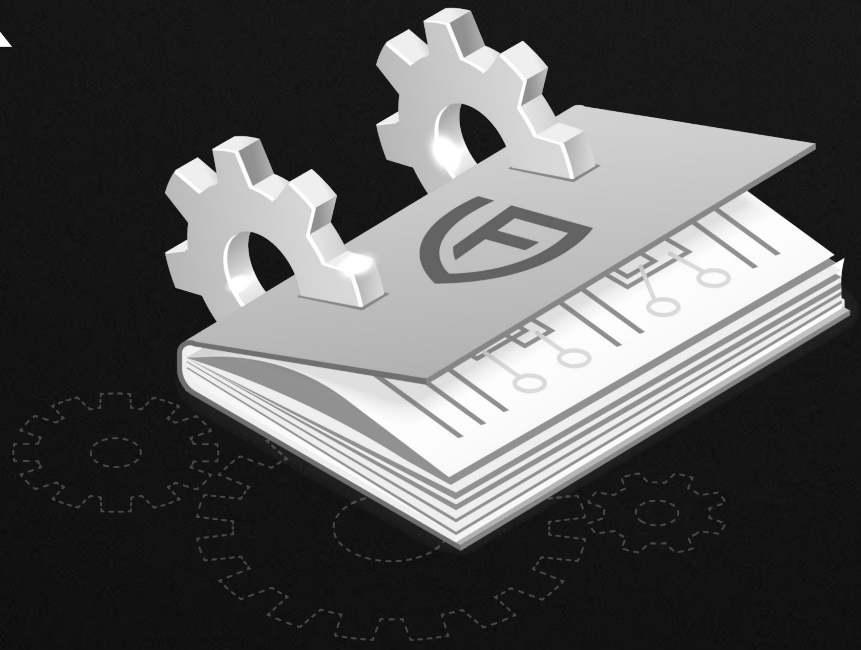
FV BANK

User Guide



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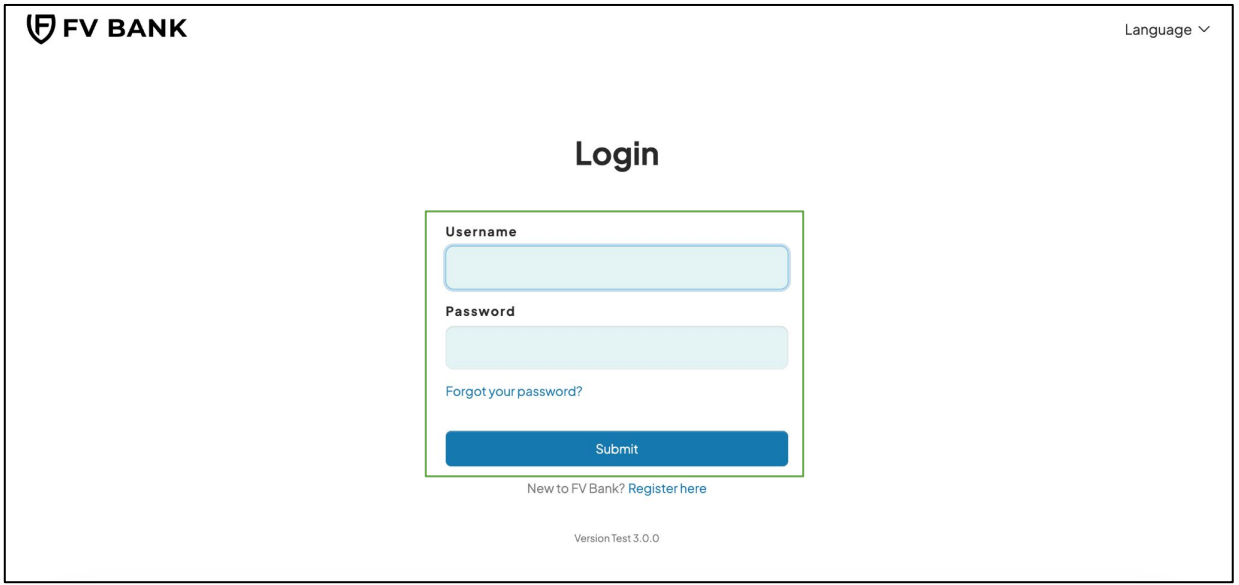
Login into your FV Bank Account

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



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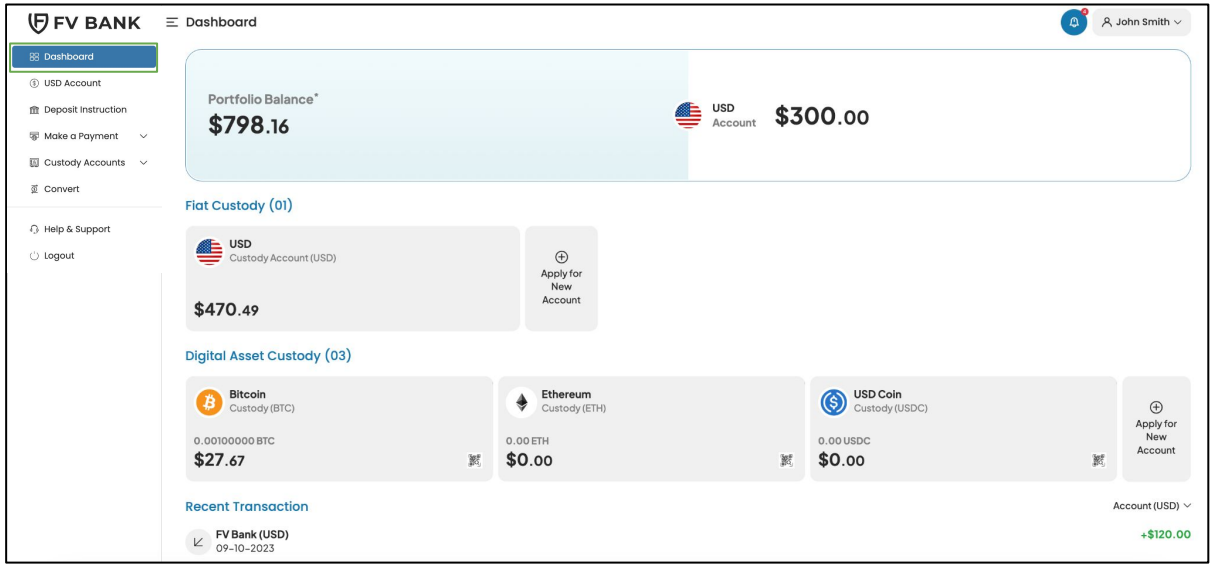
View FV Bank Dashboard

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



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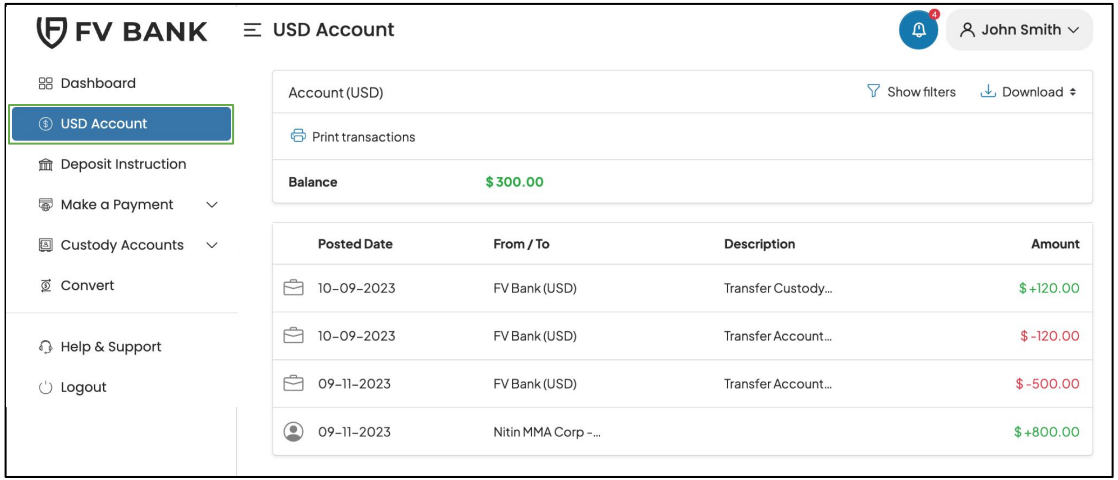
USD Account

USD Account 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.



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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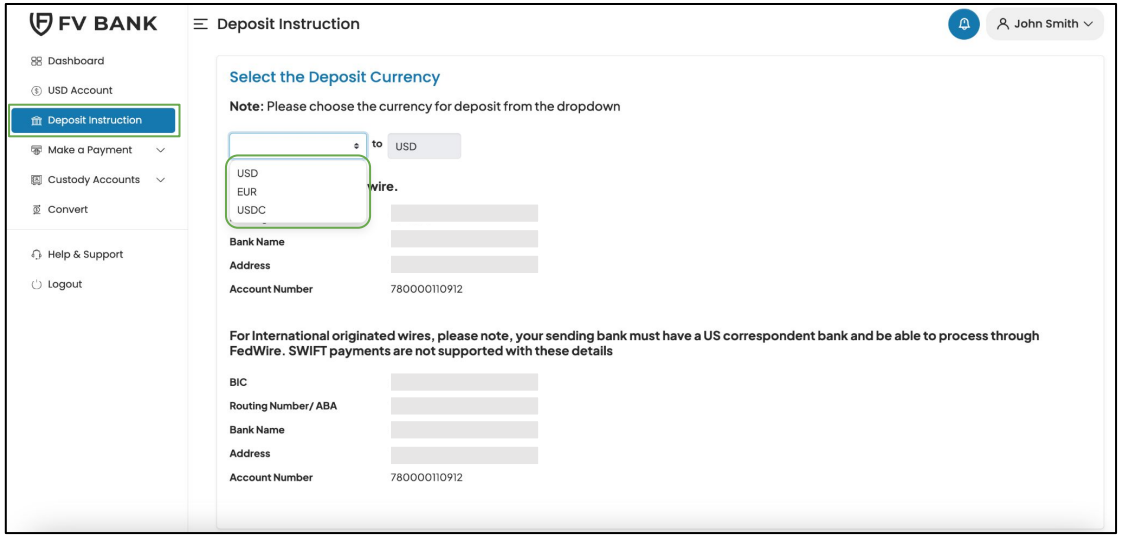
Deposit Instruction

In this scream, 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 Deposits

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/USDT/USDC/USDT)



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Stablecoin Direct Deposits

FV Bank features stablecoin Direct Deposits, allowing customers to deposit supported stablecoins - **USDC, USDT, and PYUSD** - which are automatically converted to USD and credited to their FV Bank account (subject to approval). No wallets to manage, no extra steps—just fast and frictionless transactions.

Each customer is assigned a unique deposit address for every supported stablecoin. Once a deposit is confirmed and approved, the USD equivalent is reflected in the customer's bank balance.*

Important Note: Deposit wallet addresses for Stablecoin Direct Deposits are distinct from those used for digital asset custody, a different feature. Unlike custody accounts, funds received via Stablecoin Direct Deposits are automatically converted to USD and credited to the USD deposit account.

If stablecoins are sent to a custody account deposit address, the stablecoins will not be automatically converted to USD and are instead custodied in the customer's FV Bank custody account instead. Customers must manage the conversion manually within their custody account, based on their individual requirements. For more information, please refer to our **Custody User Guide**.

** FV Bank charges fees for Stablecoin-to-USD conversion, please refer to banking fees to know more.*

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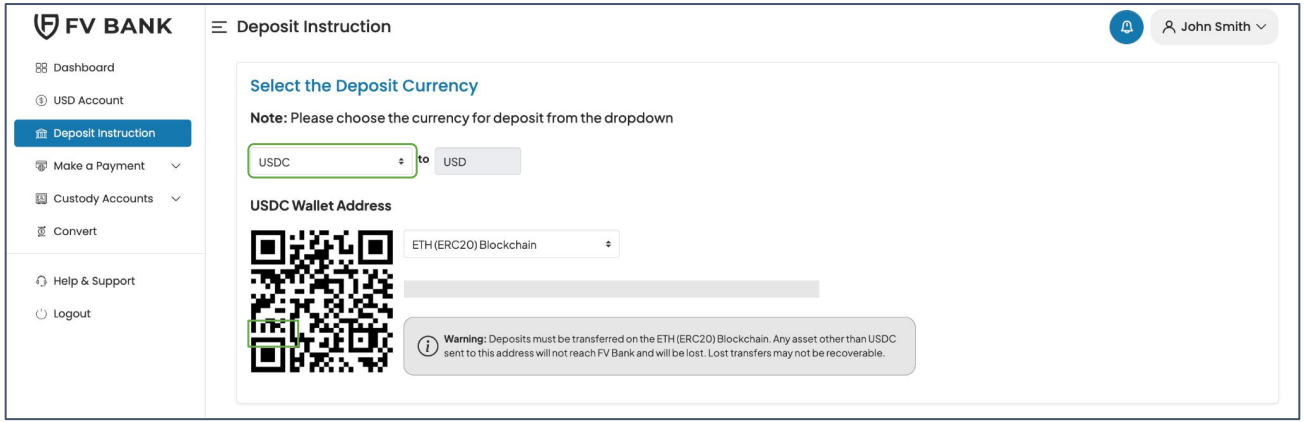
How to Deposit Stablecoin

Under Deposit Instruction option, select the stablecoin (USDC/USDT/PYUSD) you wish to deposit, as the deposit currency from the dropdown list.



For example, if you choose USDC as your deposit currency, FV Bank will provide you with a unique USDC deposit address. You can use this address to receive USDC directly into your FV Bank account. Once the funds are received and approved, they will be automatically converted to USD .

