

# User Guide

# Global Managed Accounts

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A complete walkthrough of the two portals brokers use to onboard and manage customer accounts on FV Bank's regulated banking infrastructure — the **Customer Onboarding** Portal and the **Transaction** Portal.

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### Prerequisite

#### Onboarding Portal

*Know your dashboard*

*Manage applications*

*Team*

#### Transaction Portal

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*Counterparties*

*Payment instrument*

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# Prerequisite: Becoming a Global Managed Partner

Before you can onboard clients through the **Global Managed Accounts (GMA)** platform, you must first be onboarded as a Global Managed Partner.

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# Eligibility

You can become a Global Managed Partner in one of the following ways:

## Existing FV Bank Business Customer

You can upgrade your account to a Global Managed Partner by contacting your Account Manager.

- You will be assigned a unique **Broker ID**.
- Your designated administrator will receive access to the Global Managed Accounts onboarding portal.

## New Customer

- Complete the standard FV Bank Business or Individual account application.
- Once your application has been approved and your account has been opened, it can be upgraded to a Global Managed Partner.
- After the setup is complete, the designated administrator will receive access to the Global Managed Accounts onboarding portal.

**Note:** Access to the Global Managed Accounts onboarding portal is available only after your Global Managed Partner setup has been completed.

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# The Client Onboarding Portal

Enabling managed partners to onboard their client through a streamlined, white-labeled experience while FV Bank manages the compliance review and account approval process.

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# Key Highlights

- **Portal Access & Team Management:** Managed Partners log in using their administrator credentials and can invite additional team members to access the portal.
- **Client Onboarding:** Partners initiate the application by entering client information and can assign their own internal Client ID. Client then complete the KYC verification, accept the Terms & Conditions, and submit the required information.
- **Supported Account Type:** Managed Account onboarding is currently available for Business Plus accounts. Support for Individual and Business Prime accounts will be introduced soon.
- **Application Review & Tracking:** All applications follow FV Bank's standard compliance and onboarding process. Partners can track the status of every application directly within the portal.
- **Account Management:** Once approved, the client becomes a direct FV Bank account holder. All onboarding updates are available through the Partner Portal, and transaction fees are billed to the Managed Partner rather than the Managed Account.

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## ONBOARDING PORTAL · GETTING STARTED

# Log in

The screenshot shows a two-panel interface. The left panel is dark blue with the FV Bank logo at the top. Below the logo, it says "MANAGED ACCOUNTS ONBOARDING" and "Onboard your clients to FV Bank with confidence". The right panel is white and contains the login form. At the top of the right panel is a "Step 1 of 2" indicator. Below it is the heading "Sign in to your workspace". Underneath is the label "Email address" followed by a text input field containing "name@broker.com". At the bottom of the right panel is a dark blue button with the text "Continue →".

### Step 1

Log in to the GMA onboarding portal using the credentials provided by FV Bank.

**Note:** For first-time access, only the designated Partner Administrator can log in using the credentials provided by FV Bank. Once the Partner Administrator adds additional team members, each user can access the portal using their own credentials.

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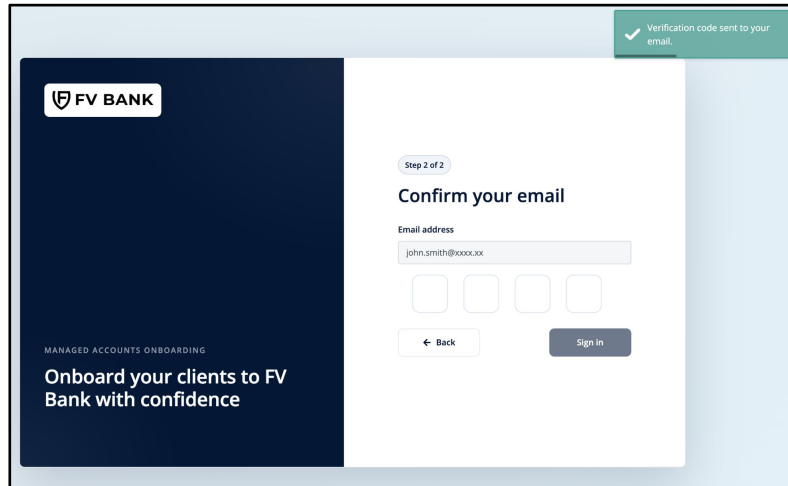
*FVNet transfer*

*External bank transfer*

*Transactions*

*Deposit instructions*

## ONBOARDING PORTAL · GETTING STARTED



The screenshot shows the FV Bank Onboarding Portal interface. On the left is a dark blue sidebar with the FV BANK logo and the text "MANAGED ACCOUNTS ONBOARDING" and "Onboard your clients to FV Bank with confidence". The main content area is white and displays "Step 2 of 2" and "Confirm your email". Below this is a form with the label "Email address" and a text input field containing "john.smith@hooocxx". To the right of the input field are four empty square boxes for a verification code. At the bottom of the form are two buttons: "← Back" and "Sign in". A green notification banner at the top right of the main area says "✓ Verification code sent to your email."

### Step 2

Enter the One-Time Password (OTP) sent to your registered email address, then click **Sign in** to access the onboarding portal.

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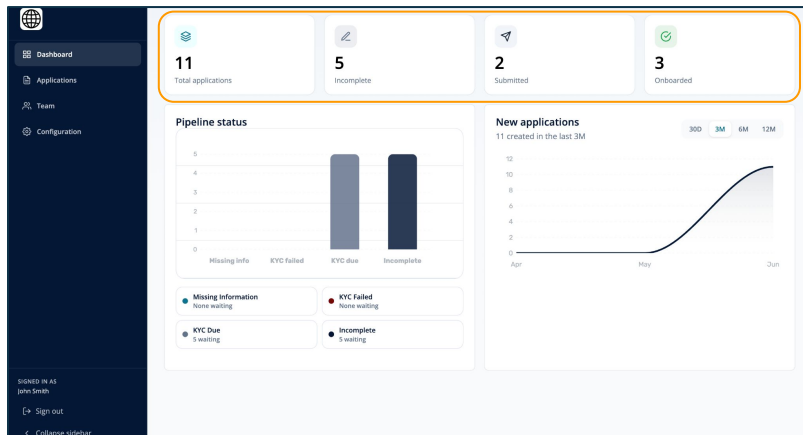


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## ONBOARDING PORTAL - DASHBOARD

# Know your Dashboard

The onboarding dashboard provides a quick overview of your client applications and their current status.



- Total number of application
- Incomplete application
- **Submitted applications** - application submitted but under review
- **Onboarded** - Application approved and the client is on boarded

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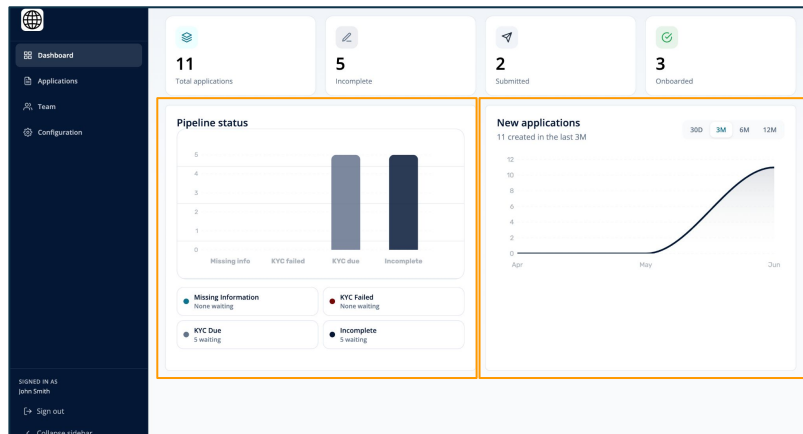


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## ONBOARDING PORTAL - DASHBOARD

The **Pipeline Status** section displays applications that require attention and indicates the current stage of each pending application.

- **Missing Information** – Additional information or documents are required from the client before the application can proceed.
- **KYC Failed** – The client attempted identity verification, but the verification was unsuccessful and must be completed again.
- **KYC Due** – The client has not yet completed the Know Your Customer (KYC) verification process.
- **Incomplete** – The application has been started but not completed or submitted.



