoin Payment      | Active | 0×2211b95b             | 4492fb53c08c95089ae497e4c3bb2005 | Make Transfer |
| Alice          | Account (USD)       | USD                  | Payment - Domestic Wire | Active | 856667 (Citi           | zens Bank National Association)  | Make Transfer |

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To repeat the transfer in the future,

- 1. Choose **"Make a Payment"** option from the left side menu and select **"Domestic or International Transfer"** to go to the screen of created beneficiaries.
- 2. Select the beneficiary to see the added payment instrument information.
- 3. Repeat the steps from Page 15.