The same process applies for USDT and PYUSD - simply select the desired stablecoin, and your corresponding deposit address will be displayed.

Important Note: Always ensure you are sending funds on the correct blockchain network associated with the displayed deposit address. Sending stablecoins on an unsupported network may result in the loss of funds.

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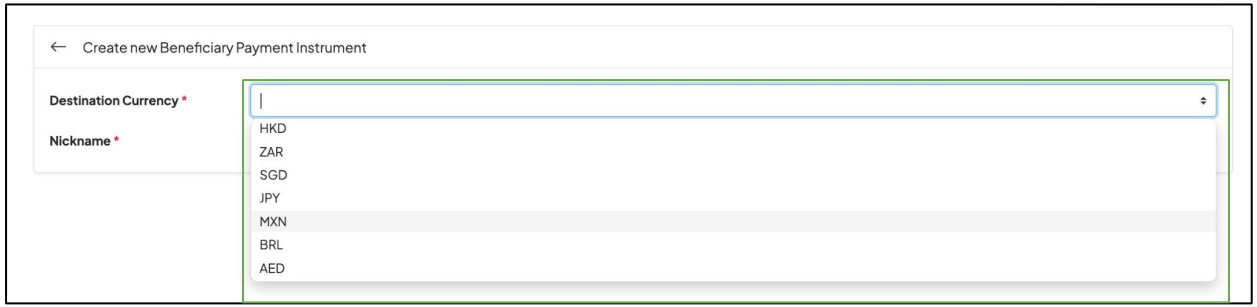
Make a Payment - USD, cross-border foreign currency and stablecoin payments

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 and PYUSD Stablecoin payment



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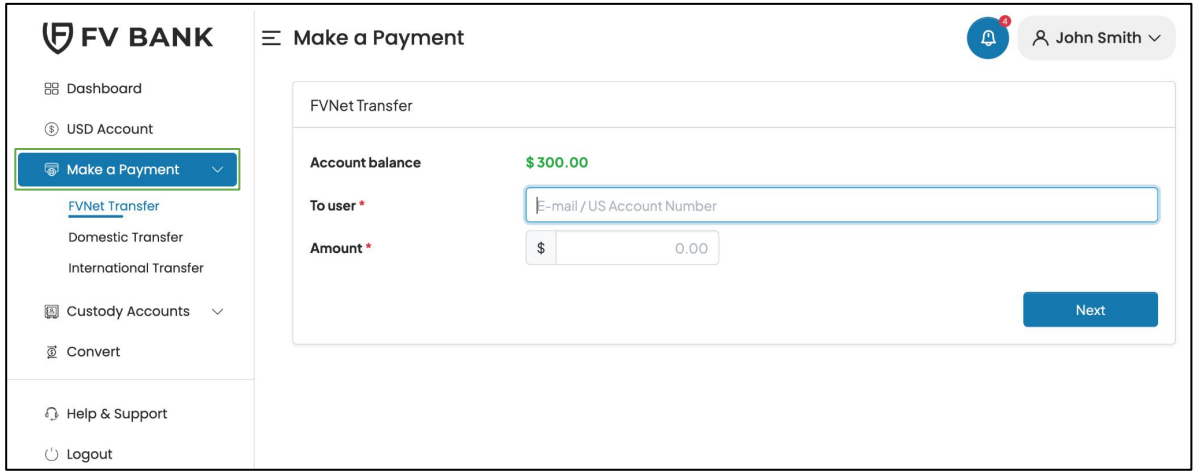
FVNet Transfer

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.



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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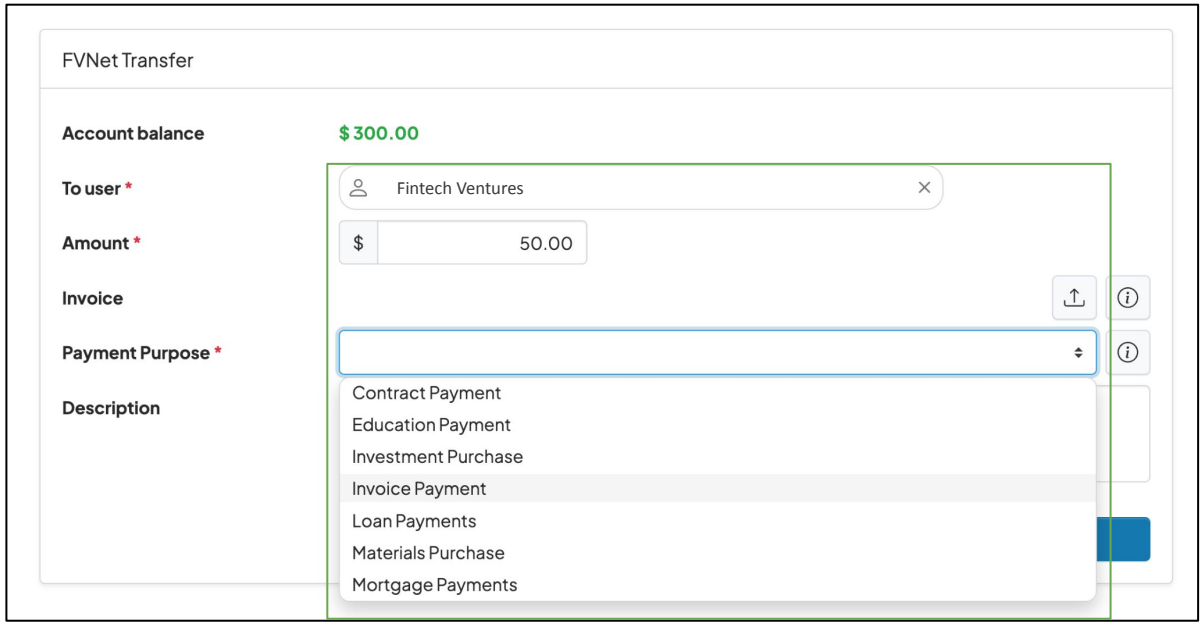
Step 2

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”.**



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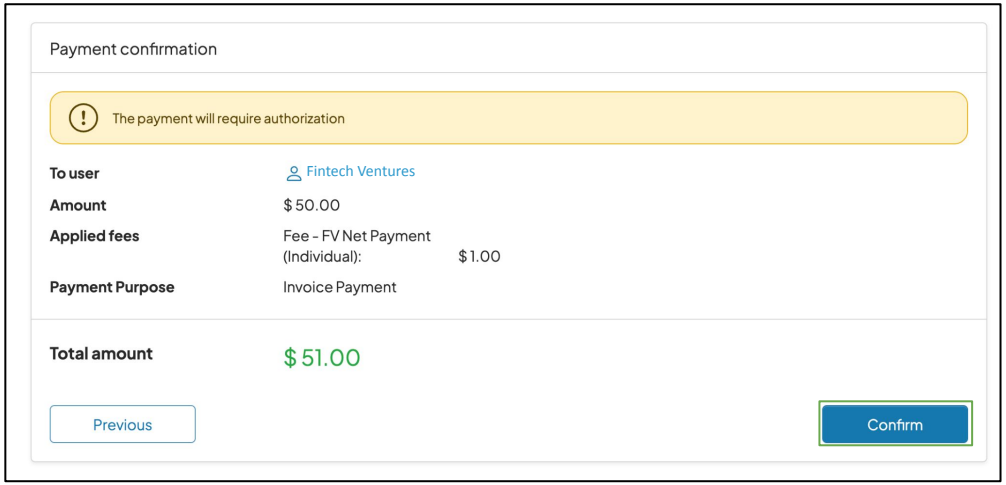
Step 3

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.



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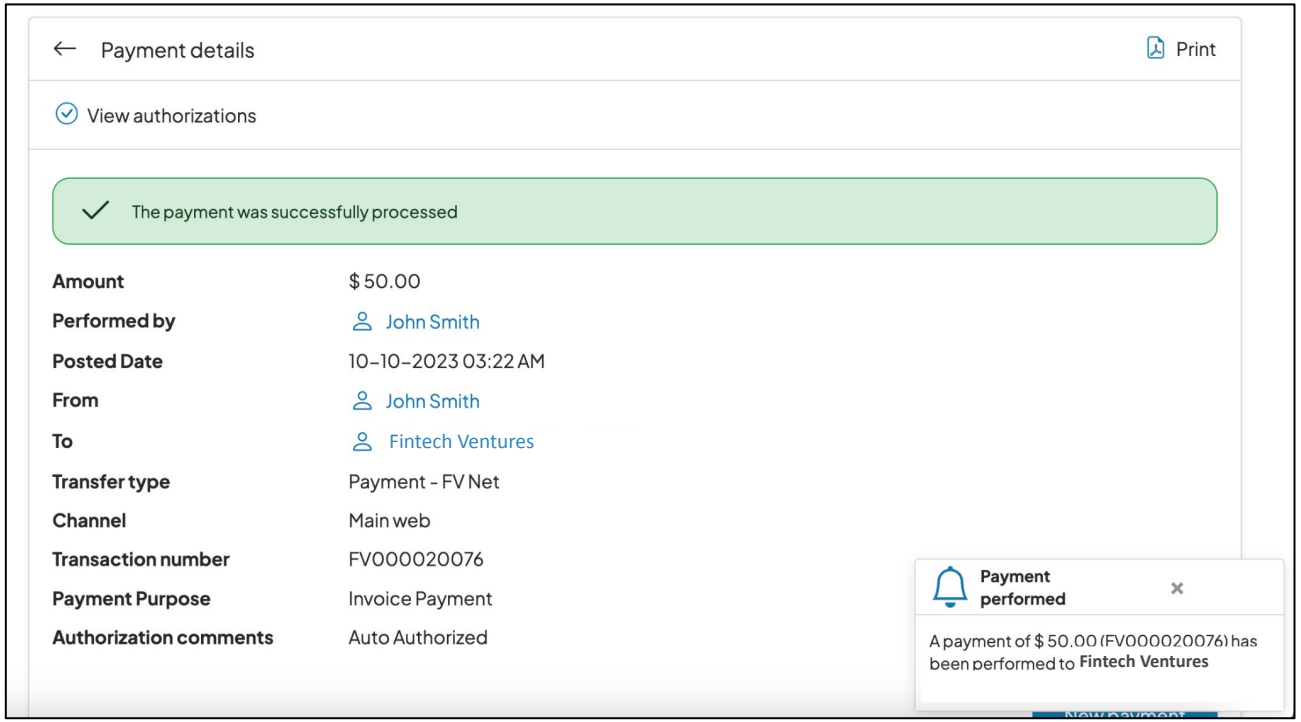
Step 4

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



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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.

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

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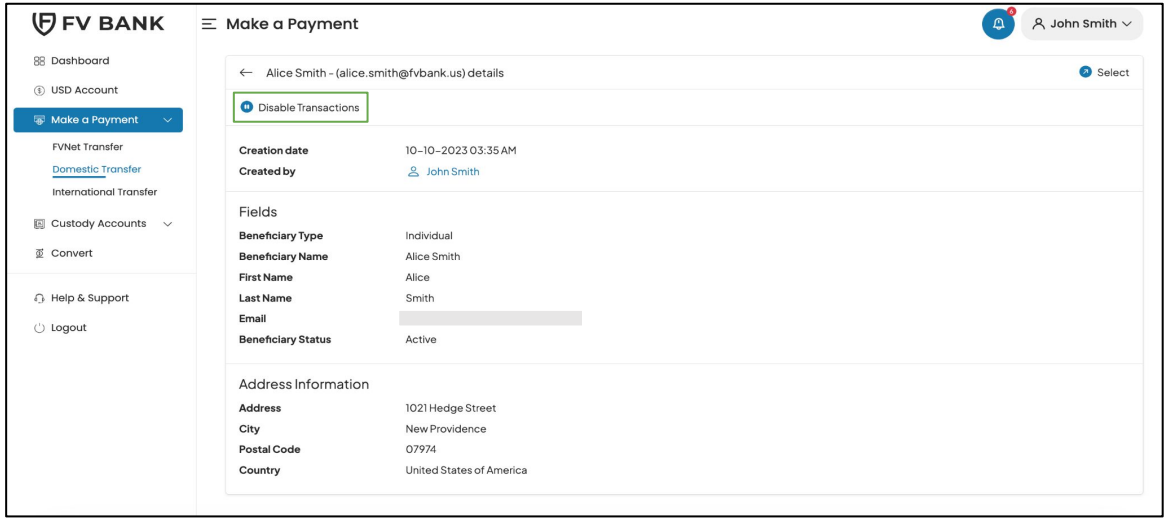
This screen displays the Beneficiary's **name**, **email**, **status** and **address** information. If you want to disable the beneficiary for further transactions, you can do it by selecting the **"Disable Transactions".**



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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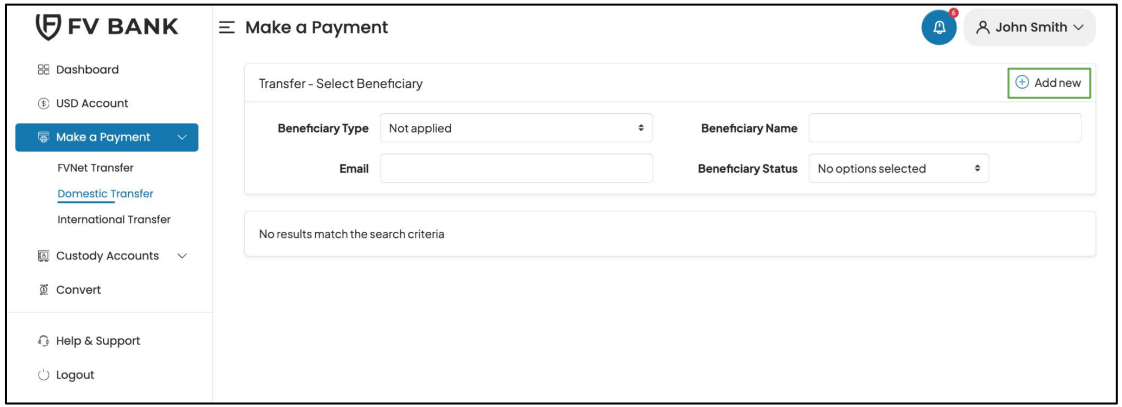
Step 2

Click on the **“Add new”** button on the top right corner.