The **New Applications** graph displays the number of new client applications submitted over a selected time period. Available filters:

- Last 30 Days
- Last 3 Months
- Last 6 Months
- Last 12 Months

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## ONBOARDING PORTAL · APPLICATIONS

# Manage Applications

To manage or create client account applications, click **Applications** from the left-hand navigation menu.

This page displays all client applications you have created along with their onboarding status. You can create new applications, view application details, monitor application status, search for specific applications, and filter the application list to quickly locate the records you need.

DE

Demobroker

Dashboard

Applications

Team

Configuration

Status: All

Add filter

🔍

Updated

IF

+

| CLIENT REF                                                      | APPLICATION NO. | CLIENT                                      | TYPE          | STATUS     | CREATED                          | ACTION |
|-----------------------------------------------------------------|-----------------|---------------------------------------------|---------------|------------|----------------------------------|--------|
| MCP-1402                                                        | BP-260623-A     | ABC Technology<br>XXXXXXXXXXXXXXXXXXXX      | Business Plus | Incomplete | 23 Jun 2026 12:19<br>John Smith  | 🔗      |
| BN-123                                                          | BP-260623-B     | XYZ CO<br>XXXXXXXXXXXXXXXXXXXX              | Business Plus | Incomplete | 23 Jun 2026 16:03<br>John Smith  | 🔗      |
| JS-123                                                          | BP-260622-A     | Globex Corporation<br>XXXXXXXXXXXXXXXXXXXX  | Business Plus | Incomplete | 22 Jun 2026 13:54<br>John Smith  | 🔗      |
| JS-122                                                          | BP-260617-A     | Acme Corporation<br>XXXXXXXXXXXXXXXXXXXX    | Business Plus | Onboarded  | 17 Jun 2026 11:45<br>John Smith  | 🔗      |
| JS-121                                                          | BP-260612-E     | Silverline Ventures<br>XXXXXXXXXXXXXXXXXXXX | Business Plus | Declined   | 12 Jun 2026 15:49<br>Jane        | 🔗      |
| JS-120                                                          | BP-260616-D     | Apex Logistics<br>XXXXXXXXXXXXXXXXXXXX      | Business Plus | Onboarded  | 16 Jun 2026 16:33<br>Alice Smith | 🔗      |
| JS-119                                                          | BP-260612-B     | Vertex Dynamics<br>XXXXXXXXXXXXXXXXXXXX     | Business Plus | Submitted  | 12 Jun 2026 10:53<br>John Smith  | 🔗      |
| <div>40 Rows</div> <div>Showing 1 - 07 of 07</div> <div>1</div> |                 |                                             |               |            |                                  |        |

SIGNED IN AS  
JOHN SMITH

Sign out

< Collapse sidebar

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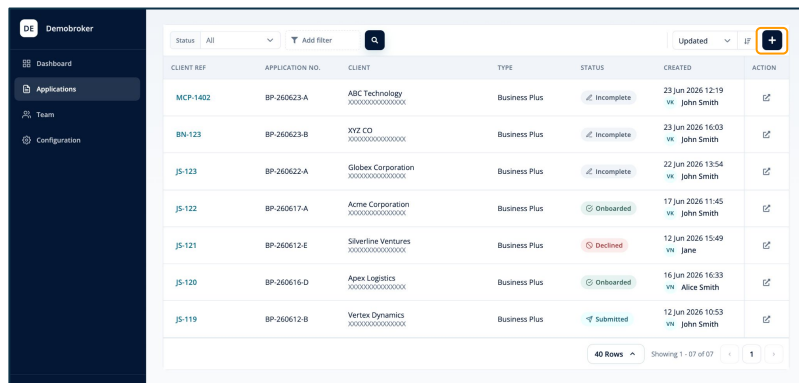
*Deposit instructions*



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ONBOARDING PORTAL · APPLICATIONS

## Create or manage a new Client Onboarding Application



The screenshot shows a web application interface for 'Demobroker'. On the left is a dark sidebar with navigation links: Dashboard, Applications (selected), Team, and Configuration. The main area displays a table of applications. At the top right of the table, there are filters for 'Status' (set to 'All'), an 'Add filter' button, a search bar, and an 'Updated' dropdown. A '+ icon' button is highlighted in the top right corner of the table area. The table has columns: CLIENT REF, APPLICATION NO., CLIENT, TYPE, STATUS, CREATED, and ACTION. It lists seven applications with various statuses like 'Incomplete', 'Onboarded', 'Declined', and 'Submitted'. At the bottom right of the table, it says '40 Rows' and 'Showing 1 - 07 of 07'.

| CLIENT REF | APPLICATION NO. | CLIENT                                      | TYPE          | STATUS     | CREATED                          | ACTION |
|------------|-----------------|---------------------------------------------|---------------|------------|----------------------------------|--------|
| MCP-1402   | BP-260623-A     | ABC Technology<br>XXXXXXXXXXXXXXXXXXXX      | Business Plus | Incomplete | 23 Jun 2026 12:19<br>John Smith  |        |
| BN-123     | BP-260623-B     | XYZ CO<br>XXXXXXXXXXXXXXXXXXXX              | Business Plus | Incomplete | 23 Jun 2026 16:03<br>John Smith  |        |
| JS-123     | BP-260622-A     | Globex Corporation<br>XXXXXXXXXXXXXXXXXXXX  | Business Plus | Incomplete | 22 Jun 2026 13:54<br>John Smith  |        |
| JS-122     | BP-260617-A     | Acme Corporation<br>XXXXXXXXXXXXXXXXXXXX    | Business Plus | Onboarded  | 17 Jun 2026 11:45<br>John Smith  |        |
| JS-121     | BP-260612-E     | Silverline Ventures<br>XXXXXXXXXXXXXXXXXXXX | Business Plus | Declined   | 12 Jun 2026 15:49<br>Jane        |        |
| JS-120     | BP-260616-D     | Apex Logistics<br>XXXXXXXXXXXXXXXXXXXX      | Business Plus | Onboarded  | 16 Jun 2026 16:33<br>Alice Smith |        |
| JS-119     | BP-260612-B     | Vertex Dynamics<br>XXXXXXXXXXXXXXXXXXXX     | Business Plus | Submitted  | 12 Jun 2026 10:53<br>John Smith  |        |

Step 1

To create a new client onboarding application, click the **+** icon in the top-right corner of the Applications page.

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## ONBOARDING PORTAL · APPLICATIONS

### New Client Application

**Client Reference ID \*** ⓘ

Your own reference for this client.

**Client Name \*** ⓘ

**Email \*** ⓘ

Primary contact for this application.

**Product** ⓘ

Business PlusAvailable now

CancelCreate application

### Step 2

Enter the client reference ID, client name and email and click **Create application**.

### Important:

1. Reference ID is your own internal reference for this client (e.g. your CRM id). This reference appears in the Applications list, making it easier to locate and manage client applications.
2. Account onboarding is currently available for Business Plus accounts.

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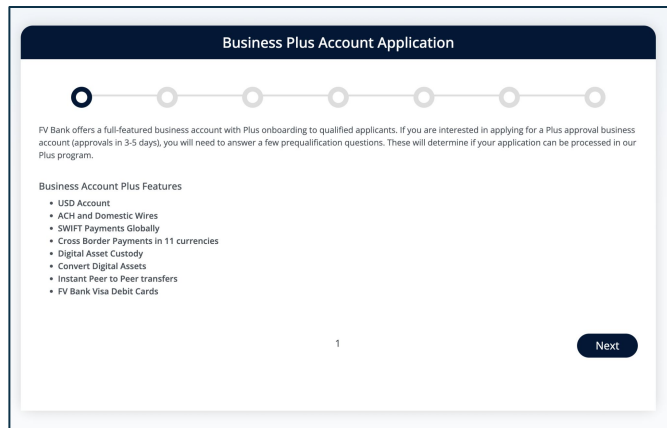
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## ONBOARDING PORTAL - APPLICATIONS



The screenshot shows the 'Business Plus Account Application' page. At the top, there is a progress bar with seven steps. The first step is highlighted with a blue circle. Below the progress bar, there is a paragraph of text: 'FV Bank offers a full-featured business account with Plus onboarding to qualified applicants. If you are interested in applying for a Plus approval business account (approvals in 3-5 days), you will need to answer a few prequalification questions. These will determine if your application can be processed in our Plus program.' Below this text, there is a section titled 'Business Account Plus Features' with a bulleted list: '• USD Account', '• ACH and Domestic Wires', '• SWIFT Payments Globally', '• Cross Border Payments in 11 currencies', '• Digital Asset Custody', '• Convert Digital Assets', '• Instant Peer to Peer transfers', and '• FV Bank Visa Debit Cards'. At the bottom right, there is a 'Next' button.

