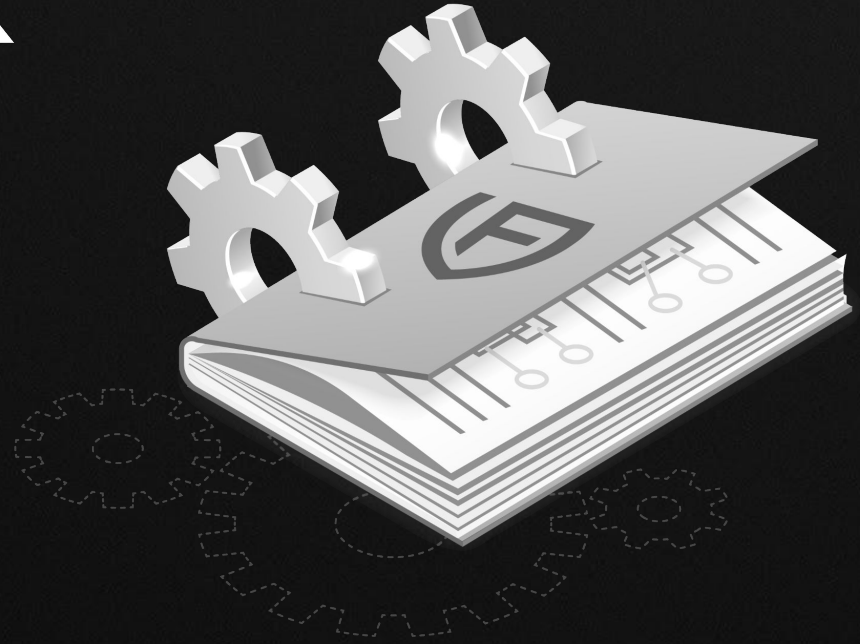




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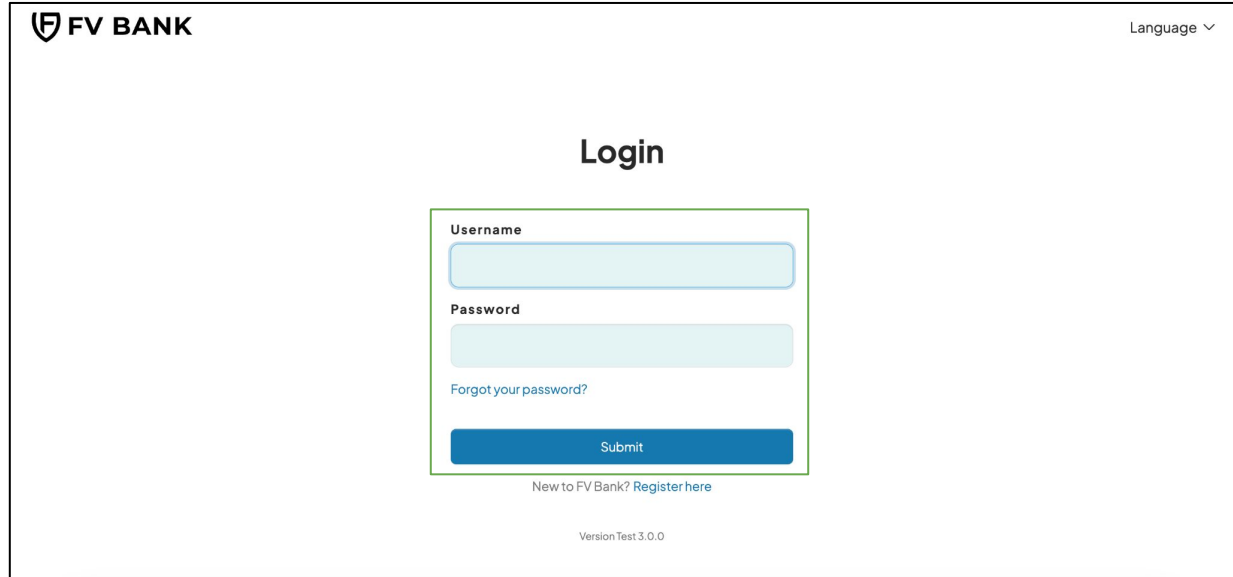
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## Login into your FV Bank Account

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 green-bordered box containing the login form. The form has two input fields: 'Username' and 'Password'. Below the password field is a link that says 'Forgot your password?'. At the bottom of the form is a blue 'Submit' button. Below the form box, there is a link that says 'New to FV Bank? Register here'. At the very bottom, it says 'Version Test 3.0.0'.

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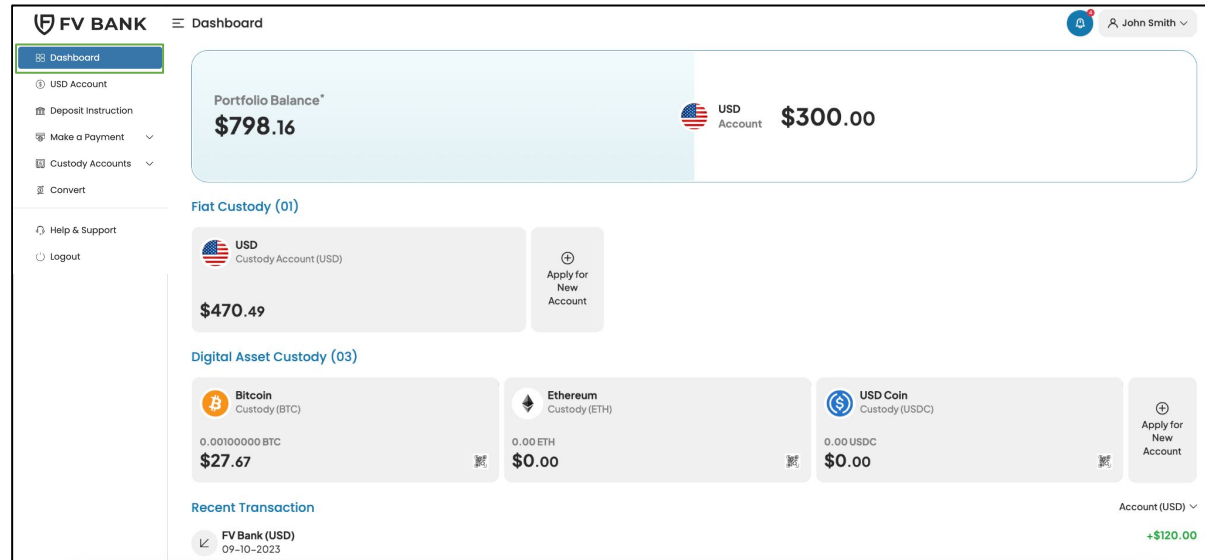
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# View FV Bank Dashboard