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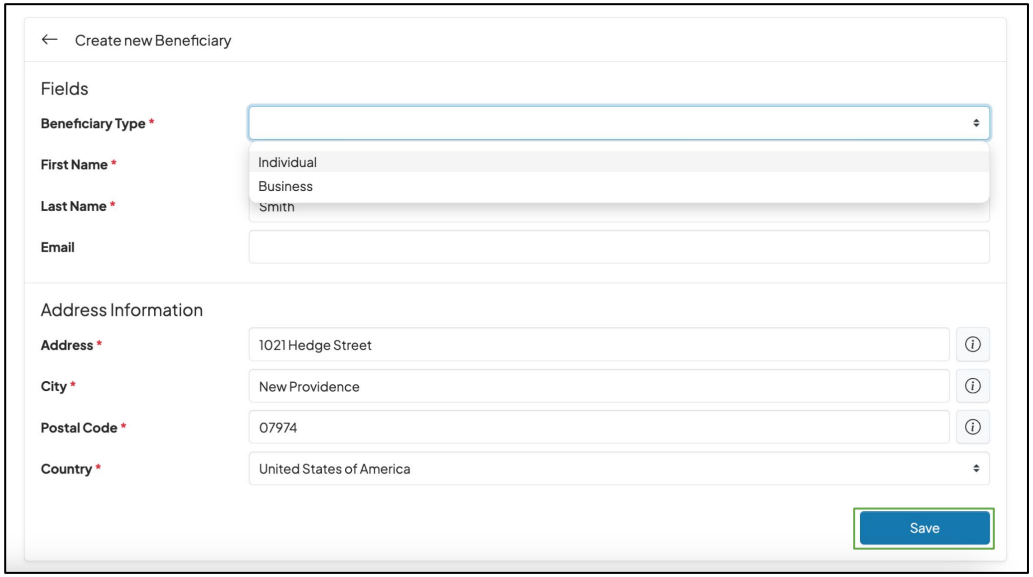
Step 3

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



- **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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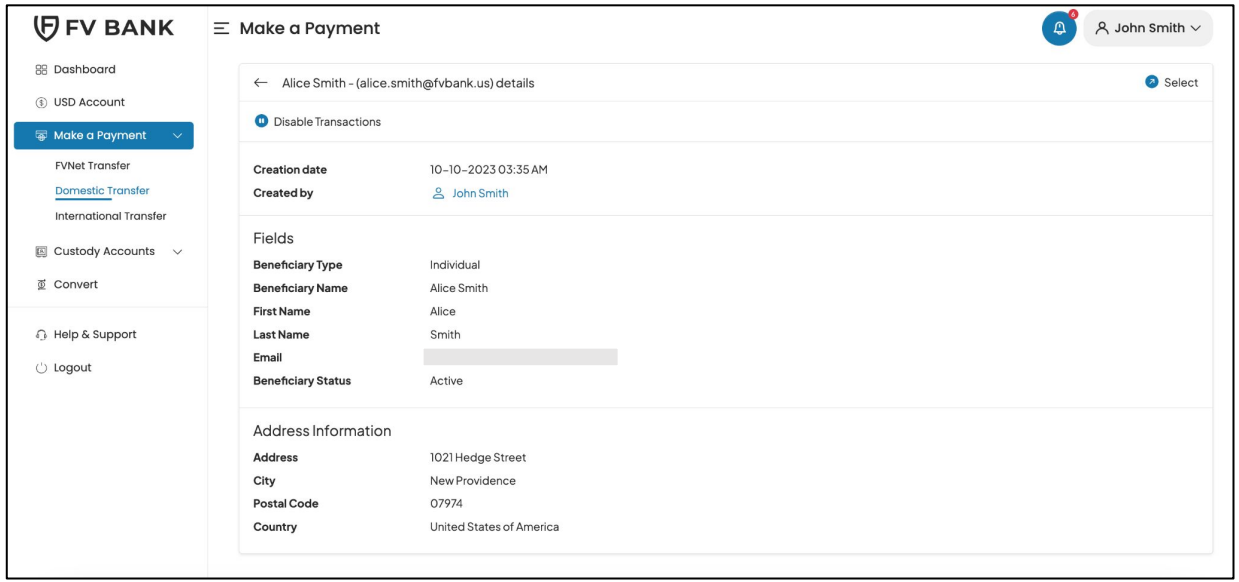
Your beneficiary has been created successfully.



Note: Every time you add a new beneficiary, it will go through 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.

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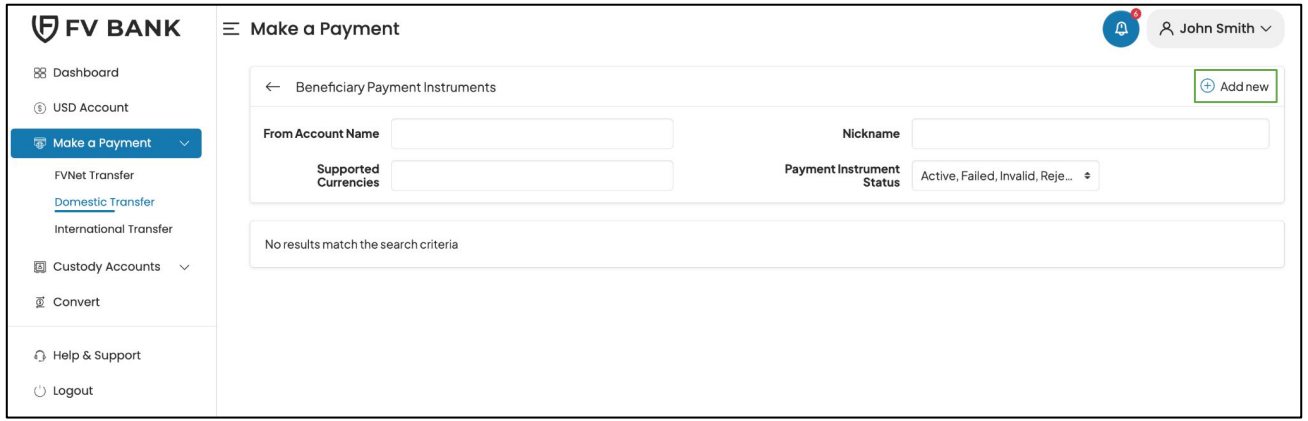
Step 2

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.



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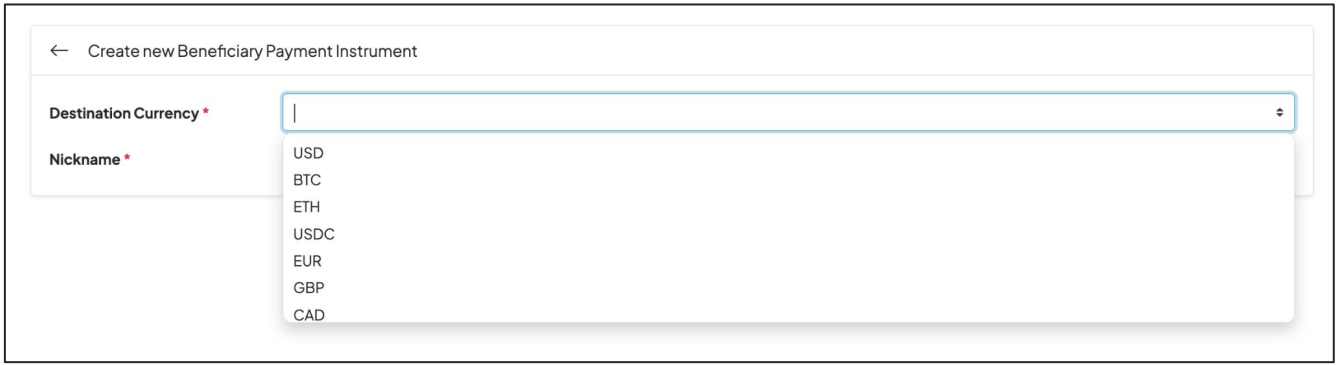
Step 3

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



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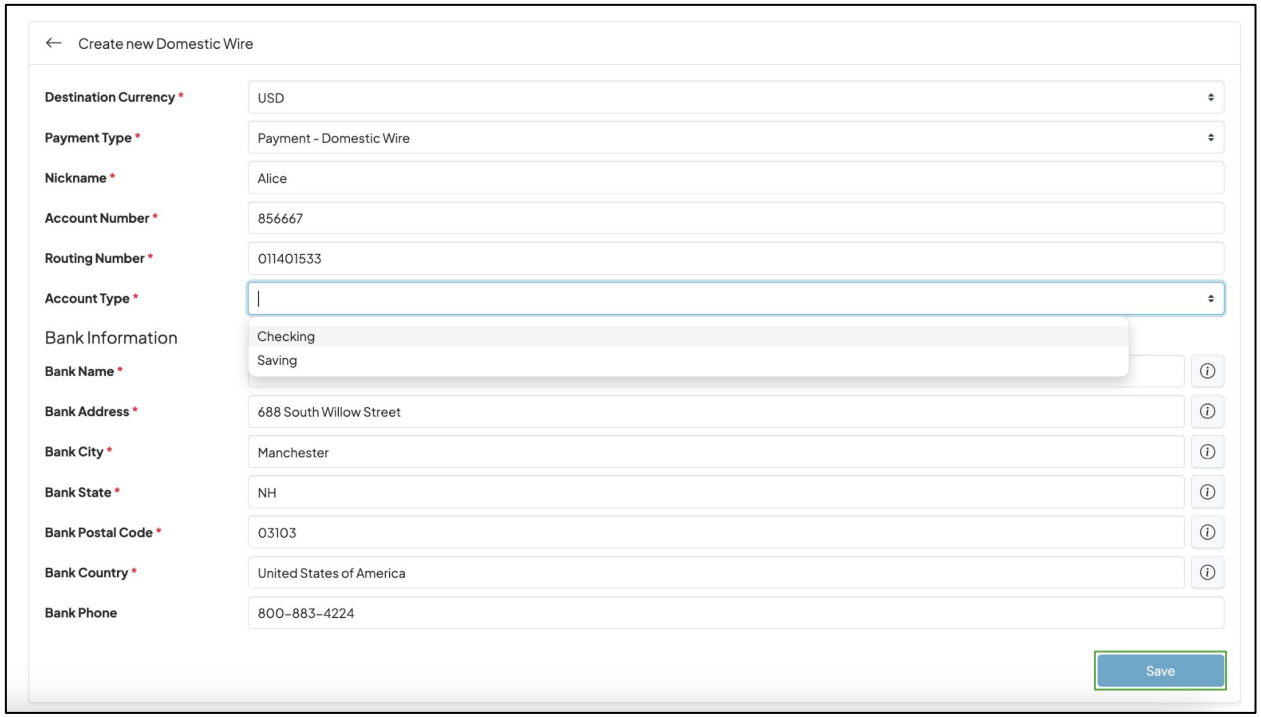
Step 4

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).



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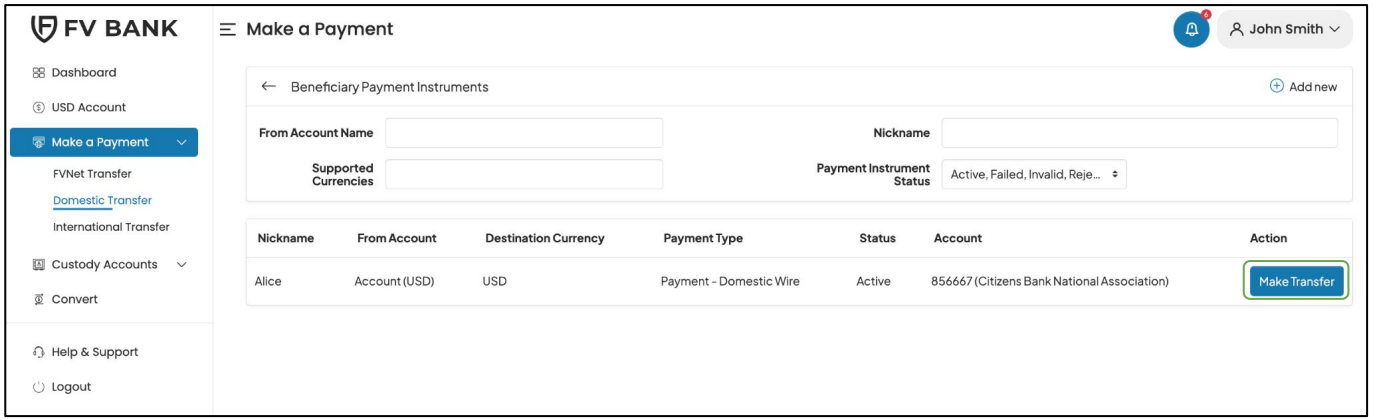
Step 5 You will now be able to see the beneficiary payment information.