### Step 3

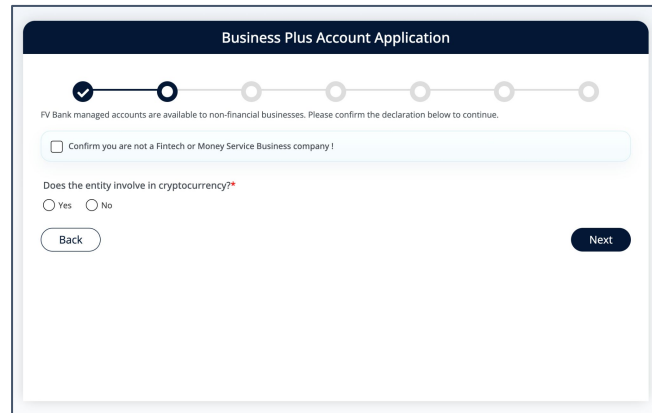
Review the introductory information, then click **Next** to begin the client onboarding process

Before proceeding, ensure you have all the required client information and supporting documentation available to help streamline the onboarding process.

### Step 4

Confirm whether the client is not a FinTech or Money Services Business (MSB) by selecting the checkbox, if applicable.

Next, indicate whether the client's business is involved in cryptocurrency activities, then click **Next** to continue.



The screenshot shows the 'Business Plus Account Application' page. At the top, there is a progress bar with seven steps. The first step is highlighted with a blue circle. Below the progress bar, there is a paragraph of text: 'FV Bank managed accounts are available to non-financial businesses. Please confirm the declaration below to continue.' Below this text, there is a checkbox labeled 'Confirm you are not a Fintech or Money Service Business company !'. Below the checkbox, there is a question: 'Does the entity involve in cryptocurrency?\*' with two radio button options: 'Yes' and 'No'. At the bottom left, there is a 'Back' button, and at the bottom right, there is a 'Next' button.

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## ONBOARDING PORTAL · APPLICATIONS

### Step 5

Next, provide your client's business information, including the legal business name, business registration number and registration date, principal, registered and mailing addresses, country of registration, contact information, entity type, source of funds, and other required business details.

### Business Plus Account Application

In order to apply for Plus account, we will need to review some prequalifications. Please answer the following questions:

#### General Business Information

Business Legal Name\*

ABC Technology

Provide any "Doing Business As" names you also operate under if any.

Provide any "Doing Business As" names you also operate under if any.

Address of Principal Place of Business (e.g. operating address)\*  
This is the address you operate your business at, not a registered address. Please do not enter P.O. Boxes, they will not be accepted.

Street name  
E.g. 1600 Pennsylvania Avenue NW

Building and Number  
E.g. APT 302, Avlon Apartments

City  
E.g. San Fernando del Valle de Catamarca

State / Province / Region  
E.g. Zhejiang Province

Postal / Zip Code  
E.g. 110001

Select Country  
E.g. China

Registered Address of Business\* ☐ Same as the principal place of business

Street name  
E.g. 1600 Pennsylvania Avenue NW

Building and Number  
E.g. APT 302, Avlon Apartments

City  
E.g. San Fernando del Valle de Catamarca

State / Province / Region  
E.g. Zhejiang Province

Postal / Zip Code  
E.g. 110001

Select Country  
E.g. China

Mailing Address of Business\* ☐ Same as the principal place of business

Street name  
E.g. 1600 Pennsylvania Avenue NW

Building and Number  
E.g. APT 302, Avlon Apartments

City  
E.g. San Fernando del Valle de Catamarca

State / Province / Region  
E.g. Zhejiang Province

Postal / Zip Code  
E.g. 110001

Select Country  
E.g. China

#### Country of business registration\*

Select Country

Business Tax ID\*

Business Tax ID

Mobile Phone\*

+86 Enter your mobile phone

Landline

+86 Enter your Landline

Entity Type\*

☐ Sole Proprietorship ☐ Partnership

☐ Limited Partnership (LP) ☐ Limited Liability Partnership (LLP)

☐ Corporation (C-Corp) ☐ S Corporation (S-Corp)

☐ Limited Liability Company (LLC) ☐ Cooperative (Co-op)

☐ Non-Profit Organisation (NPO) ☐ Benefit Corporation (B-Corp)

☐ Trust

Business Registration Number\*

Enter Business Registration Number

Date Company registered\*

dd/mm/yyyy

Has the company started operations?\*

☐ Yes ☐ No

NAICS Code\*

Select NAICS code

Does the company have a website?\*

☐ Yes ☐ No

How many employees or full-time contractors does your company have?\*

Employees or full-time contractors in the company

Does your company have a bank account or investment account at another financial institution?\*

☐ Yes ☐ No

Has the Applicant, its owners or principals, been subject to regulatory investigation, penalty or enforcement in the last 5 years?\*

☐ Yes ☐ No

Has the Company been involved in any litigation in the past or is there any pending or threatened litigation?\*

☐ Yes ☐ No

Source of Funds\*

Source of Funds

Do you intend on receiving funds from liquidation of your own digital assets?\*

☐ Yes ☐ No

Does your organization have any parent, subsidiary and/or affiliate?\*

☐ Yes ☐ No

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## ONBOARDING PORTAL · APPLICATIONS

### Step 6

Provide the details of the client's business owners, shareholders, directors, and authorized users or operators.

If the client has multiple business owners, shareholders, directors, managers, or control persons, use the available options to add each individual as required.

Once all required information has been completed, click **Next** to continue.

**Officers or Authorized Account Users**

In this section, list all directors and officers in your organization. Officers include Chief Executive Officer, Chief Financial Officer, Chief Operating Officer, Director or other persons that exert control over the business. You may also list persons who are not controllers but whom you request have informational access to your account for operational purposes.

Enter User information, click Add User below to add more users

**Primary User**

Is this person a shareholder of the entity?\*

☐ Yes ☐ No

Is this person an authorized user of the entity?\*

☐ Yes ☐ No

Is this person a Control Prong? ⓘ

☐ Yes ☒ No

Used for the person with significant responsibility to control, manage, or direct the entity.

**Name\***

Please enter your name exactly as it appears on your passport.

First Middle Last

**Address\***

Street name  
E.g. 1600 Pennsylvania Avenue NW

Building and Number  
E.g. APT 302, Avalon Apartments

City State / Province / Region Postal / Zip Code Select Country

E.g. San Fernando del Valle de Catmanara E.g. Zhejiang Province E.g. 110001 E.g. China

**Date of Birth\***

dd/mm/yyyy

**Nationality\***

Select Nationality

**Email\***

Mobile Phone\*

+86 Mobile Phone

**Passport Number\***

Country Of Issuance (Passport)\*

Select Country of Issuance

**Role\***

Role

**Account Access Type\***

Power User

Viewer: View payments and create new beneficiaries.  
Basic User: All access of Viewer and initiate new payments. Payments initiated by basic users will require authorisation from owner (or) approver (or) a power user before the payment is submitted for further processing. Basic user cannot authorise payments.  
Approver: All access of Basic user and approve payments initiated by others. Approver's own initiated transactions will require authorisation from another Approver, Power User or Owner.  
Power User: Same access as Owner

**Mother's Maiden Name\***

Mother's Maiden Name

Is this person a Director of the entity?\*

☐ Yes ☐ No

Is this person an authorized contact on the account?\*

☐ Yes ☐ No

This is a person we can send account sensitive information to. They may not be able to access the account but will receive notifications.

Is this person an agent of the company operating under a power of attorney?\*

☐ Yes ☐ No

Add Officer/Authorized User Add Beneficial Owner/Shareholder Add Control Prong Add Director/Manager

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## ONBOARDING PORTAL · APPLICATIONS

### Step 7

Provide additional information about your client's business, including the nature of the business, products and services offered, client profile, and, if available, a business plan.