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



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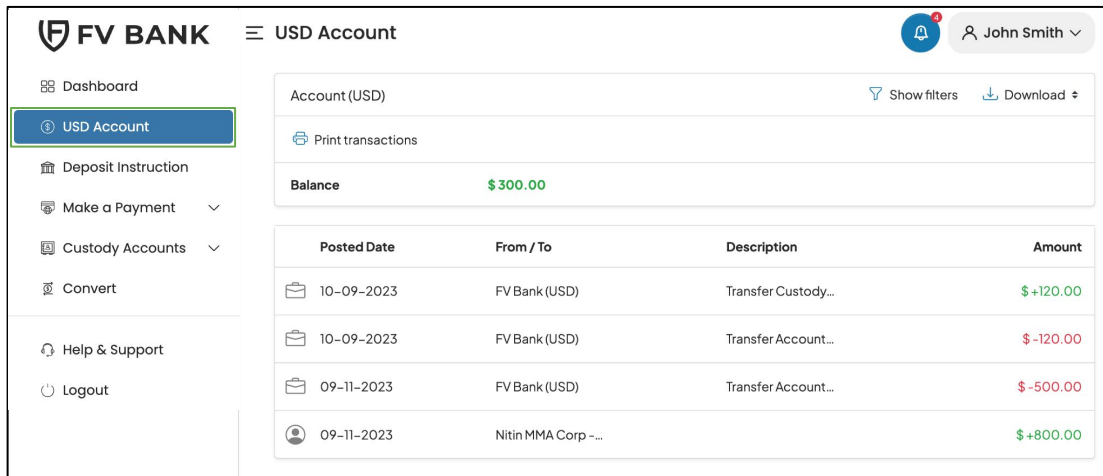
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# USD Account

**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.



**FV BANK** USD Account

Account (USD) [Show filters](#) [Download](#)

[Print transactions](#)

**Balance** **\$ 300.00**

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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## 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 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)

**FV BANK** Deposit Instruction

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**Deposit Instruction**  
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Select the Deposit Currency

Note: Please choose the currency for deposit from the dropdown

USD to USD  
EUR wire.  
USDC

Bank Name  
Address  
Account Number 780000110912

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

BIC  
Routing Number/ ABA  
Bank Name  
Address  
Account Number 780000110912

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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

← Create new Beneficiary Payment Instrument

Destination Currency \*

Nickname \*

HKD  
ZAR  
SGD  
JPY  
MXN  
BRL  
AED



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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.

The screenshot displays the FV Bank 'Make a Payment' interface. On the left is a sidebar menu with options: Dashboard, USD Account, Make a Payment (highlighted with a green box), 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' section. It displays the 'Account balance' as \$300.00. Below this, there are two input fields: 'To user \*' with a placeholder 'E-mail / US Account Number' and 'Amount \*' with a dollar sign icon 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 displays the 'FVNet Transfer' form. The 'Account balance' is \$300.00. The 'To user' field is set to 'Fintech Ventures'. The 'Amount' is \$50.00. The 'Invoice' field has an upload icon and an information icon. The 'Payment Purpose' dropdown menu is open, showing options: Contract Payment, Education Payment, Investment Purchase, Invoice Payment (highlighted), Loan Payments, Materials Purchase, and Mortgage Payments. The 'Description' field is empty.

Field	Value
Account balance	\$300.00
To user *	Fintech Ventures
Amount *	\$ 50.00
Invoice	[Upload icon] [Info icon]
Payment Purpose *	Invoice Payment (selected)
Description	

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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

Previous

Confirm

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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.

← Payment details

Print

View authorizations

✓ The payment was successfully processed

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

Payment performed

A payment of \$ 50.00 (FV000020076) has been performed to Fintech Ventures

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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.

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

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

A blue arrow points to the 'Alice Smith' row in the table.

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

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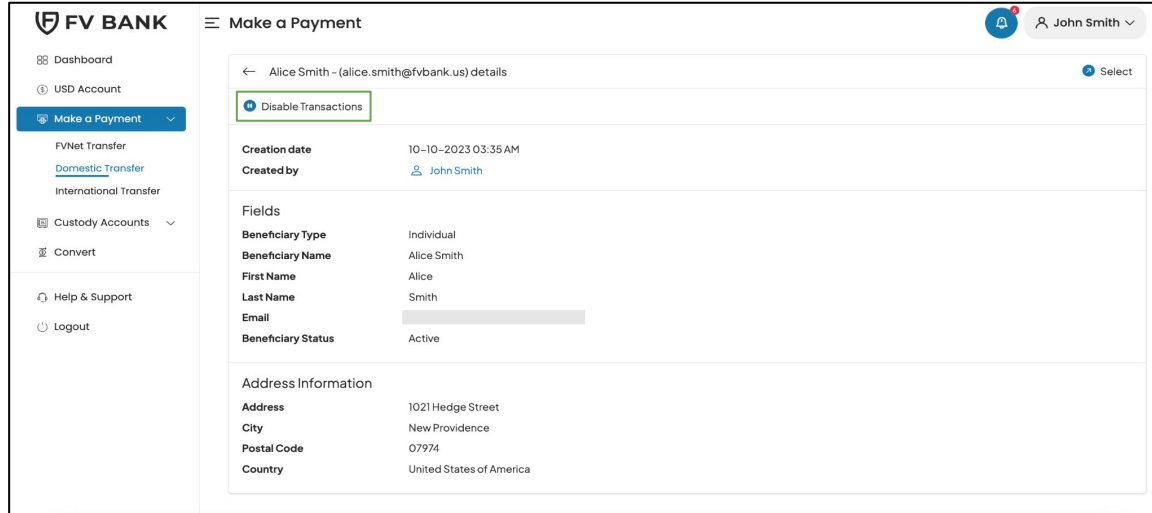
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This screen displays the Beneficiary's **name**, **email**, **status** and **address** information. If you want to disable the beneficiary for further transactions, you can do it by selecting the **"Disable Transactions"**.