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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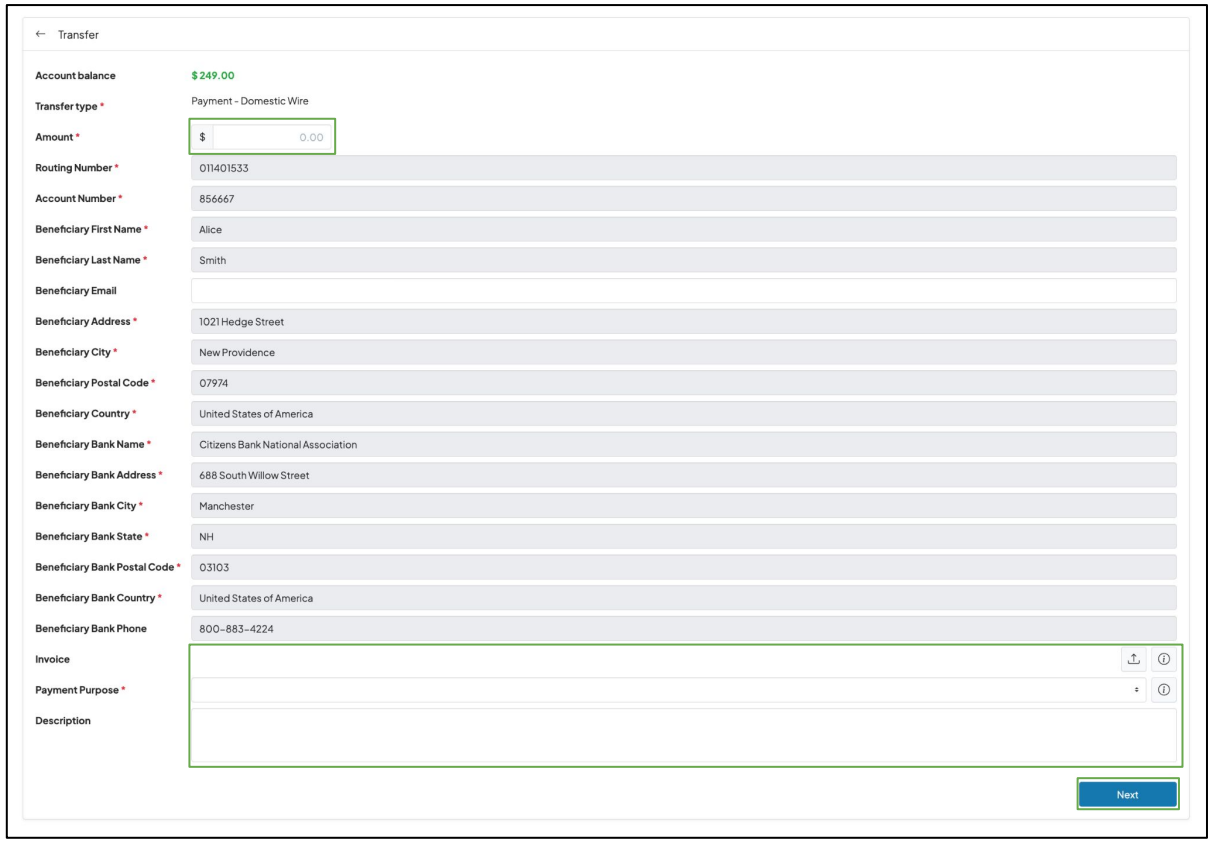
Step 2

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



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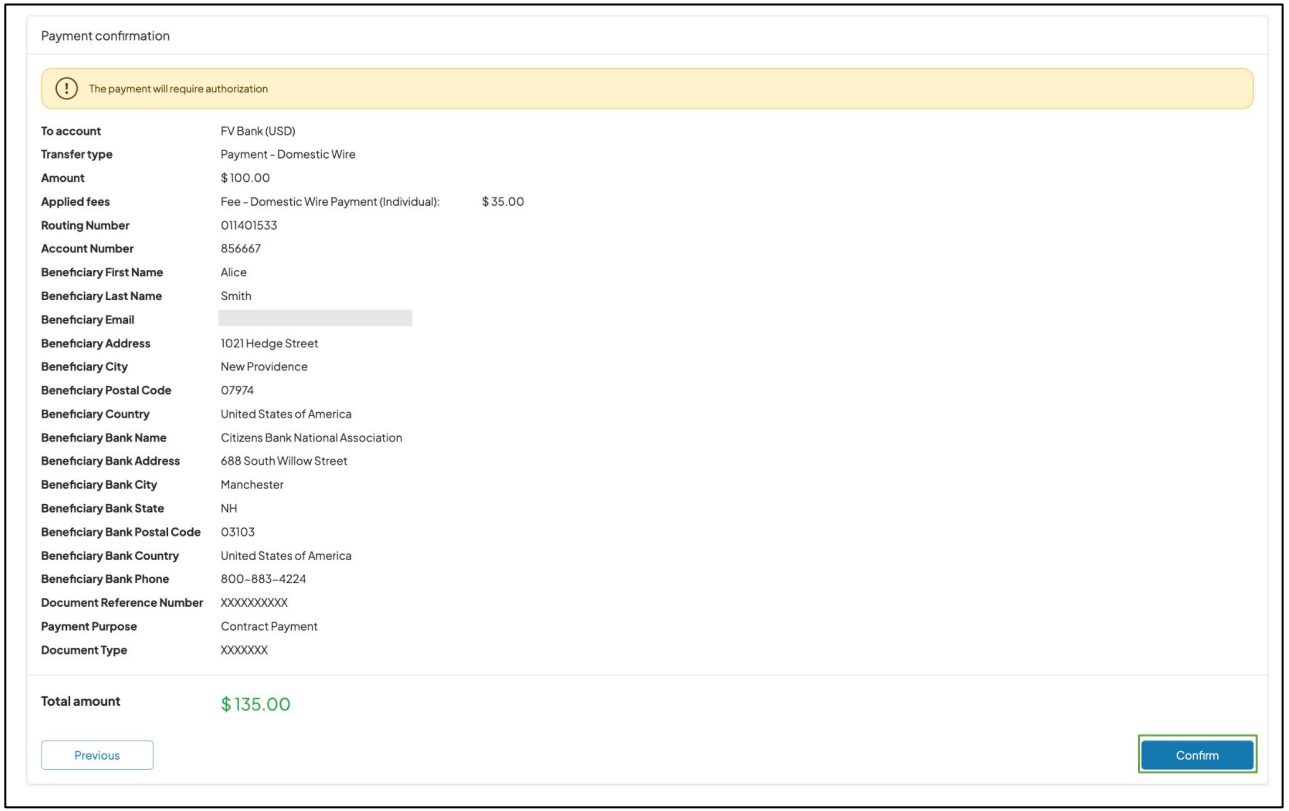
Step 3

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.



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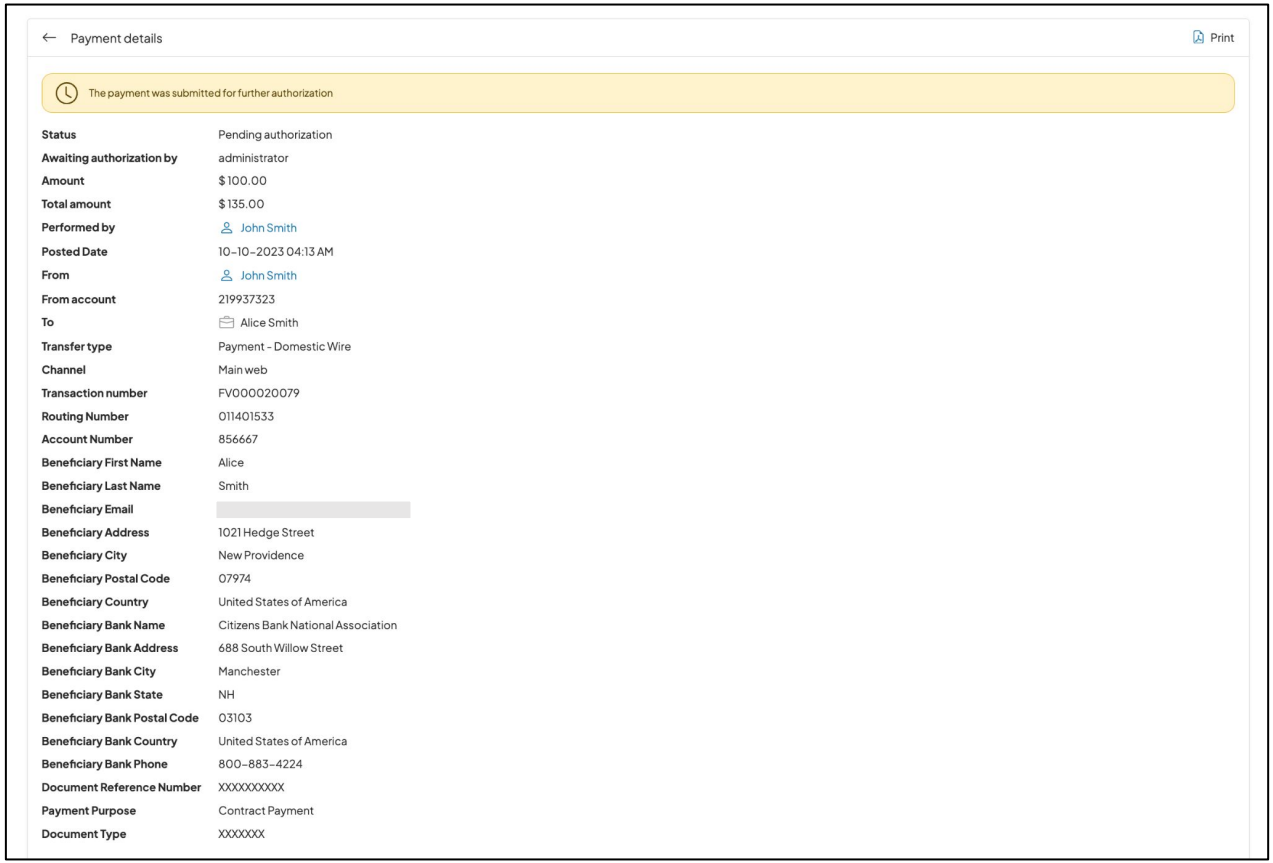
Step 4 The payment request is now submitted for further authorization.



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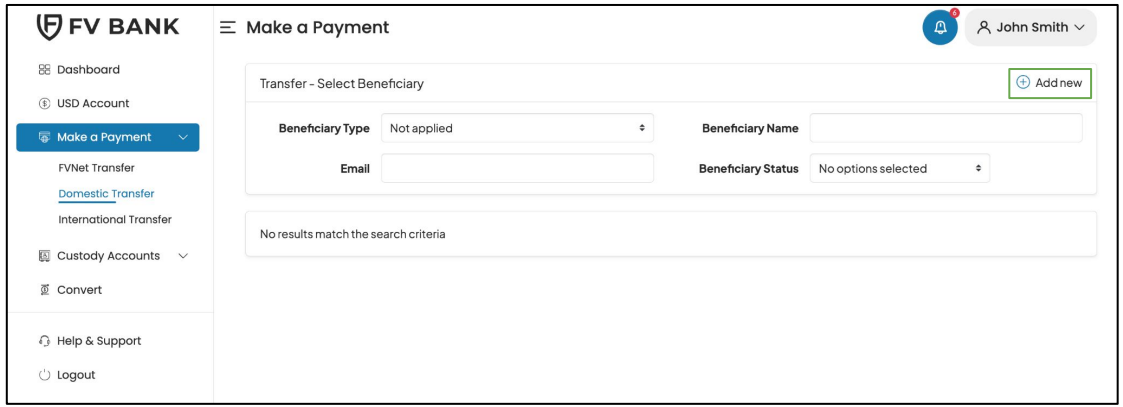
Direct Stablecoin Payments

In addition to receiving deposits, FV Bank enables customers to send payments directly in stablecoins from their USD bank account. The process is as seamless as sending any traditional payment—no need to hold stablecoin balances. Customers can initiate payments in USDC or USDT using their USD funds, and FV Bank automatically converts the amount into the selected stablecoin at the time of the transaction.

How to send direct stablecoin payments

Step 1

Similar to making a traditional payment, customers are first required to create beneficiary for sending stablecoin payments by selecting **“Add New”** option.



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Step 2

Once you've added the beneficiary, click the **"Select"** button on the right side to set up the beneficiary's stablecoin payment details.

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Step 3

Select your desired stablecoin under **“Destination Currency.”** For example, if you choose **“USDC”** as the destination currency, then select **“Stablecoin Payment”** as the payment type.

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Difference Between Withdraw Stablecoin and Stablecoin Payment

Stablecoin Payment: USD funds are debited from the customer's FV Bank USD account, and the equivalent amount is sent to the beneficiary in the selected stablecoin. FV Bank automatically converts the USD into the chosen stablecoin (e.g., USDC or USDT) at the time the transaction is initiated.

Withdraw Stablecoin: This option is used when the customer holds stablecoins in their custody account. The selected amount is sent directly from the custody balance, with no conversion involved — funds are simply withdrawn in the same stablecoin.