You will also need to provide details about the expected flow of funds into and out of the client's FV Bank account, including the countries involved in incoming and outgoing transactions.

**Business Plus Account Application**

Business Activity and Account Usage

About your business

Describe in detail your company's current primary business activities.\*

Describe your company's current products and services.\*

Describe who your customers are\*

Does your business have a written business plan?\*

☐ Yes ☐ No

Is your business involved in any of the following (check all that apply)?\*

|                                                       |                                                   |
|-------------------------------------------------------|---------------------------------------------------|
| <input type="checkbox"/> Marijuana or Cannabis        | <input type="checkbox"/> Gambling                 |
| <input type="checkbox"/> Cash transactions            | <input type="checkbox"/> Guns, Arms or Ammunition |
| <input type="checkbox"/> Adult content or Pornography | <input type="checkbox"/> Precious Metals          |
| <input type="checkbox"/> None of the Above            |                                                   |

Account usage

Select all reasons you will keep receiving deposits into your account\*

|                                                                                                               |
|---------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Receiving funds against invoices from customer (does not include purchase of crypto) |
| <input type="checkbox"/> Receiving funds from investors (equity, debt, token)                                 |
| <input type="checkbox"/> Receiving own funds from other accounts                                              |
| <input type="checkbox"/> Receiving funds from the liquidation of your own cryptocurrency                      |

Check all that apply

Select all reasons you will be making payments from your account\*

|                                                                |                                                        |
|----------------------------------------------------------------|--------------------------------------------------------|
| <input type="checkbox"/> Trade Supplier Expense                | <input type="checkbox"/> Credit Card and Loan Payments |
| <input type="checkbox"/> Salaries or Commissions               | <input type="checkbox"/> Travel                        |
| <input type="checkbox"/> Own investments (equity, debt, token) | <input type="checkbox"/> Capital Expenditures          |
| <input type="checkbox"/> Legal and Accounting                  | <input type="checkbox"/> Tax Payments                  |
| <input type="checkbox"/> Utilities                             | <input type="checkbox"/> Technology and IT             |
| <input type="checkbox"/> Mortgages and Leases                  |                                                        |

Check all that apply

Locations you intend on receiving deposits from\*

|                                          |                                                 |
|------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> USA             | <input type="checkbox"/> Canada                 |
| <input type="checkbox"/> Europe          | <input type="checkbox"/> Asia (Excluding China) |
| <input type="checkbox"/> China           | <input type="checkbox"/> South America          |
| <input type="checkbox"/> Central America | <input type="checkbox"/> Caribbean              |
| <input type="checkbox"/> Africa          | <input type="checkbox"/> Oceania                |
| <input type="checkbox"/> Middle East     |                                                 |

Check All that apply

Locations you intend on making payments to\*

|                                          |                                                 |
|------------------------------------------|-------------------------------------------------|
| <input type="checkbox"/> USA             | <input type="checkbox"/> Canada                 |
| <input type="checkbox"/> Europe          | <input type="checkbox"/> Asia (Excluding China) |
| <input type="checkbox"/> China           | <input type="checkbox"/> South America          |
| <input type="checkbox"/> Central America | <input type="checkbox"/> Caribbean              |
| <input type="checkbox"/> Africa          | <input type="checkbox"/> Oceania                |
| <input type="checkbox"/> Middle East     |                                                 |

Check All that apply

Do you have customers in any of the following countries?\*

|                                                   |                                                           |
|---------------------------------------------------|-----------------------------------------------------------|
| <input type="checkbox"/> Afghanistan              | <input type="checkbox"/> Belarus                          |
| <input type="checkbox"/> Bosnia and Herzegovina   | <input type="checkbox"/> Burma (Myanmar)                  |
| <input type="checkbox"/> Central African Republic | <input type="checkbox"/> The Democratic Republic of Congo |
| <input type="checkbox"/> Croatia                  | <input type="checkbox"/> Cuba                             |
| <input type="checkbox"/> Ethiopia                 | <input type="checkbox"/> Iran                             |
| <input type="checkbox"/> Iraq                     | <input type="checkbox"/> Kosovo                           |
| <input type="checkbox"/> Lebanon                  | <input type="checkbox"/> Libya                            |
| <input type="checkbox"/> Macedonia (North)        | <input type="checkbox"/> Mali                             |
| <input type="checkbox"/> Montenegro               | <input type="checkbox"/> Nicaragua                        |
| <input type="checkbox"/> North Korea              | <input type="checkbox"/> Russian Federation               |
| <input type="checkbox"/> Serbia                   | <input type="checkbox"/> Slovenia                         |
| <input type="checkbox"/> Somalia                  | <input type="checkbox"/> South Sudan                      |
| <input type="checkbox"/> Sudan                    | <input type="checkbox"/> Syria                            |
| <input type="checkbox"/> Ukraine                  | <input type="checkbox"/> Venezuela                        |
| <input type="checkbox"/> Yemen                    | <input type="checkbox"/> Zimbabwe                         |
| <input type="checkbox"/> None of the above        |                                                           |

Do you plan on converting stablecoins to/from fiat in FV Bank? (USDC, USDT, PYUSD or similar)\*

☐ Yes ☐ No

Do you plan on converting cryptocurrencies to/from fiat in FV Bank? (BTC, ETH, or similar)\*

☐ Yes ☐ No

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## ONBOARDING PORTAL - APPLICATIONS

| Question                                                          | Expected Activity |
|-------------------------------------------------------------------|-------------------|
| Expected amount of initial deposits (USD)                         | \$                |
| Expected average balance (USD)                                    | \$                |
| Expected number of monthly ACH deposits                           | #                 |
| Expected amount of monthly ACH deposits (USD)                     | \$                |
| Expected number of monthly Domestic Wire deposits                 | #                 |
| Expected amount of monthly Domestic Wire deposits (USD)           | \$                |
| Expected number of monthly International Wire deposits            | #                 |
| Expected amount of monthly International Wire deposits (USD)      | \$                |
| Expected number of monthly ACH payments                           | #                 |
| Expected amount of monthly ACH payments (USD)                     | \$                |
| Expected number of monthly Domestic Wire payments                 | #                 |
| Expected amount of monthly Domestic Wire payments (USD)           | \$                |
| Expected number of monthly International Wire payments            | #                 |
| Expected amount of monthly International Wire payments (USD)      | \$                |
| Expected amount of digital currencies to be held in Custody (USD) | \$                |

Back

4

Next

### Step 8

Provide the client's expected account activity, including anticipated balances, deposits, withdrawals, and transaction volumes across the supported payment methods.

Once all required information has been completed, click **Next** to continue.

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## ONBOARDING PORTAL - APPLICATIONS

### Step 9

Next, upload the required supporting documents for your client, including proof of business address, Business Tax ID (where applicable), proof of source of funds, and any additional documents requested as part of the application.

Once all required documents have been uploaded, click **Next** to continue.

#### Note:

- All documents must be in English or accompanied by a certified English translation.
- Registers of directors and shareholders must be certified by a CPA, Lawyer, or Notary Public, where applicable.
- Review the help text below each upload field for specific document requirements and accepted file formats.

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## ONBOARDING PORTAL - APPLICATIONS

### Step 10

The next step is KYC verification for your client's business owners, shareholders, directors, and authorized users.

Copy the unique verification link displayed next to each individual's name and share it with them so they can complete their identity verification.