The screenshot shows the 'Make a Payment' interface for FV Bank. On the left is a sidebar menu with options: Dashboard, USD Account, Make a Payment (selected), 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) details'. A 'Disable Transactions' button is highlighted with a green box. Below this, the 'Creation date' is '10-10-2023 03:35 AM' and 'Created by' is 'John Smith'. The 'Fields' section lists: 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

Transfer - Select Beneficiary

**Beneficiary Type** Not applied

**Beneficiary Name**

**Email**

**Beneficiary Status** No options selected

**Add new**

No results match the search criteria

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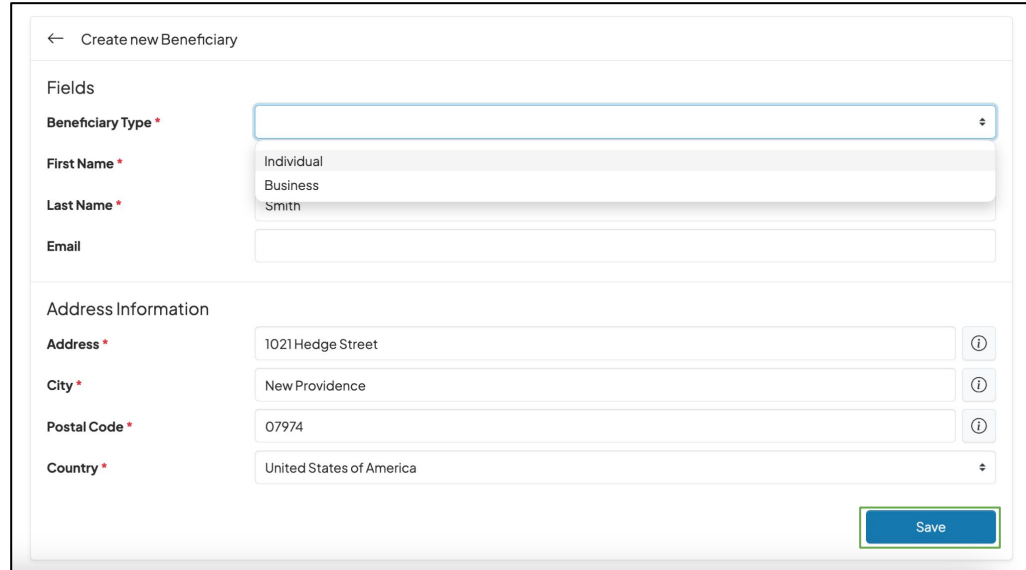
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## Step 3

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.

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Make a Payment

← Alice Smith - (alice.smith@fvbank.us) details


Select

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

Beneficiary Status

Active

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. 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 content area is titled 'Make a Payment' and contains a 'Transfer - Select Beneficiary' form. The form has fields for Beneficiary Type (Not applied), Beneficiary Name, Email, and Beneficiary Status (No options selected). Below the form is a table of existing beneficiaries:

Beneficiary	Type	Country	Status	Action
Alice Smith	Individual	United States of America	Active	<button>Select</button>

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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. On the left is a dark sidebar menu with options: Dashboard, USD Account, Make a Payment (highlighted in blue), FVNet Transfer, Domestic and International Transfer, Direct Stablecoin Payments, Custody Accounts, Convert, Help & Support, and Logout. The main screen is titled 'Make a Payment' and shows a section for 'Beneficiary Payment Instruments'. At the top right of this section is a green 'Add new' button. Below the title are four input fields: 'From Account Name', 'Nickname', 'Supported Currencies', and 'Payment Instrument Status'. The 'Payment Instrument Status' field has a dropdown menu with options: 'Active, Failed, Invalid, Reje...'. Below these fields is a message: 'No results match the search criteria'. At the top right of the main screen, there is a notification bell icon and a user profile icon labeled 'John Smith'.

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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 \*

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).

A screenshot of the 'Create new Domestic Wire' form in the FV Bank app. The form is titled 'Create new Domestic Wire' with a back arrow. It contains several input fields: 'Destination Currency' (USD), 'Payment Type' (Payment - Domestic Wire), 'Nickname' (Alice), 'Account Number' (856667), 'Routing Number' (011401533), 'Account Type' (a dropdown menu with 'Checking' and 'Saving' options), 'Bank Information' (a dropdown menu), 'Bank Name' (with an info icon), 'Bank Address' (688 South Willow Street, with an info icon), 'Bank City' (Manchester, with an info icon), 'Bank State' (NH, with an info icon), 'Bank Postal Code' (03103, with an info icon), 'Bank Country' (United States of America, with an info icon), and 'Bank Phone' (800-883-4224). A 'Save' button is located at the bottom right of the form.