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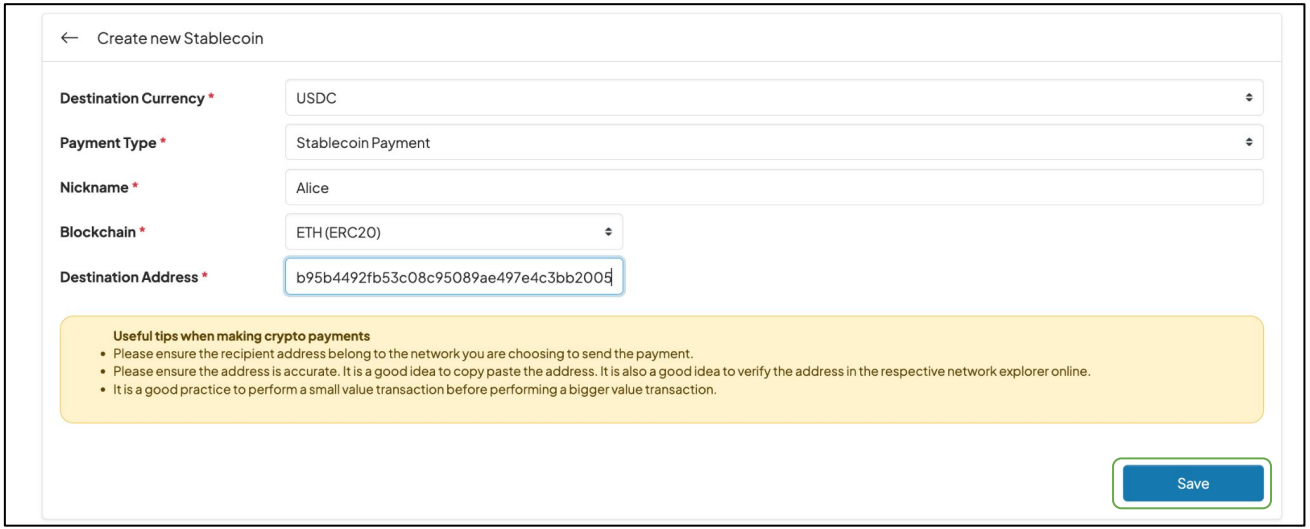
Step 4

Next, select the blockchain network and enter the beneficiary's stablecoin destination address. Once completed, click **"Save"** to continue.



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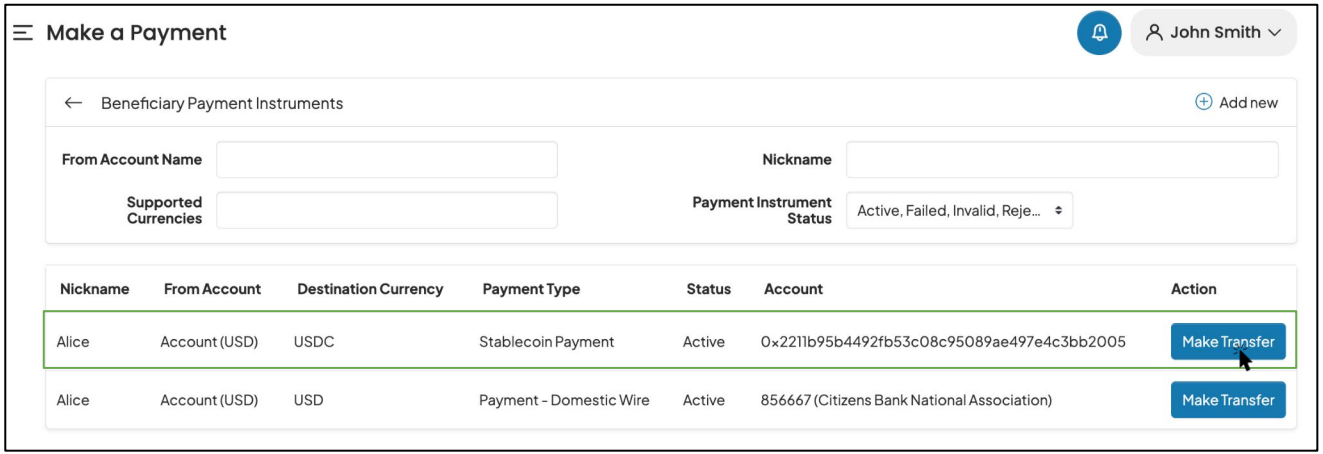
Step 5

You will now see the beneficiary's stablecoin (in this example, USDC) payment details.



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

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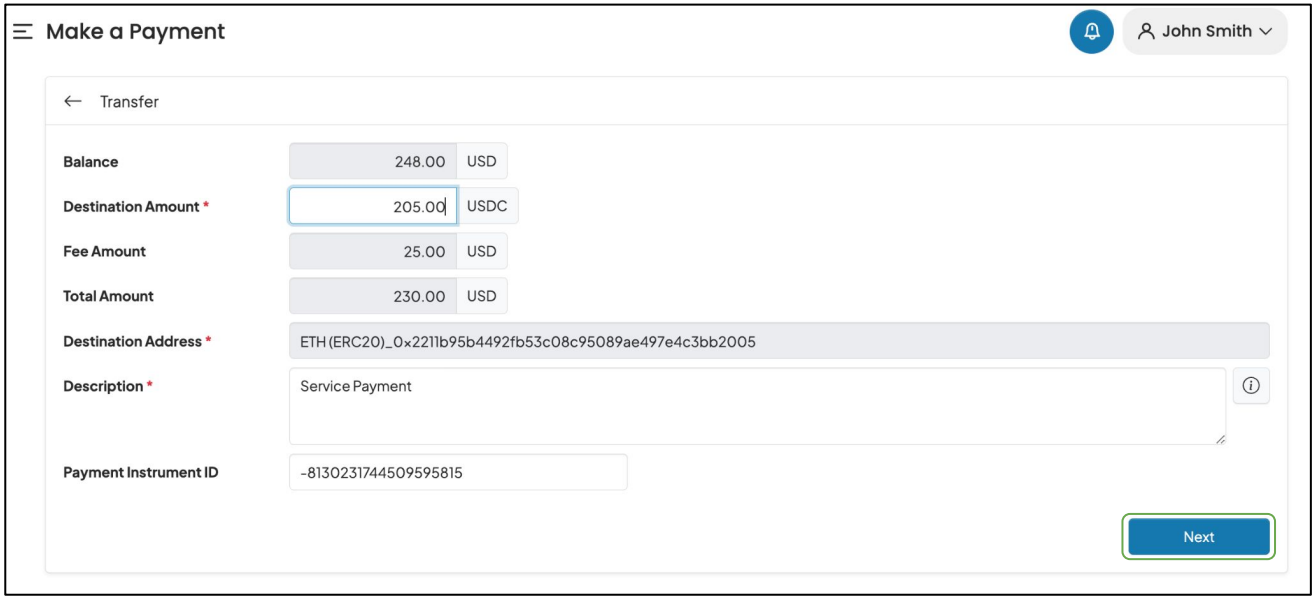
Step 6 Enter the Amount, Payment Description and click **“Next”**



This screen also shows you the fee calculation for converting USD to stablecoin. Refer to our banking fee schedule to know more.

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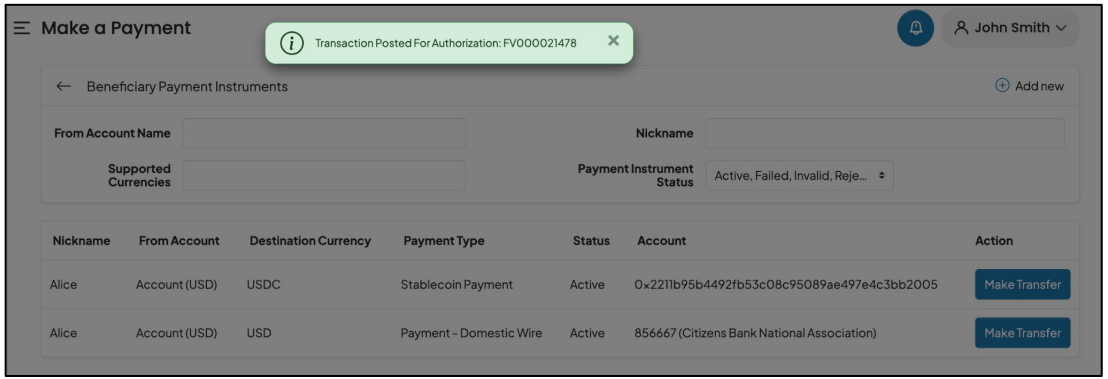
Step 7

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

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



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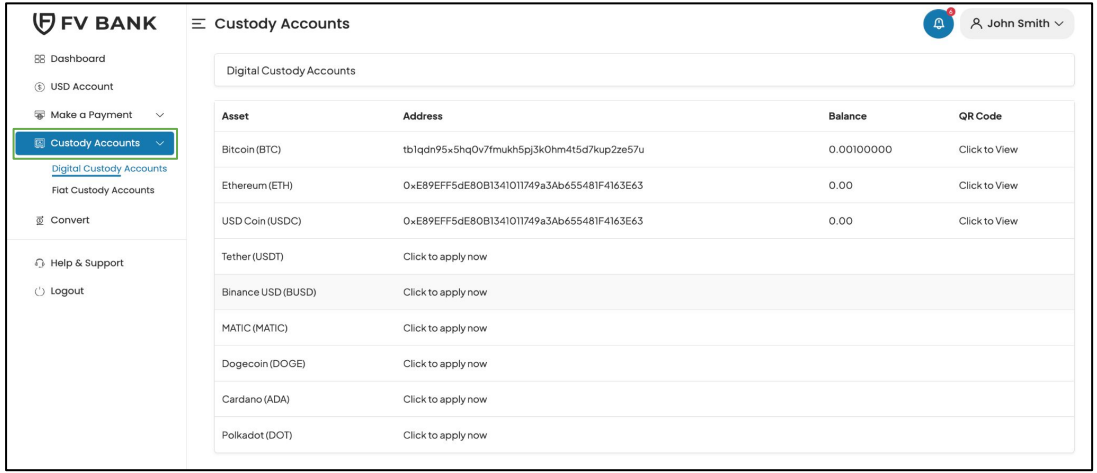
Custody Accounts - Digital Custody Accounts

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.



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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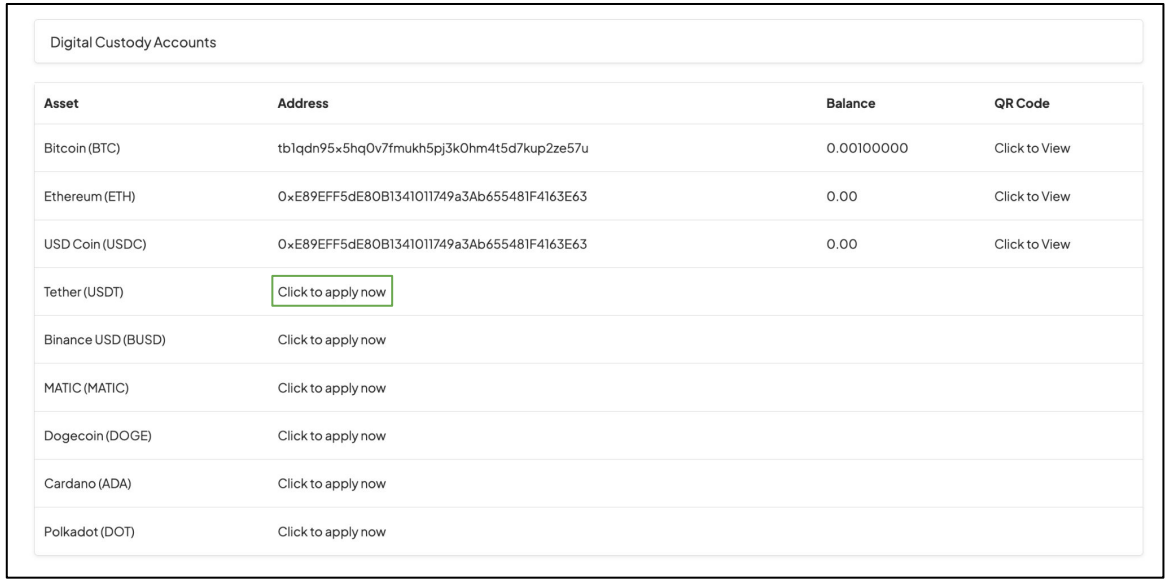
Apply for Digital Asset Custody Accounts

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)	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		

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

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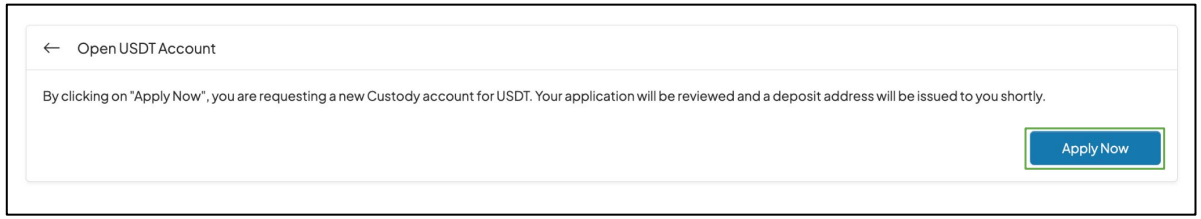
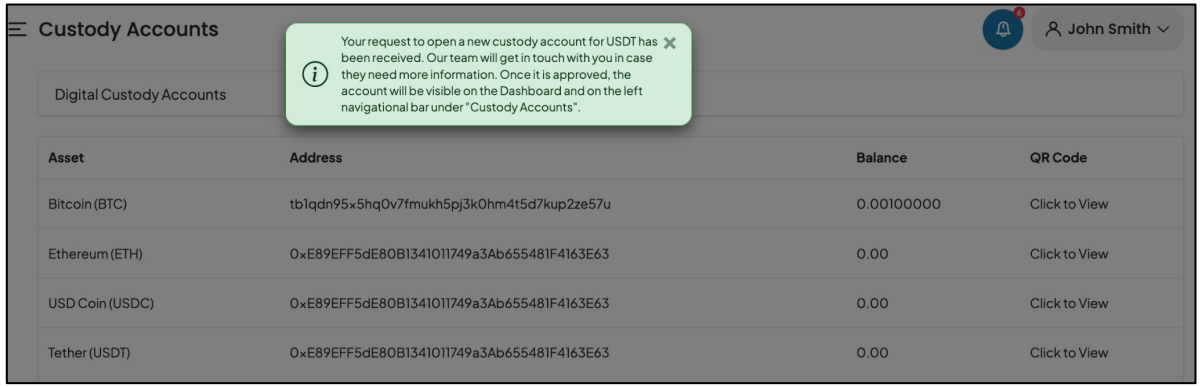
Step 2 Click on **“Apply Now”** button to finish the application process.