During the KYC process, each individual will be required to submit identity documents and complete a selfie verification.

| Name       | Email      | KYC Status | Link to complete KYC      |
|------------|------------|------------|---------------------------|
| John Smith | XXXXXXXXXX | Pending    | <a href="#">Open Link</a> |

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## ONBOARDING PORTAL · APPLICATIONS

# Manage or resume Client Onboarding Application

| DE Demobroker                  |                 |                                             |               |            |                                     |        |
|--------------------------------|-----------------|---------------------------------------------|---------------|------------|-------------------------------------|--------|
| Dashboard                      |                 |                                             |               |            |                                     |        |
| Applications                   |                 |                                             |               |            |                                     |        |
| Team                           |                 |                                             |               |            |                                     |        |
| Configuration                  |                 |                                             |               |            |                                     |        |
| Status: All Add filter         |                 |                                             |               |            |                                     |        |
| Updated 17                     |                 |                                             |               |            |                                     |        |
| CLIENT REF                     | APPLICATION NO. | CLIENT                                      | TYPE          | STATUS     | CREATED                             | ACTION |
| MCP-1402                       | BP-260623-A     | ABC Technology<br>XXXXXXXXXXXXXXXXXXXX      | Business Plus | Incomplete | 23 Jun 2026 12:19<br>vk John Smith  |        |
| BN-123                         | BP-260623-B     | XYZ CO<br>XXXXXXXXXXXXXXXXXXXX              | Business Plus | Incomplete | 23 Jun 2026 16:03<br>vk John Smith  |        |
| JS-123                         | BP-260622-A     | Globex Corporation<br>XXXXXXXXXXXXXXXXXXXX  | Business Plus | Incomplete | 22 Jun 2026 13:54<br>vk John Smith  |        |
| JS-122                         | BP-260617-A     | Acme Corporation<br>XXXXXXXXXXXXXXXXXXXX    | Business Plus | Onboarded  | 17 Jun 2026 11:45<br>vk John Smith  |        |
| JS-121                         | BP-260612-E     | Silverline Ventures<br>XXXXXXXXXXXXXXXXXXXX | Business Plus | Declined   | 12 Jun 2026 15:49<br>vw Jane        |        |
| JS-120                         | BP-260616-D     | Apex Logistics<br>XXXXXXXXXXXXXXXXXXXX      | Business Plus | Onboarded  | 16 Jun 2026 16:33<br>vw Alice Smith |        |
| JS-119                         | BP-260612-B     | Vertex Dynamics<br>XXXXXXXXXXXXXXXXXXXX     | Business Plus | Submitted  | 12 Jun 2026 10:53<br>vw John Smith  |        |
| 40 Rows Showing 1 - 07 of 07 1 |                 |                                             |               |            |                                     |        |

You can monitor the status of any client onboarding application from the **Applications** page.

To resume an incomplete application, click the Edit icon in the Action column next to the relevant client.

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## ONBOARDING PORTAL - APPLICATIONS

BP-260628-A

Incomplete

|                          |                       |                                                |
|--------------------------|-----------------------|------------------------------------------------|
| PRODUCT<br>Business Plus | EMAIL<br>XXXXXXXXXXXX | REGISTERED COUNTRY<br>United States of America |
|--------------------------|-----------------------|------------------------------------------------|

1 individual still to verify

Copy each individual's link below and share it from your own channel — each individual can verify independently.

PROGRESS 1 of 4 stages complete

Application Form

KYC Verification

Verification In Progress

Onboarded

INDIVIDUALS & VERIFICATION

Share each individual's link from your own channel. Each individual can verify independently.

JS

John Smith

PRIMARY

Primary user - XXXXXXXXXX - 80% owner

Not started

Copy verification link

AS

Alice Smith

Beneficial owner - XXXXXXXXXX - 20% owner

KYC not required

NEXT STEP

1

Copy each individual's verification link above and share it from your own channel.

2

Each individual verifies their identity using their own link — they can do this independently.

3

Complete any remaining form steps before FV Bank review.

CREATED BY  
Jane

CREATED  
24 Jun 2026 23:43

LAST UPDATED  
26 Jun 2026 00:41

Continue editing

The application details page displays the current onboarding stage and overall application progress.

To continue the onboarding process, click **Continue editing** in the bottom-right corner. You will be returned to the last completed step, allowing you to resume the application from where you left off.

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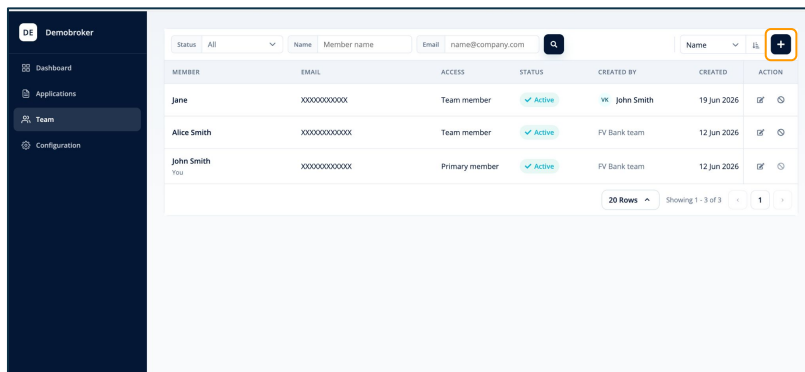
*Transactions*

*Deposit instructions*

## ONBOARDING PORTAL - TEAM

# Team

To manage team members, click **Team** from the left-hand navigation menu. This page displays all users who have been added to manage the Global Managed Accounts (GMA) onboarding portal. Team members can create and manage client onboarding applications based on the permissions assigned to them.



| MEMBER            | EMAIL        | ACCESS         | STATUS | CREATED BY   | CREATED     | ACTION                                                                                                                                                              |
|-------------------|--------------|----------------|--------|--------------|-------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Jane              | XXXXXXXXXXXX | Team member    | Active | John Smith   | 19 Jun 2026 |   |
| Alice Smith       | XXXXXXXXXXXX | Team member    | Active | FV Bank team | 12 Jun 2026 |   |
| John Smith<br>You | XXXXXXXXXXXX | Primary member | Active | FV Bank team | 12 Jun 2026 |   |

**Step 1**

To add a new team member, click the **+** icon in the top-right corner of the page.

From the Team page, you can edit existing team member information using the **Edit icon** or enable and disable a team member's portal access using the corresponding **action icon** in the Action column.

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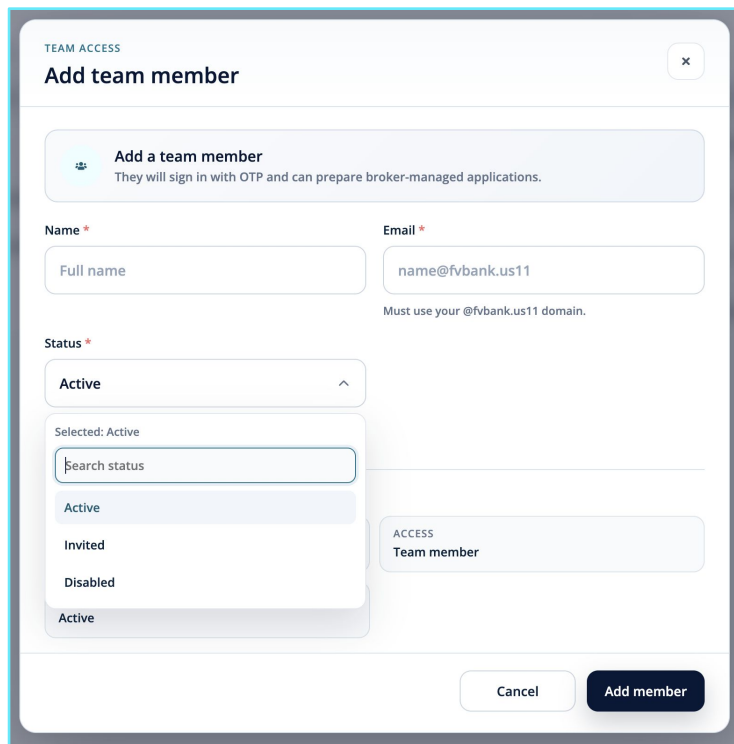
*FVNet transfer*

*External bank transfer*

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## ONBOARDING PORTAL · TEAM



TEAM ACCESS

### Add team member

**Add a team member**  
They will sign in with OTP and can prepare broker-managed applications.

**Name \***

Full name

**Email \***

name@fvbank.us11

Must use your @fvbank.us11 domain.

**Status \***

Active

Selected: Active

Search status

Active

Invited

Disabled

Active

ACCESS  
Team member

Cancel Add member

### Step 2

Enter the team member's **Full Name** and official **business email address**. Select the appropriate **Status**, then click **Add Member** to send the invitation.

**Important:** The email address must use your organization's registered business domain. Personal email addresses (such as Gmail, Yahoo, or Outlook) are not supported.

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# The Transaction Portal

The **Partner Transaction Portal** enables managed partner to initiate and manage payments for their onboarded client through a secure, centralized platform.