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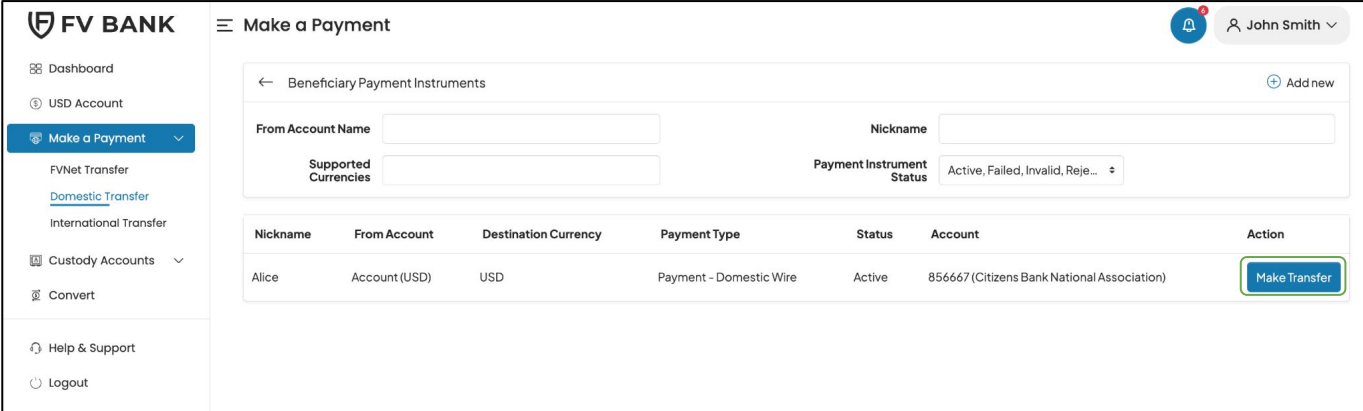
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Step 5

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



The screenshot shows the 'Make a Payment' page on the FV Bank interface. 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 content area is titled 'Make a Payment' and shows 'Beneficiary Payment Instruments'. At the top right, there's a user profile for John Smith. Below the title, there's a section for adding new instruments with fields for 'From Account Name', 'Nickname', 'Supported Currencies', and 'Payment Instrument Status'. Below this is a table listing existing instruments. The table has columns: Nickname, From Account, Destination Currency, Payment Type, Status, Account, and Action. One instrument is listed for 'Alice' with account 'Account (USD)', currency 'USD', payment type 'Payment - Domestic Wire', and status 'Active'. The 'Action' column for this entry has a 'Make Transfer' button.

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

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 \*

\$

0.00

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	<div></div>	
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	XXXXXXX	

Total amount

\$135.00

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Confirm



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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	<a href="#">John Smith</a>
Posted Date	10-10-2023 04:13 AM
From	<a href="#">John Smith</a>
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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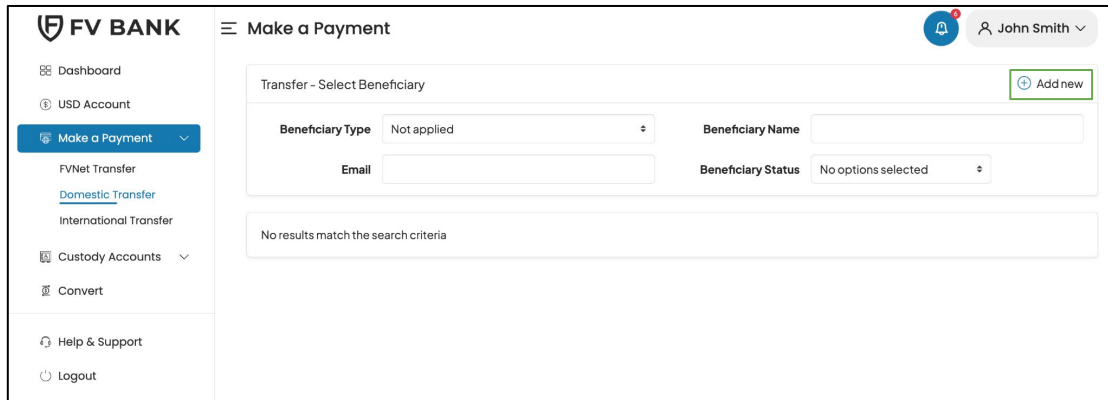
## Direct Stablecoin Payments

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.



The screenshot displays the FV Bank web interface for making a payment. On the left is a sidebar menu with 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' (set to 'Not applied'), 'Beneficiary Name', 'Email', and 'Beneficiary Status' (set to 'No options selected'). An 'Add new' button is visible in the top right of the form area. Below the form, a message states 'No results match the search criteria'. The top right of the interface shows a user profile for 'John Smith' and a notification bell icon.

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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.

**FV BANK** Make a Payment

Transfer - Select Beneficiary

Beneficiary Type: Not applied

Beneficiary Name:

Email:

Beneficiary Status: No options selected

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

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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.

Make a Payment

← Create new Beneficiary Payment Instrument

Destination Currency \* usdc

Nickname \* USDC

Make a Payment

← Create new Beneficiary Payment Instrument

Destination Currency \* USDC

Payment Type \* Stablecoin Payment

Nickname \* Withdraw (USDC)

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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.

← Create new Stablecoin

Destination Currency *	USDC
Payment Type *	Stablecoin Payment
Nickname *	Alice
Blockchain *	ETH (ERC20)
Destination Address *	b95b4492fb53c08c95089ae497e4c3bb2005

**Useful tips when making crypto payments**

- Please ensure the recipient address belong to the network you are choosing to send the payment.
- 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 network explorer online.
- It is a good practice to perform a small value transaction before performing a bigger value transaction.

Save

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Step 5

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

### Make a Payment

John Smith

← Beneficiary Payment Instruments + Add new

From Account Name

Nickname

Supported Currencies

Payment Instrument Status

Active, Failed, Invalid, Reje...

Nickname	From Account	Destination Currency	Payment Type	Status	Account	Action
Alice	Account (USD)	USDC	Stablecoin Payment	Active	0x2211b95b4492fb53c08c95089ae497e4c3bb2005	<a href="#">Make Transfer</a>
Alice	Account (USD)	USD	Payment - Domestic Wire	Active	856667 (Citizens Bank National Association)	<a href="#">Make Transfer</a>

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"**

Make a Payment

John Smith

← Transfer

Balance	248.00	USD
Destination Amount *	205.00	USDC
Fee Amount	25.00	USD
Total Amount	230.00	USD
Destination Address *	ETH (ERC20)_0x2211b95b4492fb53c08c95089ae497e4c3bb2005	
Description *	Service Payment	
Payment Instrument ID	-8130231744509595815	

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.