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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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.

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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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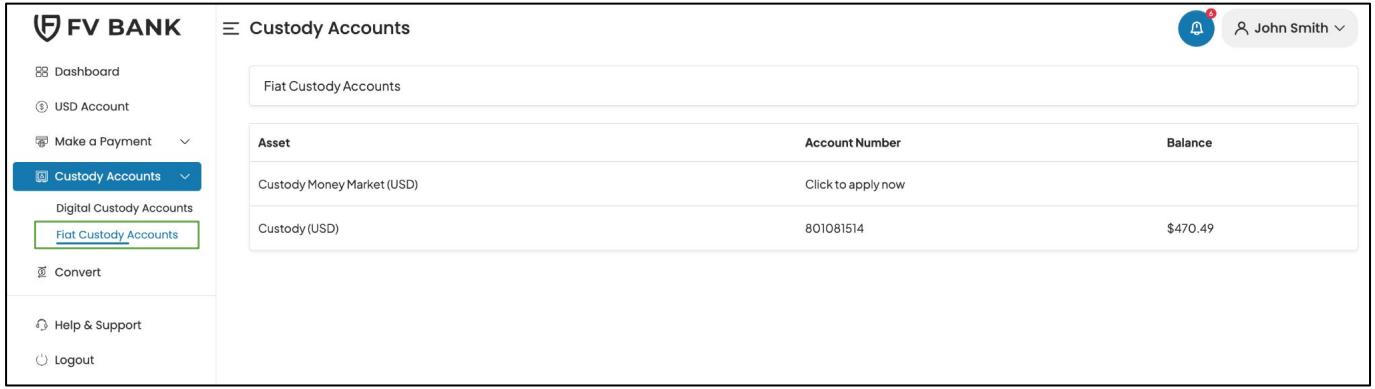
Custody Accounts - Fiat Custody Accounts

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



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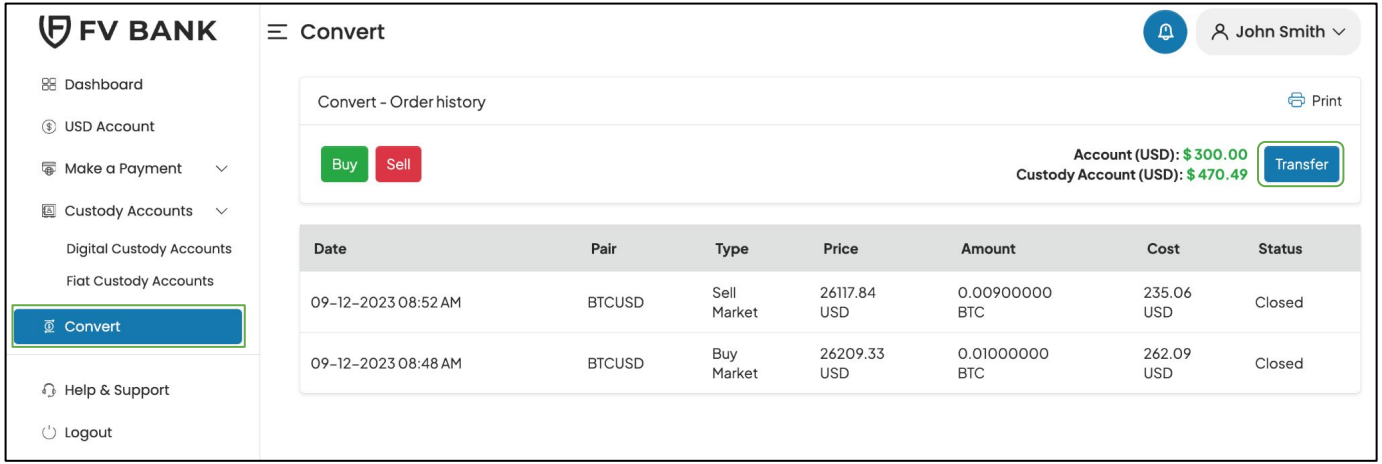
Convert

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.



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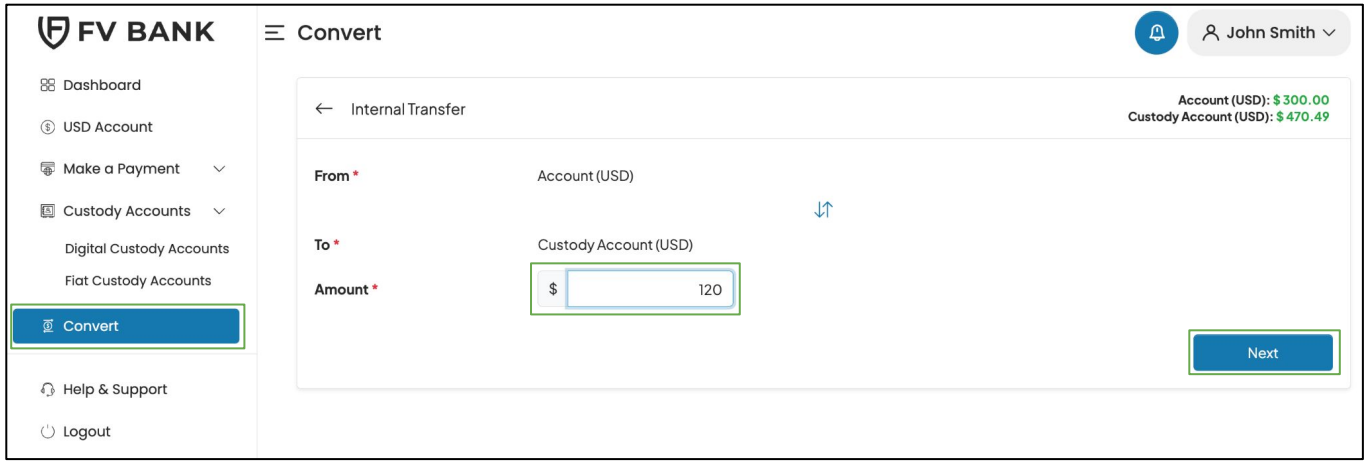
Step 2 Enter the amount to be transferred and click **"Next"**.



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 ⇵ icon to reverse the funds transfer field.

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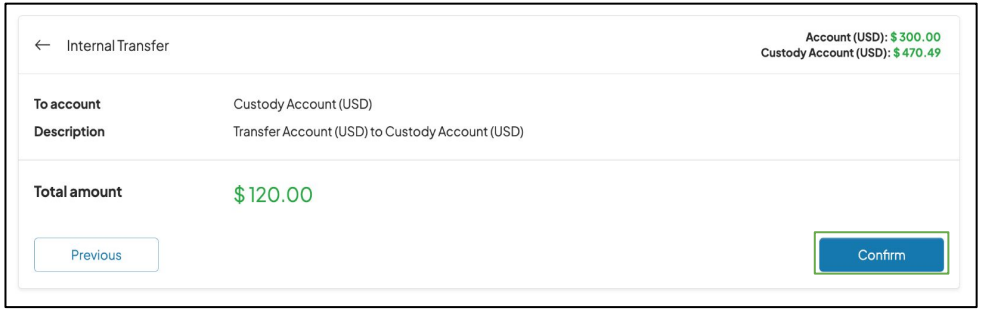
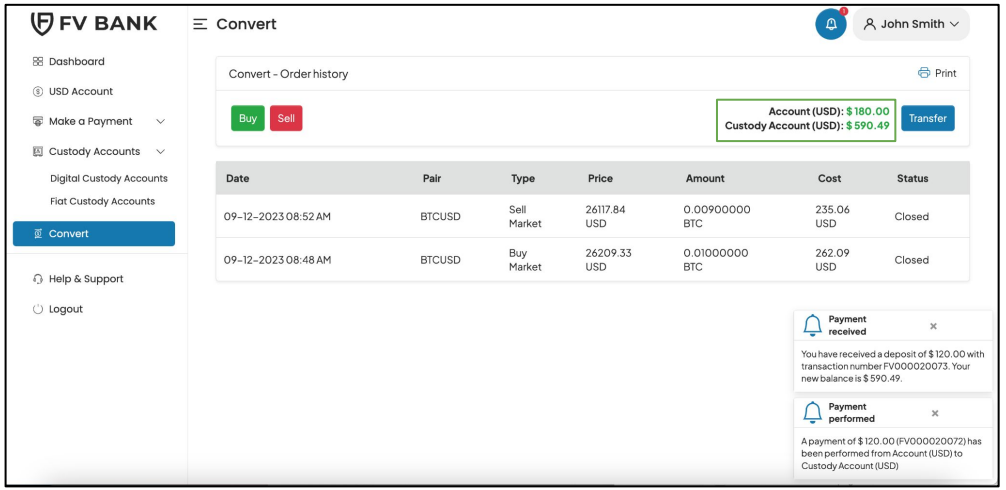
Step 3

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



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



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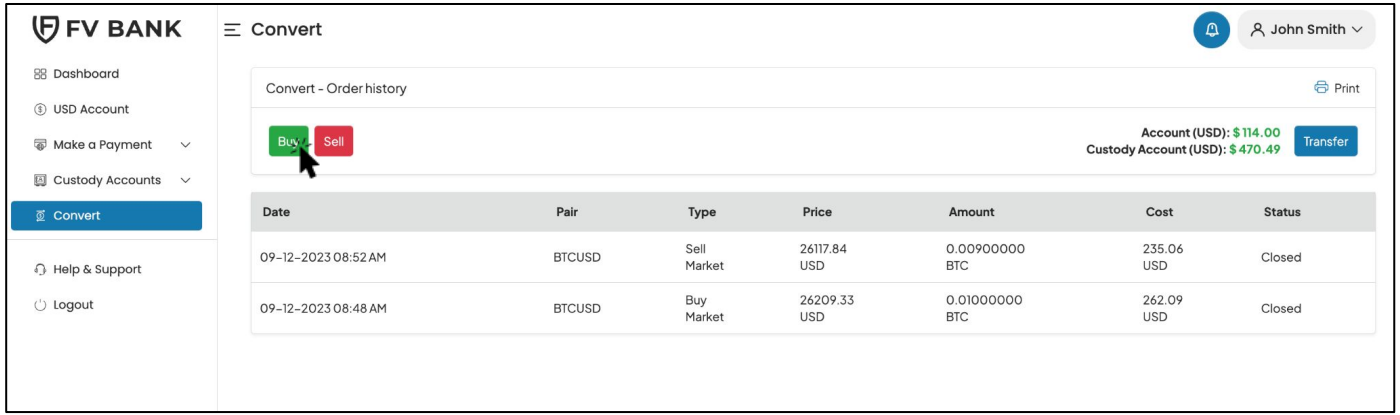
Buy Digital Assets with USD

Step 1 To purchase a digital asset, select **"Buy"** option in the Convert Screen.



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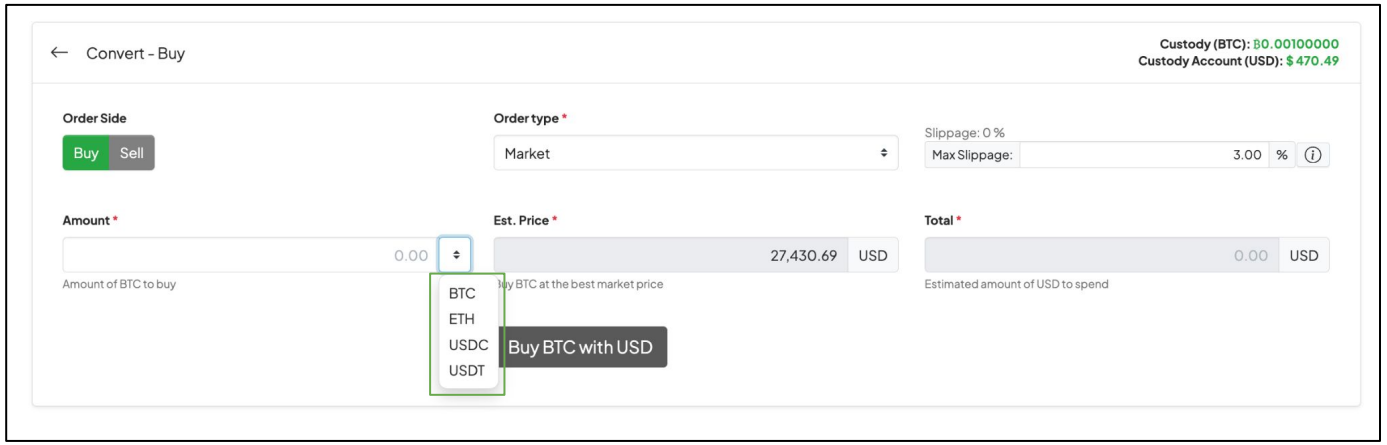
Step 2 Select the digital asset you wish to purchase.