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# Key Highlights

Partner can log in using their existing FV Bank account credentials and access a range of supported payment services.

- **Client Account Access:** Each client managed account is assigned a unique account number and can receive deposits.
- **Payment Services:** Initiate FVNet, ACH, Domestic Wire, International Wire, Cross-Border in 40+ currencies, and Stablecoin transfers.
- **Transaction Management:** View transaction details, add counterparties on behalf of managed client, and initiate payments.
- **Transaction Scope:** Transactions can be initiated from managed client accounts or from the Partner's FV Bank account.

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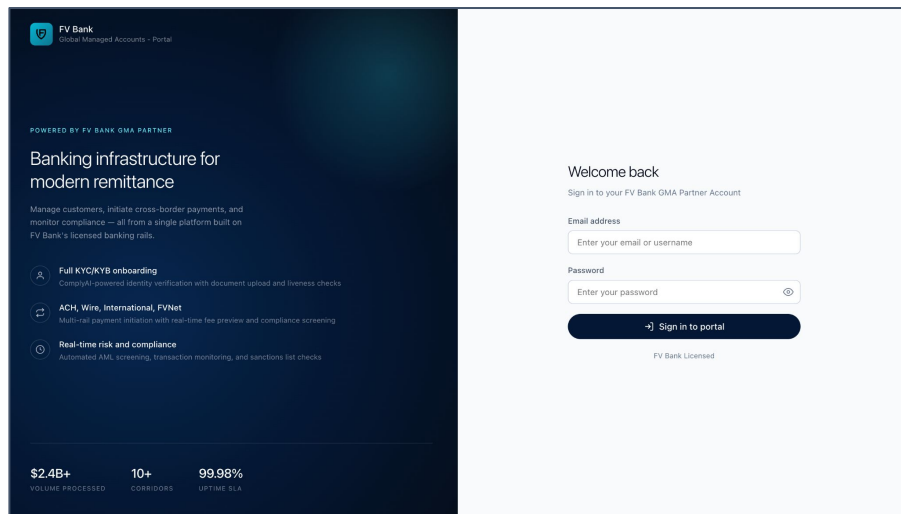
*Transactions*

*Deposit instructions*

## TRANSACTION PORTAL · GETTING STARTED

# Log in

Log in to the GMA Transaction Portal using your existing FV Bank account credentials. Enter your email address and password and click on **Sign in to portal**.



**FV Bank**  
Global Managed Accounts - Portal

POWERED BY FV BANK GMA PARTNER

Banking infrastructure for modern remittance

Manage customers, initiate cross-border payments, and monitor compliance – all from a single platform built on FV Bank's licensed banking rails.

- Full KYC/KYB onboarding**  
ComplyAI-powered identity verification with document upload and liveness checks
- ACH, Wire, International, FVNet**  
Multi-rail payment initiation with real-time fee preview and compliance screening
- Real-time risk and compliance**  
Automated AML screening, transaction monitoring, and sanctions list checks

**\$2.4B+**  
VOLUME PROCESSED

**10+**  
CORRIDORS

**99.98%**  
UPTIME SLA

Welcome back  
Sign in to your FV Bank GMA Partner Account

Email address  
Enter your email or username

Password  
Enter your password

**Sign in to portal**

FV Bank Licensed

**Note:** Access to the GMA Transaction Portal is restricted to the designated Partner Administrator.

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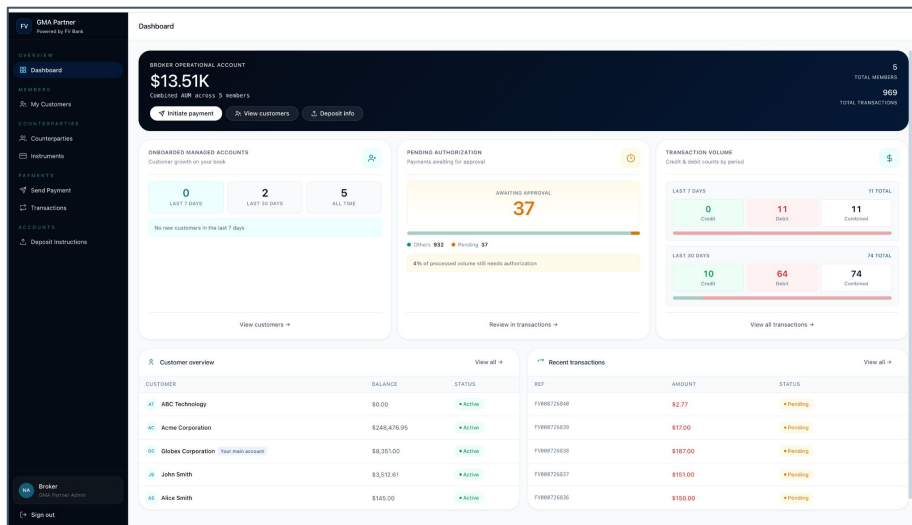
*External bank transfer*

*Transactions*

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## Know your Dashboard

The **Transaction Portal Dashboard** provides a centralized view of your managed client accounts, account balances, payment activities, and recent transactions. From the dashboard, you can quickly access key payment functions and monitor client account activity.



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## TRANSACTION PORTAL · DASHBOARD



- **Total balance:** Displays the combined available balance across all your managed client accounts. The number shown next to the balance indicates the total number of onboarded managed client accounts included in the balance.
- **Initiate payment:** Quickly initiate a payment from a managed client account or your own account using the supported payment methods.
- **View client:** View the deposit instructions and account details for a selected managed client account, including the information required to receive incoming deposits.
- **Deposit info:** View the deposit instructions and account details required to receive incoming deposits into a managed client account.
- **Total members:** Displays the total number of onboarded managed client accounts currently linked to your Partner account.
- **Total transactions:** Displays the total number of transactions processed across all managed accounts.

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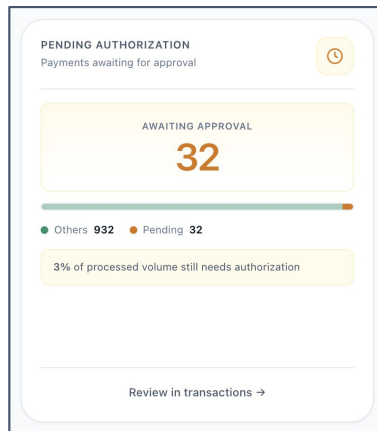
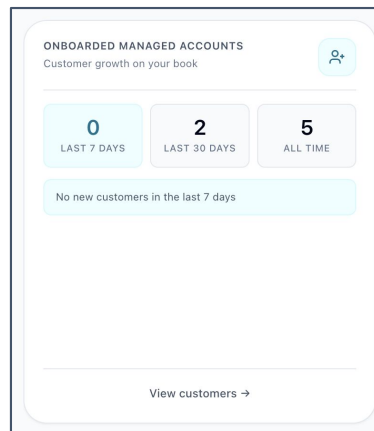
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## TRANSACTION PORTAL · DASHBOARD

The **Onboarded Managed Accounts** widget provides an overview of your client onboarding activity and helps you track the growth of your managed client portfolio.

You can view the number of clients onboarded over the last 7 days, last 30 days, or all time.

To view all onboarded clients, click **View customers** at the bottom of the widget.



The **Pending Authorization** widget displays transactions that are awaiting approval and provides an overview of pending transaction activity.

To review and manage pending transactions, click **Review in transactions** at the bottom of the widget.

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## TRANSACTION PORTAL · DASHBOARD

The **Customer Overview** widget displays all managed client accounts along with their current account balance and account status. Your primary Partner account is identified with the Your Main Account label.

Click **View all** in the top-right corner of the widget to open the client page and view the complete list of managed client accounts.