Make a Payment

John Smith

← Preview Payment

Destination Address	0x2211b95b4492fb53c08c95089ae497e4c3bb2005
Description	Service Payment
Withdrawal amount	205.00 USD
Transaction fee	25.00 USD
Total amount	230.00 USD
Account balance before withdrawal	248.00
Account balance after withdrawal	18.00

Close

Submit

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

Make a Payment

Transaction Posted For Authorization: FV000021478

John Smith

← Beneficiary Payment Instruments

Add new

From Account Name

Nickname

Supported Currencies

Payment Instrument Status

Active, Failed, Invalid, Reje...

Nickname	From Account	Destination Currency	Payment Type	Status	Account	Action
Alice	Account (USD)	USDC	Stablecoin Payment	Active	0x2211b95b4492fb53c08c95089ae497e4c3bb2005	Make Transfer
Alice	Account (USD)	USD	Payment - Domestic Wire	Active	856667 (Citizens Bank National Association)	Make Transfer

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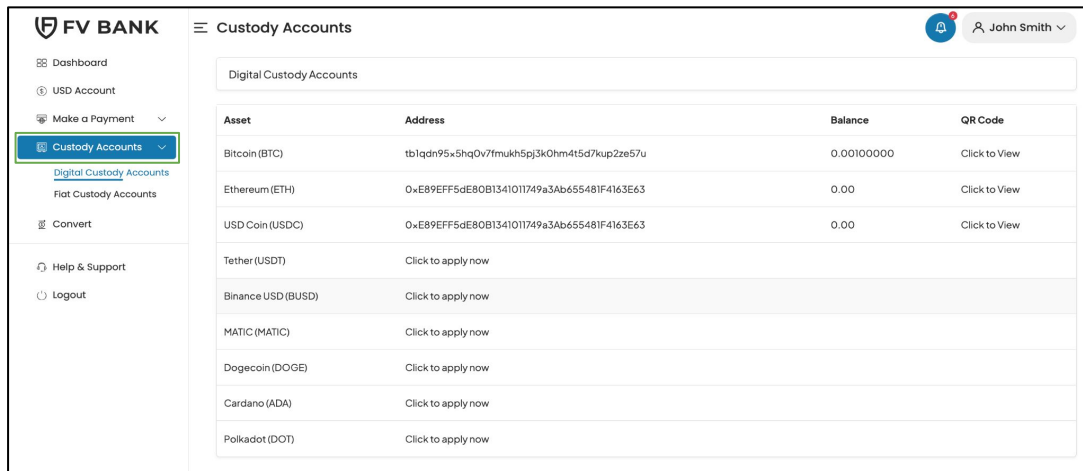
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## Custody Accounts - Digital Custody Accounts

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.



FV BANK 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)	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	<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)	<a href="#">Click to apply now</a>		
Binance USD (BUSD)	<a href="#">Click to apply now</a>		
MATIC (MATIC)	<a href="#">Click to apply now</a>		
Dogecoin (DOGE)	<a href="#">Click to apply now</a>		
Cardano (ADA)	<a href="#">Click to apply now</a>		
Polkadot (DOT)	<a href="#">Click to apply now</a>		

**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

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)	tb1qdn95x5hqQv7fmukh5pj3k0hm4t5d7kup2ze57u	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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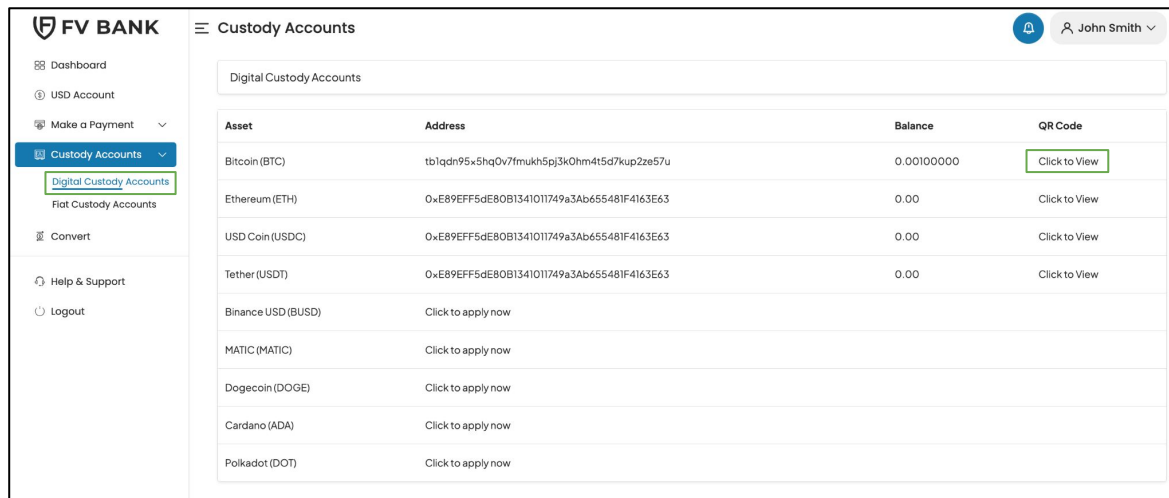
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## Manage your Digital Assets account

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.



FV BANK			
Custody Accounts			
Digital Custody Accounts			
Asset	Address	Balance	QR Code
Bitcoin (BTC)	tb1qdn95x5hq0v7fmukh5pj3k0hm4t5d7kup2ze57u	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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## 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 web interface. On the left is a sidebar menu with options: Dashboard, USD Account, Make a Payment, Custody Accounts (selected), Convert, Help & Support, and Logout. The 'Custody Accounts' section is expanded, showing 'Digital Custody Accounts' and 'Fiat Custody Accounts' (highlighted with a green box). The main content area is titled 'Custody Accounts' and features a search bar for 'Fiat Custody Accounts'. Below this is a table with three columns: Asset, Account Number, and Balance. The table lists two accounts: 'Custody Money Market (USD)' with a balance of 'Click to apply now', and 'Custody (USD)' with account number '801081514' and a balance of '\$470.49'. The top right of the interface shows a user profile for 'John Smith'.