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



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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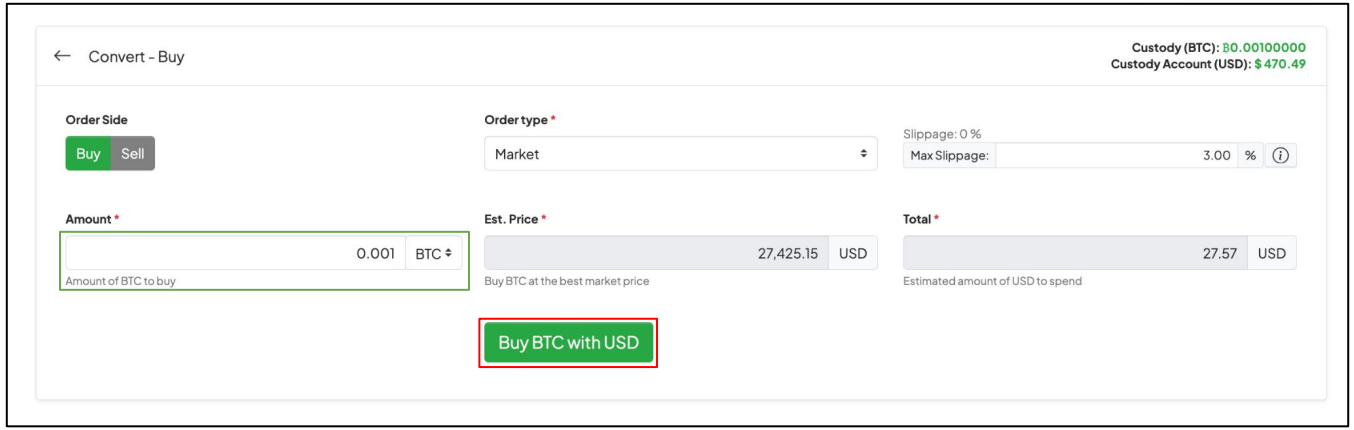
Step 3 Enter the digital asset amount you wish to purchase and click on **“Buy BTC with USD”**



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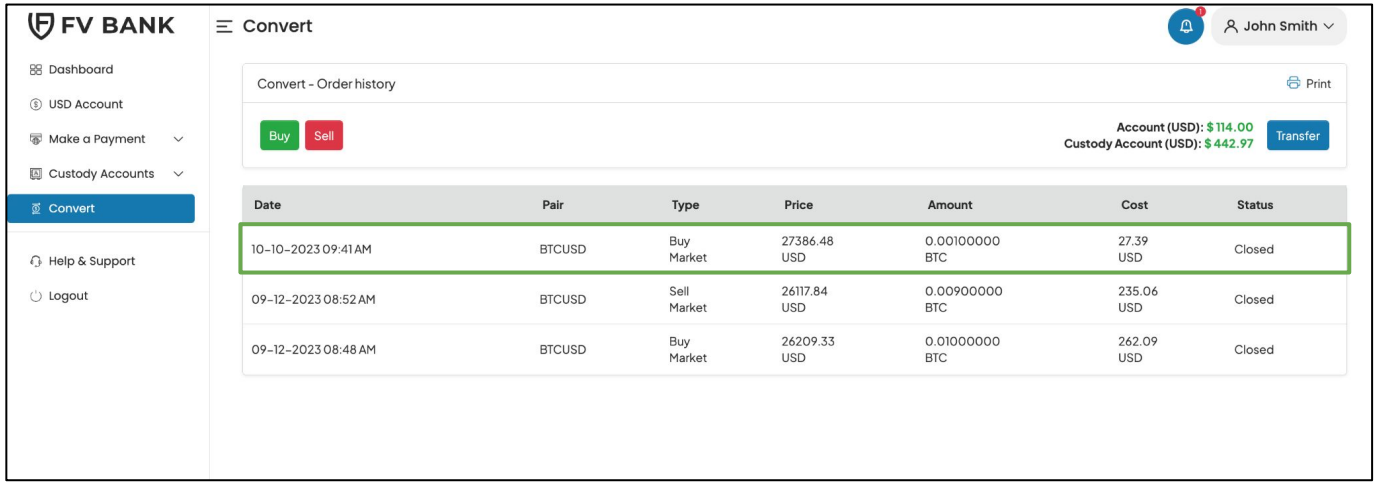
Your digital asset purchase was successfully completed. You can click on the trade in the order history to view the details.



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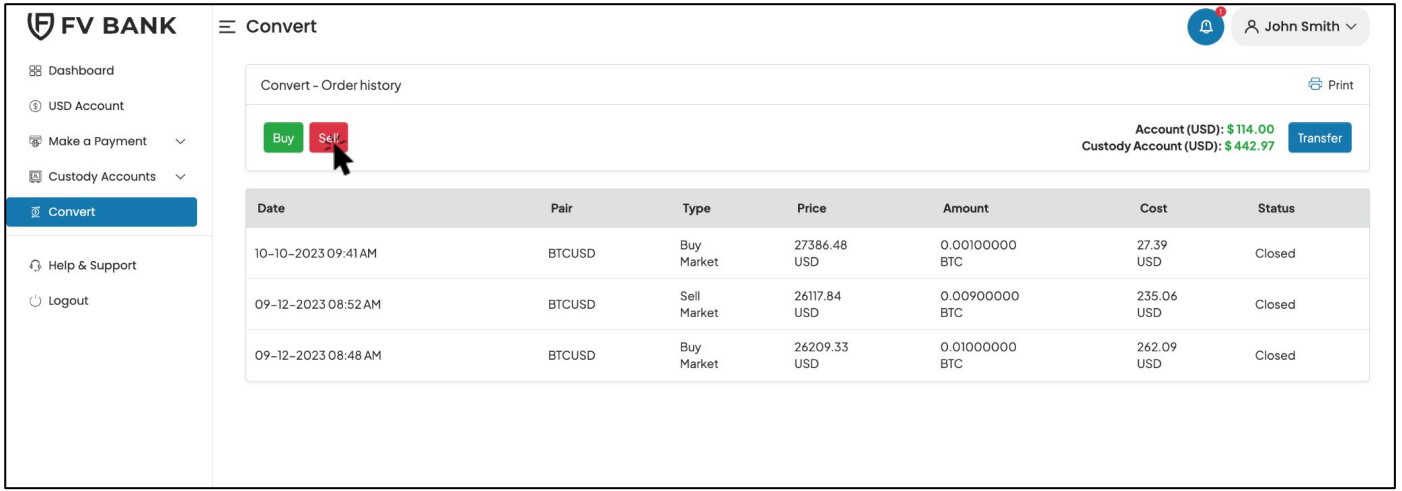
Sell Digital Assets for USD

Step 1

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



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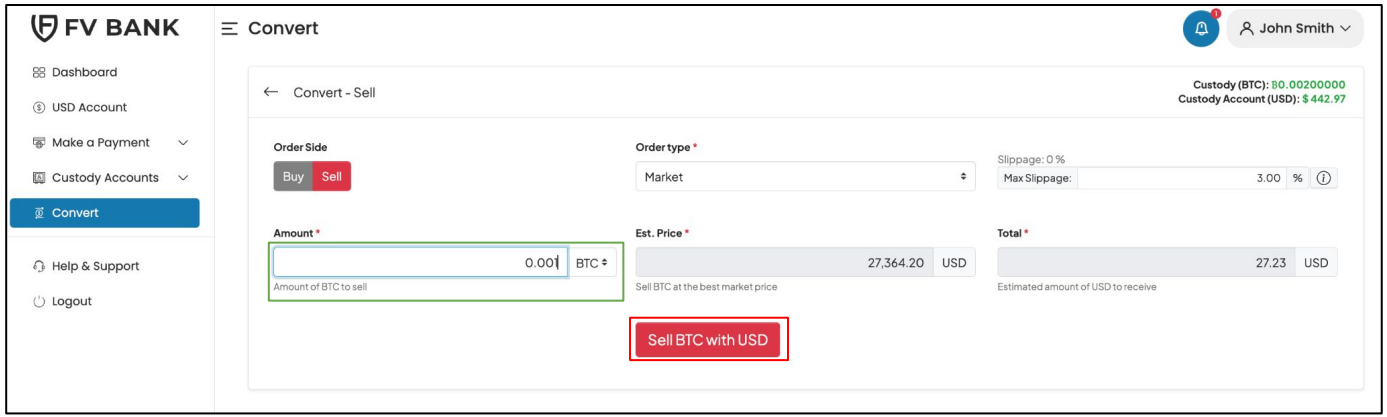
Step 2

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



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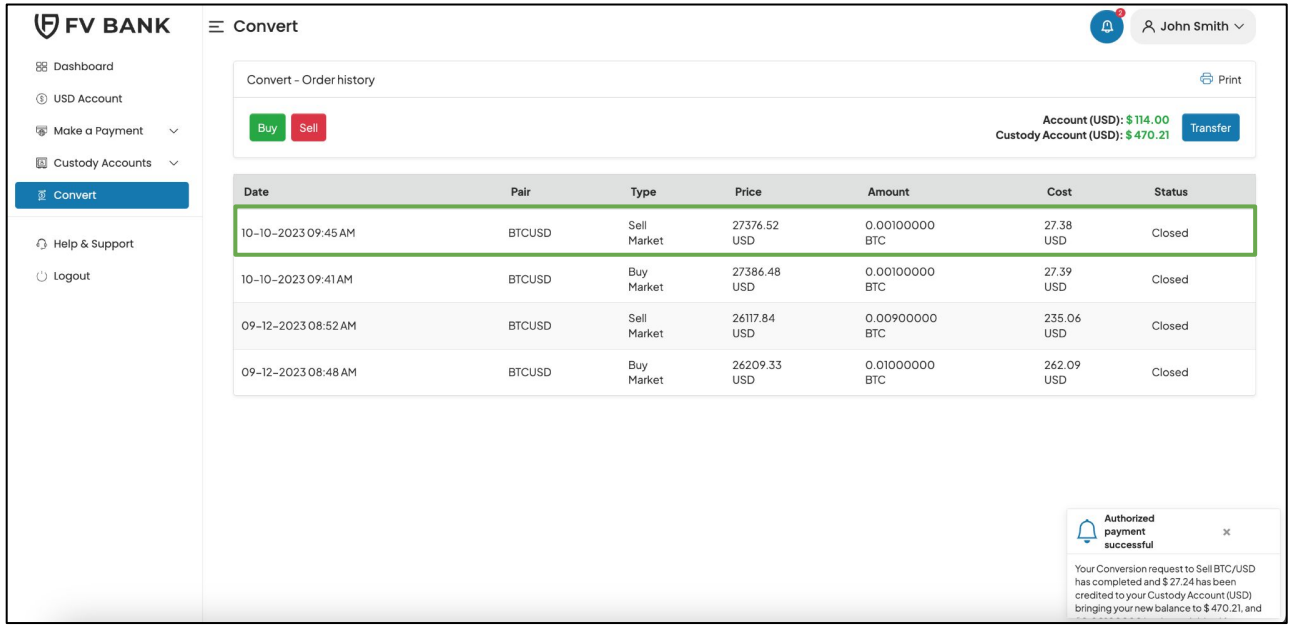
Your digital asset sell order was successfully executed. You can click on the trade in the order history to view the trade details..



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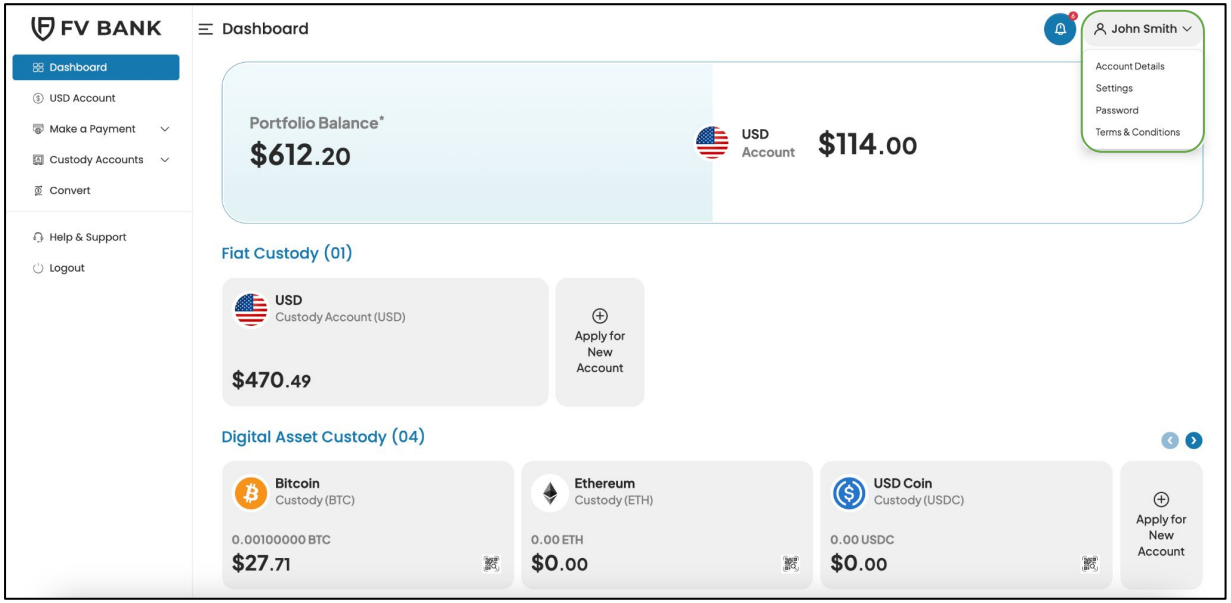
Profile Menu

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



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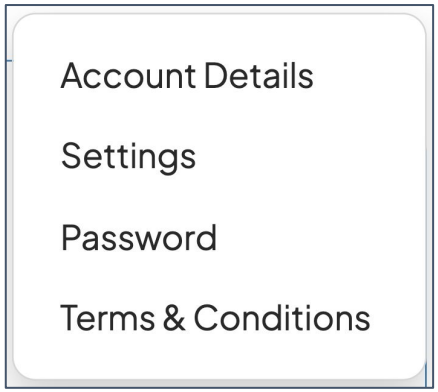

Account Details View your complete personal information and the deposit instructions you need to provide for making deposits to your FV bank account.