A screenshot of the 'Customer overview' widget. It has a title bar with a magnifying glass icon and the text 'Customer overview' on the left, and a 'View all →' link on the right. Below the title bar is a table with three columns: 'CUSTOMER', 'BALANCE', and 'STATUS'. The table contains five rows of data. The third row, for 'Globex Corporation', has a blue highlight and the text 'Your main account' next to the customer name. Each row ends with a green 'Active' status indicator.

| CUSTOMER                                | BALANCE      | STATUS |
|-----------------------------------------|--------------|--------|
| AT ABC Technology                       | \$0.00       | Active |
| AC Acme Corporation                     | \$248,476.95 | Active |
| GC Globex Corporation Your main account | \$8,351.00   | Active |
| JS John Smith                           | \$3,512.61   | Active |
| AS Alice Smith                          | \$145.00     | Active |

A screenshot of the 'Recent transactions' widget. It has a title bar with a left arrow icon and the text 'Recent transactions' on the left, and a 'View all →' link on the right. Below the title bar is a table with three columns: 'REF', 'AMOUNT', and 'STATUS'. The table contains five rows of data. All amounts are in red, and all statuses are 'Pending' with a yellow indicator.

| REF         | AMOUNT   | STATUS  |
|-------------|----------|---------|
| FV000726840 | \$2.77   | Pending |
| FV000726839 | \$17.00  | Pending |
| FV000726838 | \$187.00 | Pending |
| FV000726837 | \$151.00 | Pending |
| FV000726836 | \$150.00 | Pending |

The **Recent Transactions** widget displays the latest transactions processed across your managed client accounts, including the transaction reference number, amount, and current status.

Click **View all** to open the transactions page and view the complete transaction history.

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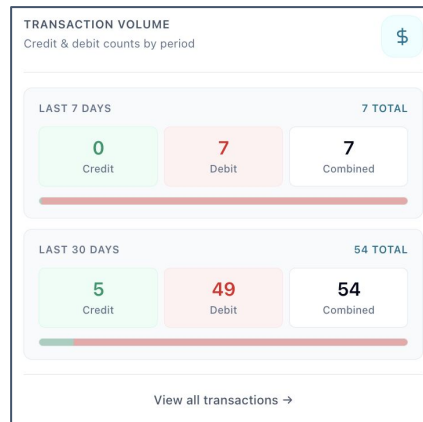


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## TRANSACTION PORTAL · DASHBOARD

The **Transaction Volume** widget provides a summary of credit and debit transactions processed across your managed client accounts over the last 7 and 30 days.

To view the complete transaction history, click **View all** transactions at the bottom of the widget. This will open the transactions page.



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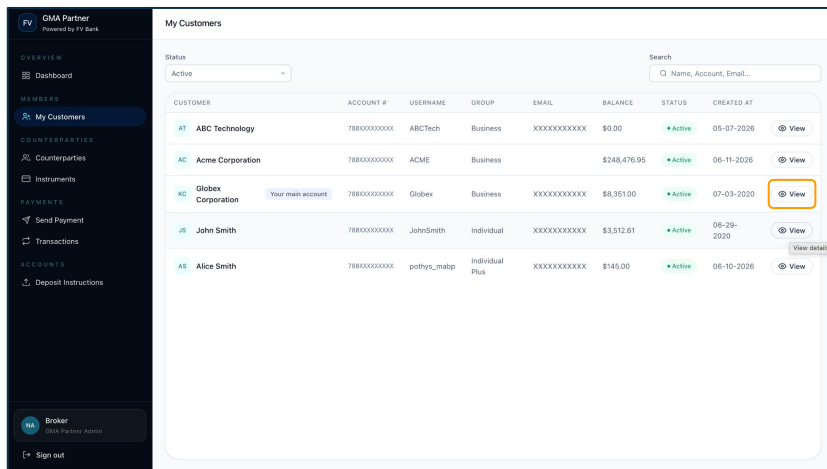
*Deposit instructions*

## TRANSACTION PORTAL · CUSTOMERS

# My Customers (Client)

The **Customers** page displays all managed client accounts linked to your partner account, along with your main FV Bank account. To access this page, click **Customers** from the left-hand navigation menu.

From this page, you can view key account information, filter client accounts by status, search for specific clients, and click **View** to access detailed information for both managed client accounts and your main FV Bank account.



| CUSTOMER              | ACCOUNT #  | USERNAME    | GROUP           | EMAIL   | BALANCE      | STATUS | CREATED AT |      |
|-----------------------|------------|-------------|-----------------|---------|--------------|--------|------------|------|
| AT ABC Technology     | 788XXXXXXX | ABCTech     | Business        | XXXXXXX | \$0.00       | Active | 05-07-2026 | View |
| AC Acme Corporation   | 788XXXXXXX | ACME        | Business        |         | \$248,476.95 | Active | 06-11-2026 | View |
| XC GlobeX Corporation | 788XXXXXXX | GlobeX      | Business        | XXXXXXX | \$8,351.00   | Active | 07-03-2029 | View |
| JS John Smith         | 788XXXXXXX | JohnSmith   | Individual      | XXXXXXX | \$3,512.61   | Active | 06-29-2020 | View |
| AS Alice Smith        | 788XXXXXXX | pothys_mabp | Individual Plus | XXXXXXX | \$145.00     | Active | 06-10-2026 | View |

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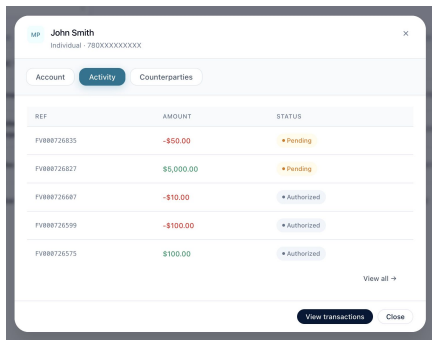
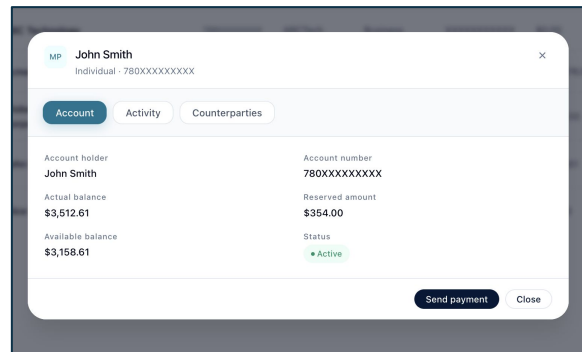
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## TRANSACTION PORTAL · CUSTOMERS

Click **View** from the Customers page to open the client details window. The following tabs provide detailed information about the selected client account.

The **Account** tab displays the selected client's FV Bank account information, including the account number, current balance, available balance, reserved balance, and account status.

To initiate a payment from this account, click **Send payment**.



The **Activity** tab displays the five most recent transactions for the selected client account, including the transaction reference, amount, and current status.

To view the complete transaction history, click **View transactions**.

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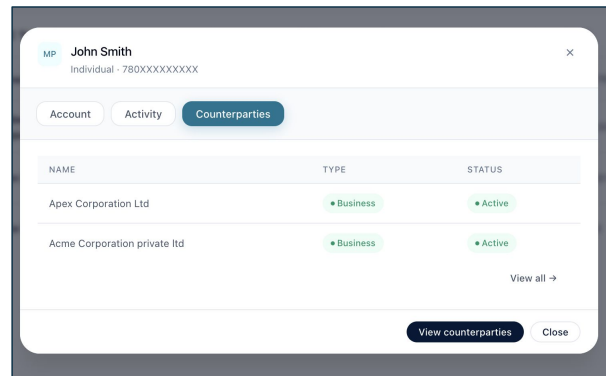
*Transactions*

*Deposit instructions*

## TRANSACTION PORTAL · CUSTOMERS

The **Counterparties** tab displays all counterparties associated with the selected client account, including the counterparty type and current status.

To view detailed information for a counterparty, click **View counterparties**.



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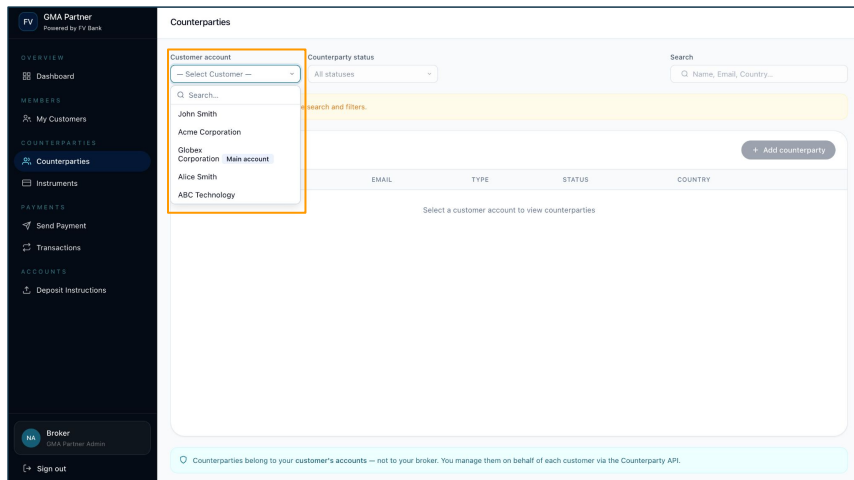
*Transactions*

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## Counterparties

Before sending any payment other than an FVNet transfer, you must first create a counterparty and add at least one payment instrument. A counterparty can have multiple payment instruments, allowing you to send payments using different currencies or payment methods.