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**

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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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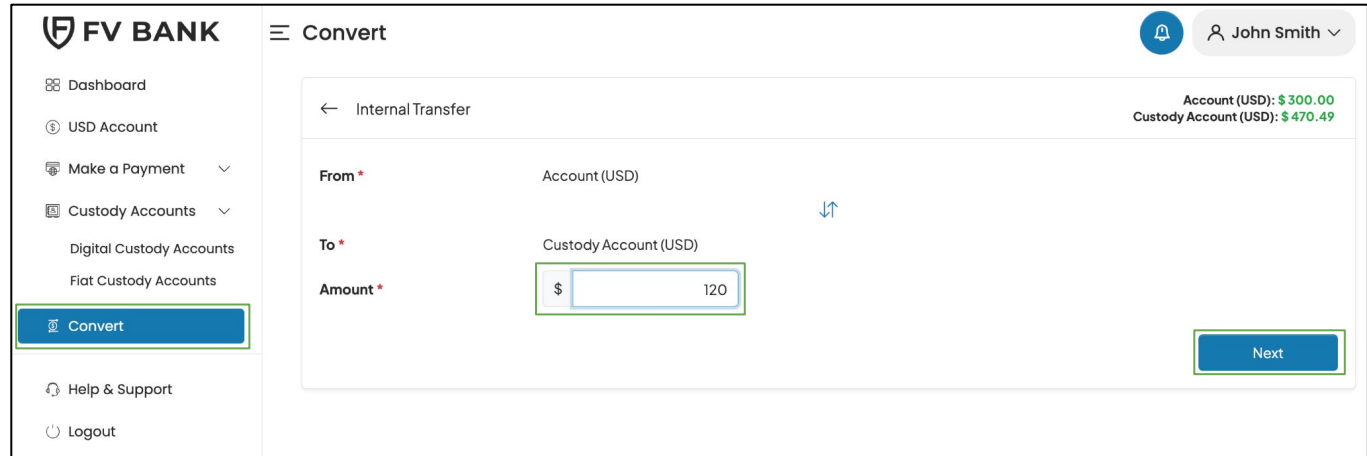
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Step 2

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



The screenshot shows the FV Bank interface for an internal transfer. On the left is a sidebar menu with options: Dashboard, USD Account, Make a Payment, Custody Accounts, Convert (highlighted), Help & Support, and Logout. The main area is titled 'Convert' and shows a transfer form. At the top right, the user is logged in as 'John Smith'. The form has a title 'Internal Transfer' and shows account balances: 'Account (USD): \$ 300.00' and 'Custody Account (USD): \$ 470.49'. 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 is set to '\$ 120'. A 'Next' button is at the bottom right.

**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.

← 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

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Buy

Sell

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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## Buy Digital Assets with USD

Step 1

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

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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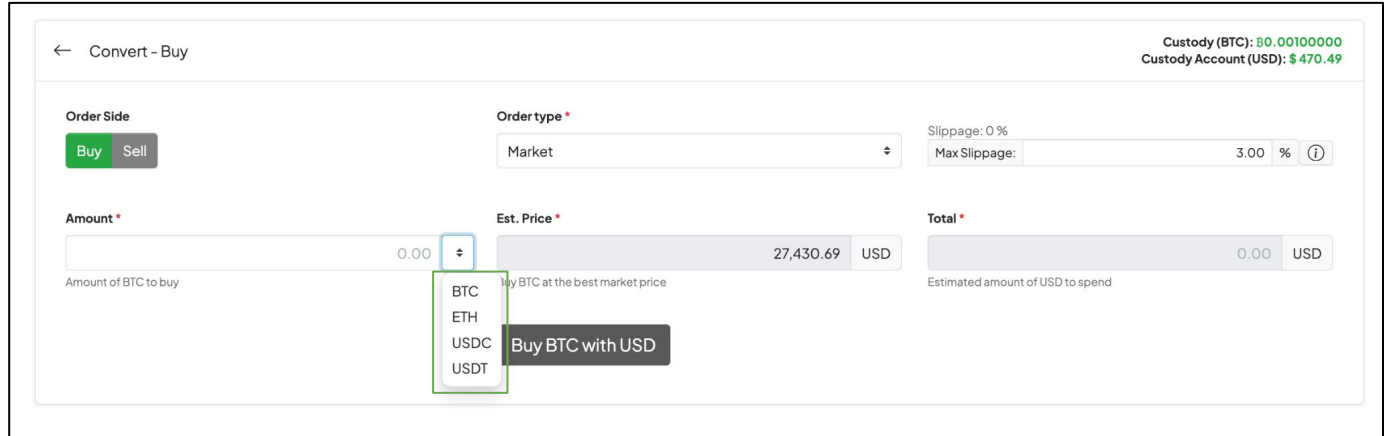
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Step 2

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.**



The screenshot displays the 'Convert - Buy' interface. At the top right, it shows 'Custody (BTC): 80.00100000' and 'Custody Account (USD): \$ 470.49'. The main section is divided into three columns. The first column, 'Order Side', has 'Buy' selected. The second column, 'Order type \*', has 'Market' selected. The third column, 'Slippage: 0 %', has 'Max Slippage: 3.00 %' with an information icon. Below these, the 'Amount \*' field shows '0.00' with a dropdown arrow, and the 'Est. Price \*' field shows '27,430.69 USD'. A dropdown menu is open from the 'Amount' field, listing 'BTC', 'ETH', 'USDC', and 'USDT'. A 'Buy BTC with USD' button is visible. The 'Total \*' field shows '0.00 USD'. The bottom of the interface has a 'Buy BTC at the best market price' label and an 'Estimated amount of USD to spend' label.