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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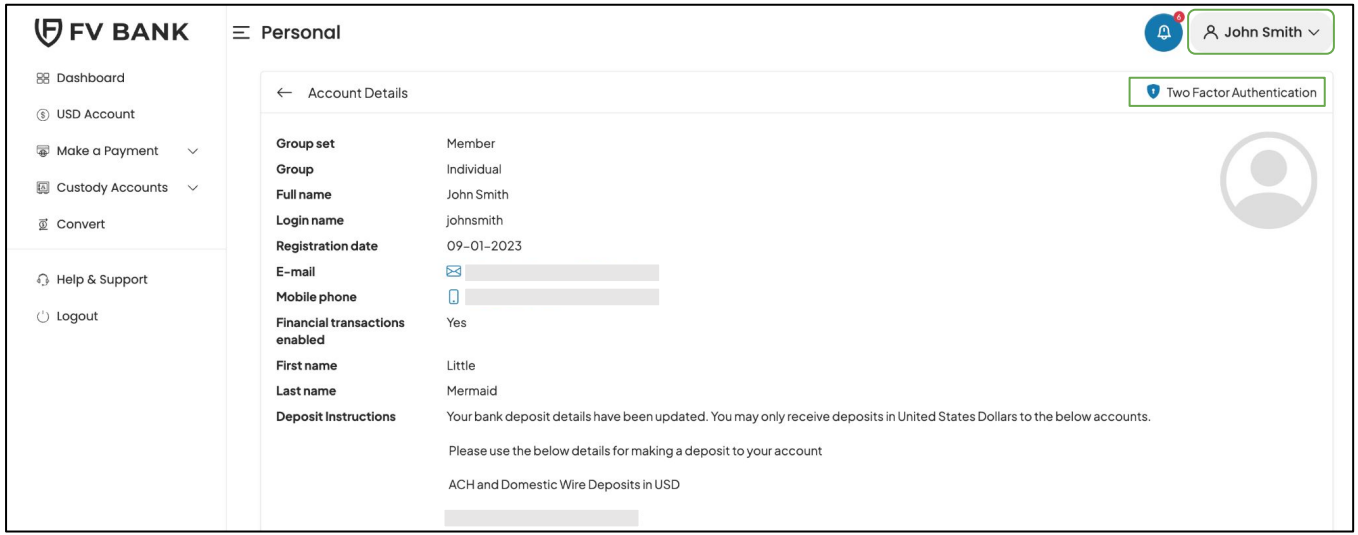
Two Factor Authentication

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.



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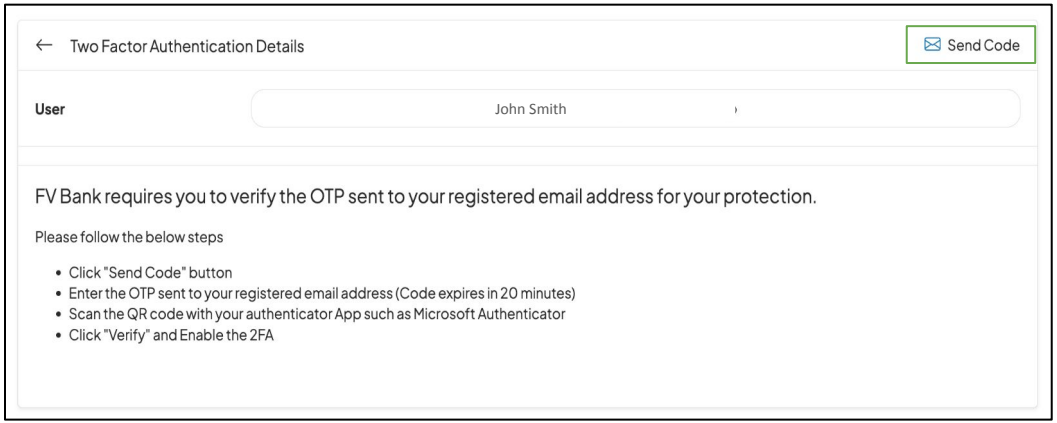
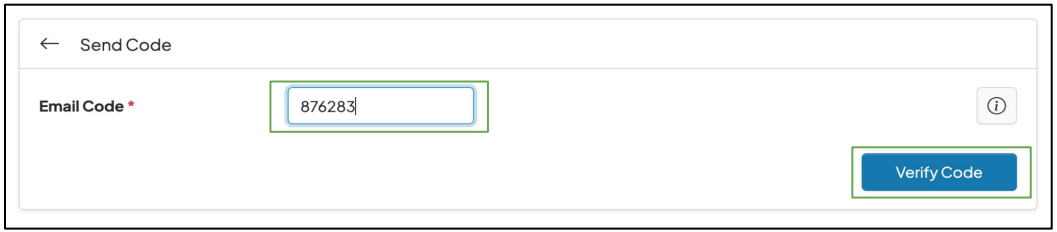
Step 2

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.



Step 3

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



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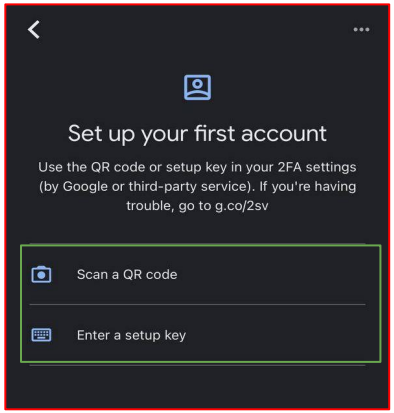
Step 4

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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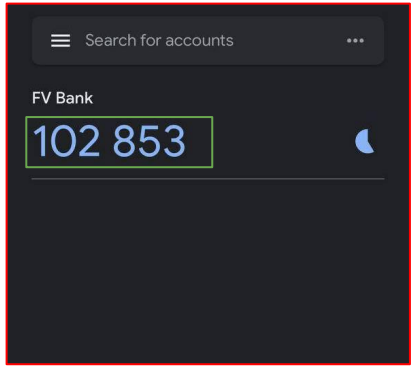
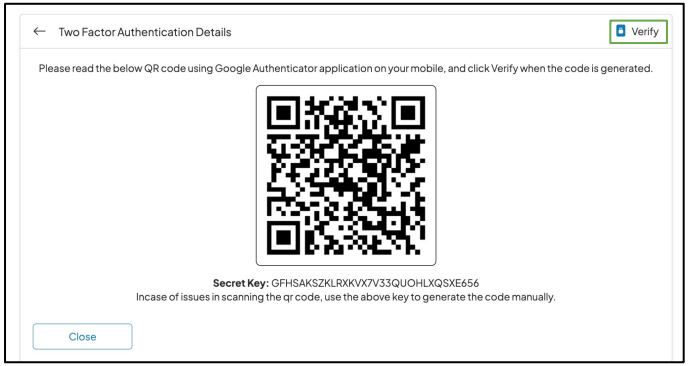
Step 5

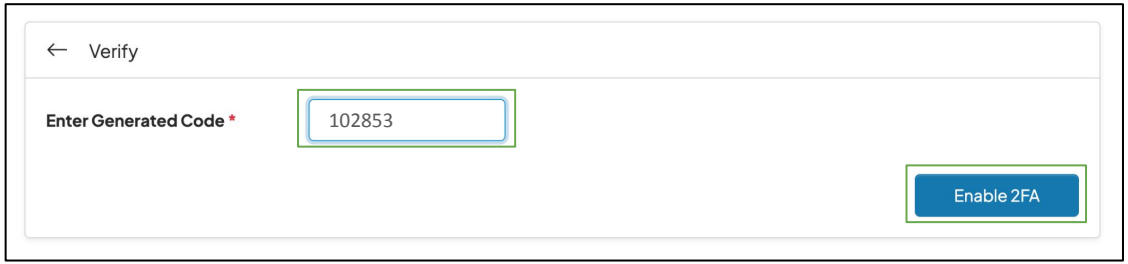
After scanning the QR code or providing the secret key, the google authenticator will generate a **6 digit verification code.** Go to your FV Bank web application and click on **"Verify"**





Step 6

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



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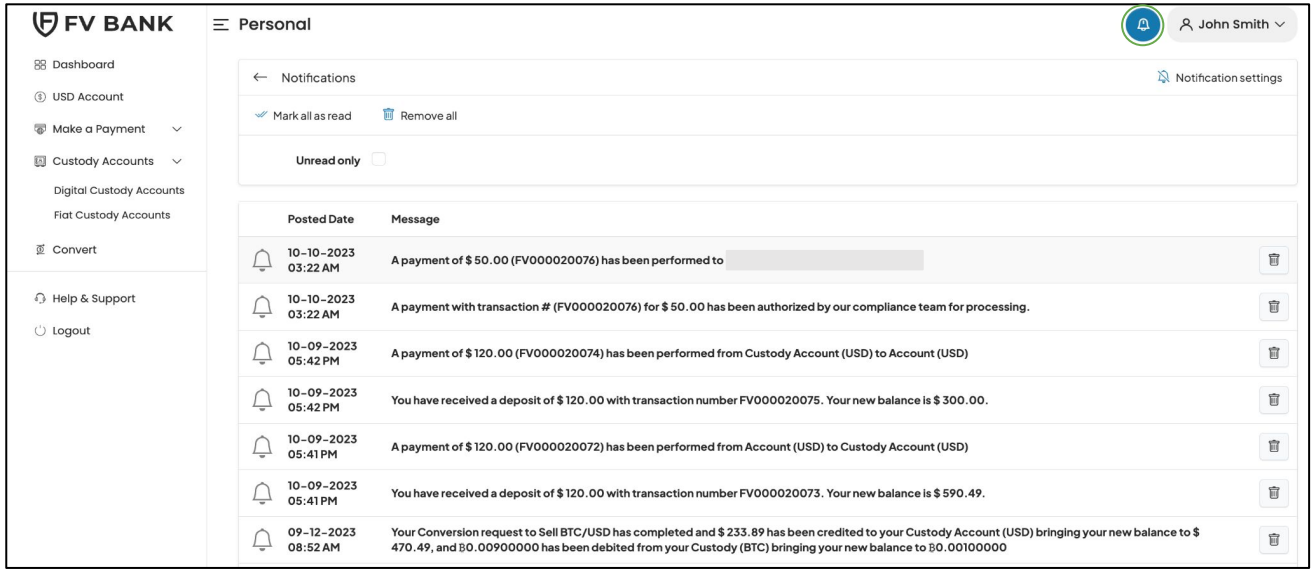
Notifications

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!



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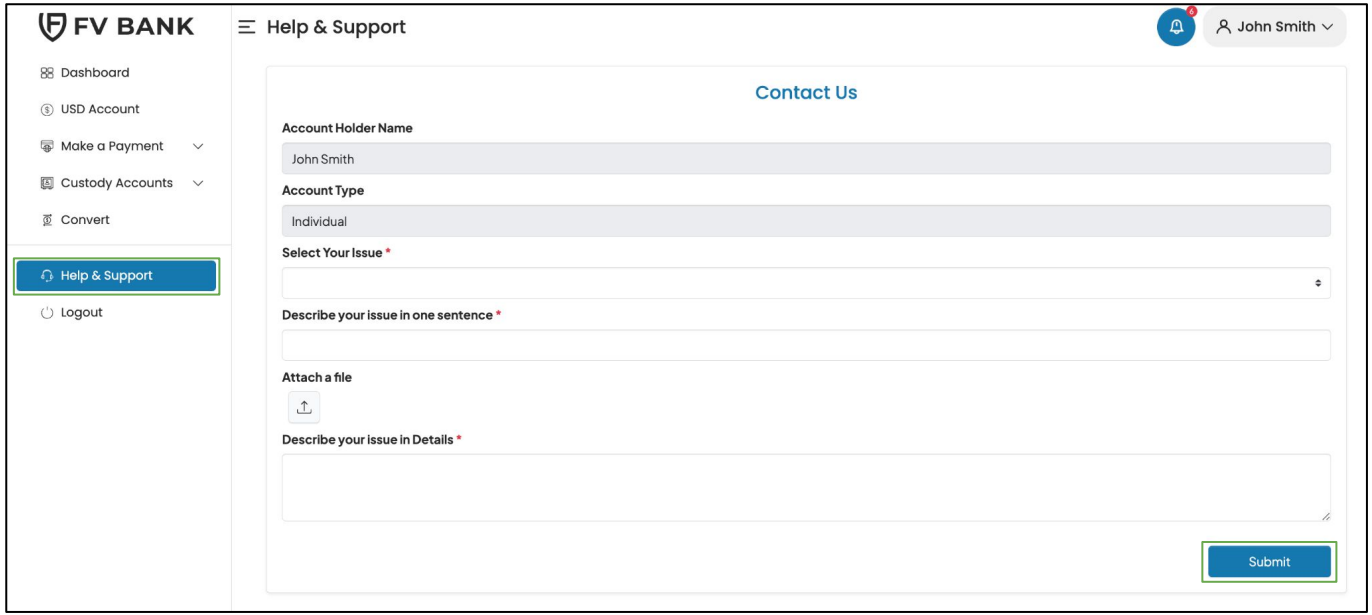
This option allows you to submit your query related to your FV Bank account to the FV Bank support team. All you need to do is provide all the required information and click **“Submit”**.