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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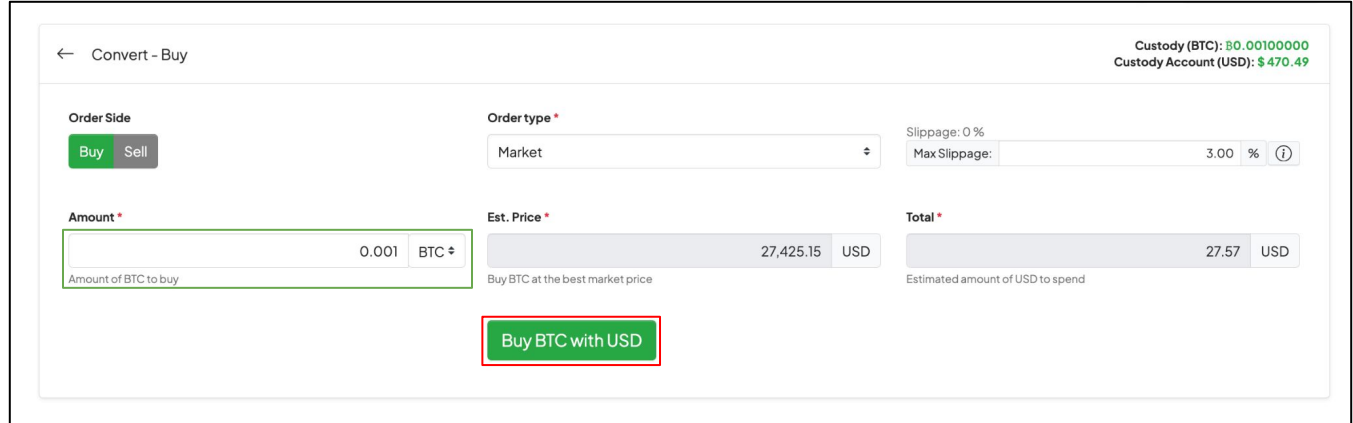
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Step 3

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.

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Buy

Sell

Account (USD): \$114.00

Custody Account (USD): \$442.97

Transfer

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 displays the FV BANK 'Convert' page. On the left is a sidebar menu with options: Dashboard, USD Account, Make a Payment (expanded), Custody Accounts (expanded), Convert (selected), Help & Support, and Logout. The main content area is titled 'Convert' and contains a 'Convert - Order history' section. In this section, there are two buttons: 'Buy' (green) and 'Sell' (red), with a mouse cursor pointing at the 'Sell' button. To the right of these buttons, the account balances are shown: 'Account (USD): \$114.00' and 'Custody Account (USD): \$442.97', along with a 'Transfer' button. Below the buttons is a table with the following data:

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. On the left is a sidebar 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 'Convert - Sell'. It features a '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', with a label 'Amount of BTC to sell' below it. The 'Est. Price' is '27,364.20 USD', with a label 'Sell BTC at the best market price' below it. The 'Total' is '27.23 USD', with a label 'Estimated amount of USD to receive' below it. A 'Slippage' section shows '0 %' and 'Max Slippage: 3.00 %'. A red button labeled 'Sell BTC with USD' is at the bottom. The top right shows a user profile for 'John Smith' and custody 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..

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Convert - Order history

Buy

Sell

Account (USD): \$114.00

Custody Account (USD): \$470.21

Transfer

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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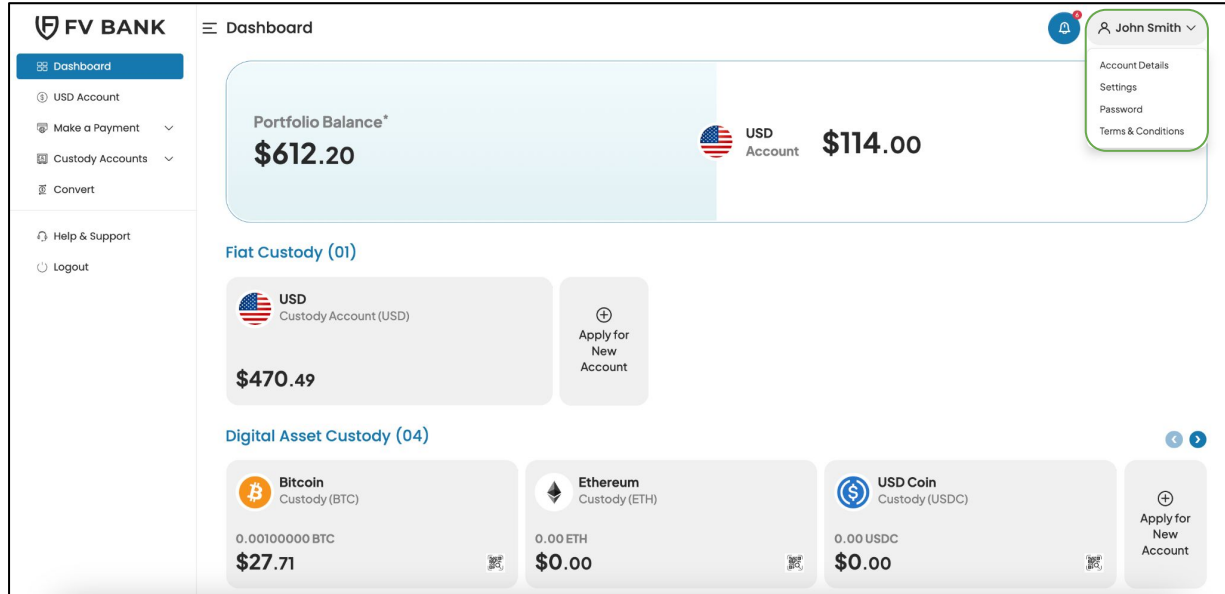
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## Profile Menu

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



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## View Profile Menu

Account Details

Settings

Password

Terms & Conditions

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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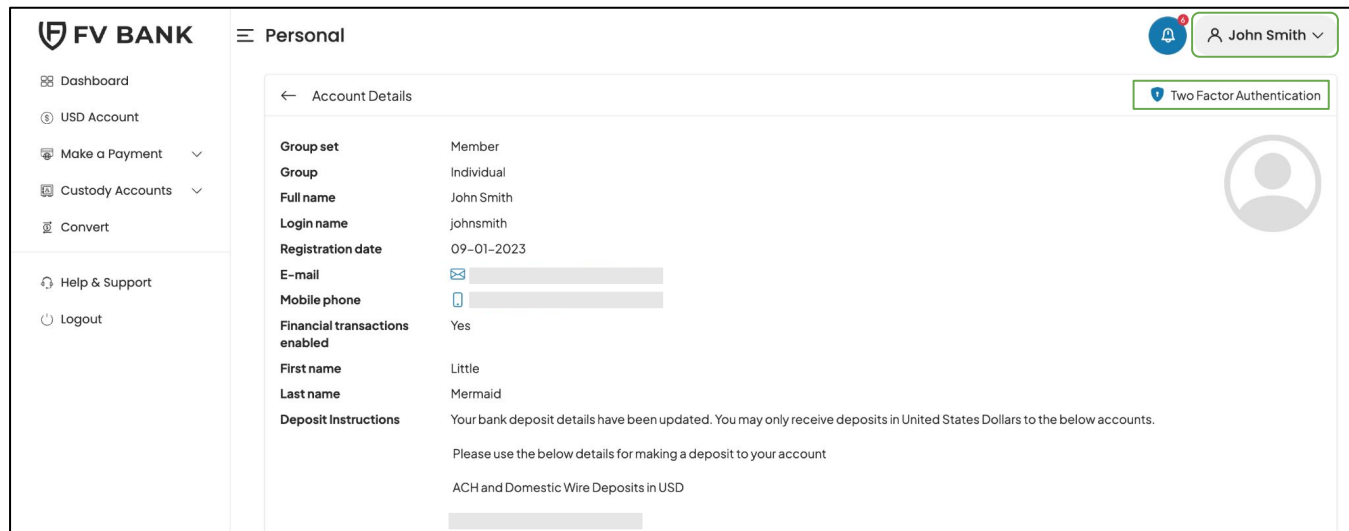
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## Two Factor Authentication

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 user interface. On the left is a sidebar menu with options: Dashboard, USD Account, Make a Payment (with a dropdown arrow), Custody Accounts (with a dropdown arrow), Convert, Help & Support, and Logout. The main content area is titled 'Personal' and 'Account Details'. It displays user 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), and 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, there is a notification bell and a user profile dropdown for 'John Smith'. Below the profile dropdown, a button labeled 'Two Factor Authentication' is highlighted with a green border.

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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.

The screenshot shows the "Two Factor Authentication Details" screen. At the top left is a back arrow and the title "Two Factor Authentication Details". At the top right is a green-bordered button with an envelope icon and the text "Send Code". Below the title is a "User" field containing the name "John Smith". The main content area contains the text: "FV Bank requires you to verify the OTP sent to your registered email address for your protection." followed by "Please follow the below steps" and a bulleted list: "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", and "Click 'Verify' and Enable the 2FA".

## Step 3

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

The screenshot shows the "Send Code" screen. At the top left is a back arrow and the title "Send Code". Below the title is an "Email Code \*" field with a red asterisk, containing the code "876283". To the right of the field is an information icon (i). At the bottom right is a blue-bordered button with the text "Verify Code".

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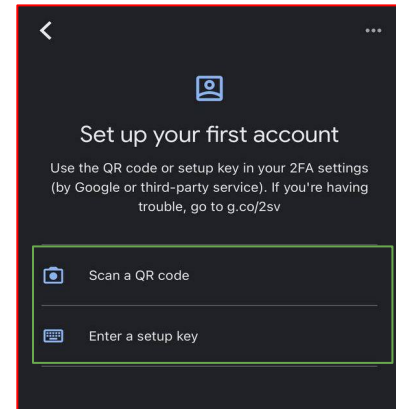
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## Step 4

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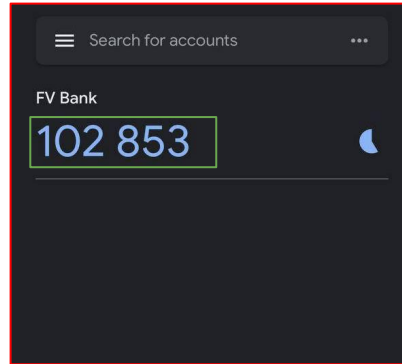
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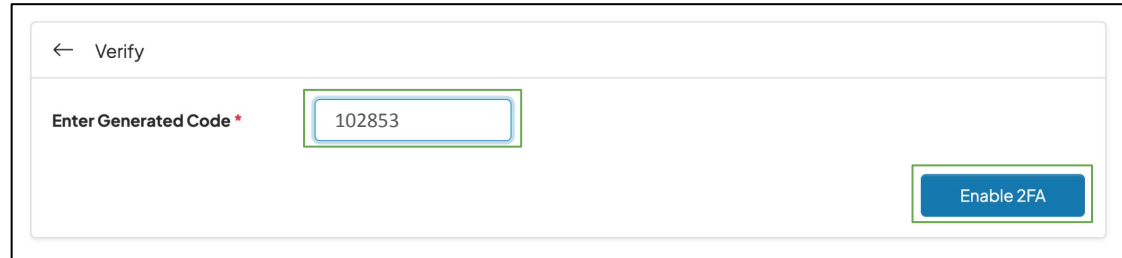
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After scanning the QR code or providing the secret key, the google authenticator will generate a **6 digit verification code**. Go to your FV Bank web application and click on **“Verify”**



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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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 \$0.009000000 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”**.

**FV BANK** Help & Support

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**Contact Us**

Account Holder Name

John Smith

Account Type

Individual

Select Your Issue \*

Describe your issue in one sentence \*

Attach a file

Describe your issue in Details \*

Submit