To access this page, click **Counterparties** from the left-hand navigation menu. From this page, you can create new counterparties or view and manage existing counterparties for your managed client accounts and your main FV Bank account.



Select the client from the **customer account** drop-down list to view or manage counterparties for that client.

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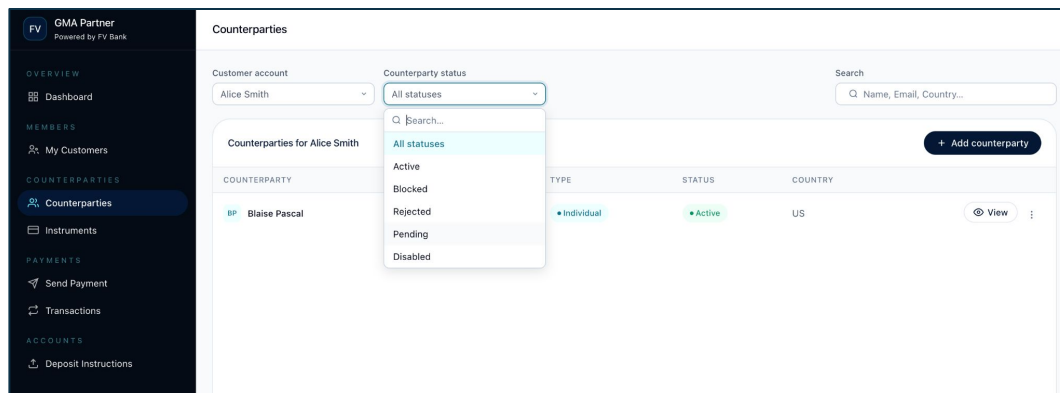
*FVNet transfer*

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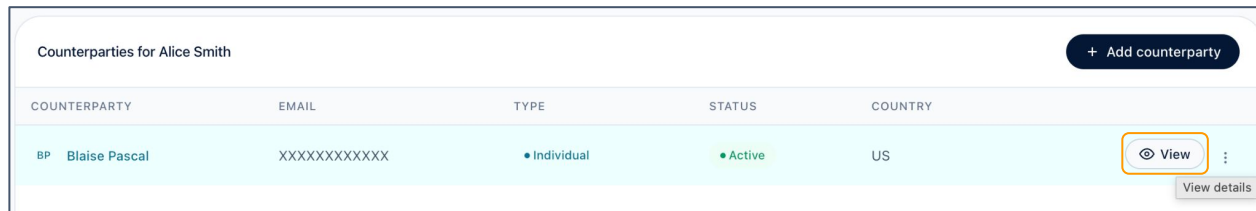
*Transactions*

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## TRANSACTION PORTAL · COUNTERPARTIES



Once you have selected a client account, the page displays all counterparties associated with that client account. You can filter counterparties by status or use the Search field to quickly locate a counterparty by name, email address, country, or other keywords.



To view detailed information for a counterparty, click **View** next to the relevant counterparty.

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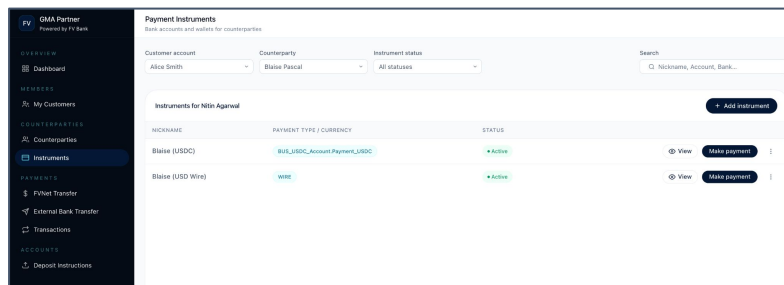
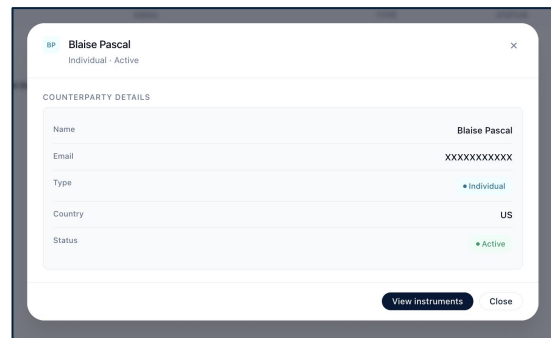
*Transactions*

*Deposit instructions*

## TRANSACTION PORTAL · COUNTERPARTIES

Here, you can view the counterparty's information, including its type, country, and current status.

To view the payment instruments associated with the selected counterparty, click **View instruments**.



Clicking view instruments opens the Payment Instruments page, where you can view all payment instruments associated with the selected counterparty.

From this page, you can view payment instrument details, initiate a payment using an existing payment instrument, or add a new one for the selected counterparty.

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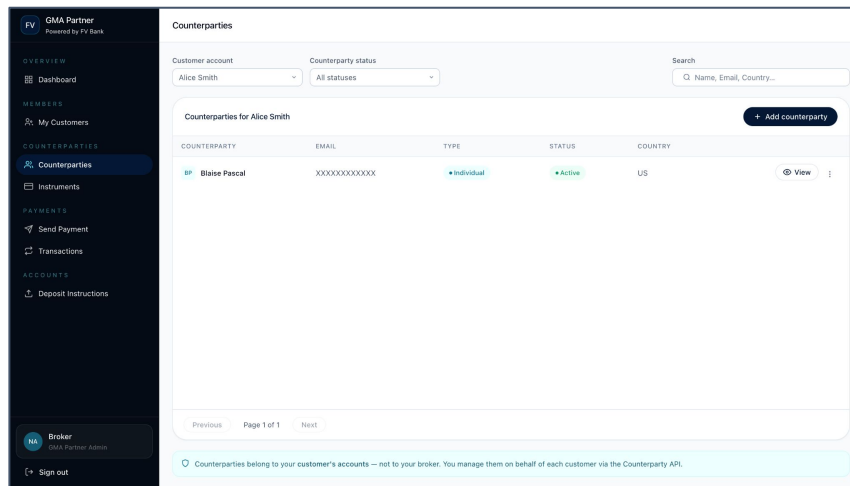
*External bank transfer*

*Transactions*

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## Create a new Counterparty

To create a new counterparty for making payments, click **Counterparties** from the left-hand navigation menu.



Step 1

Select the **client** from the **Customer account drop-down list**.

Then, click **Add Counterparty** in the top-right corner of the counterparties list widget to create a new counterparty.

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## TRANSACTION PORTAL · COUNTERPARTIES

### Step 2

Select the counterparty type:

- Business
- Individual

A screenshot of the "New counterparty" form in the Transaction Portal. The form is titled "New counterparty" with a subtitle "Add a beneficiary on behalf of a customer". It contains several input fields: "Customer user ID" (pre-filled with "Alice Smith"), "Type" (a dropdown menu with "Individual" selected), "Registration First Name", "Registration Middle Name", "Registration Last Name", "Email", "Relationship" (a dropdown menu with "Select" selected), "Address Line1", "Address Line2", "Zip Code", "City", "Region State", "Country" (a dropdown menu with "Select" selected), "Mobile Phone" (a dropdown menu with "Select" selected), and "Landline Phone". At the bottom right, there are "Cancel" and "Create" buttons.A screenshot of the "New counterparty" form in the Transaction Portal. The form is titled "New counterparty" with a subtitle "Add a beneficiary on behalf of a customer". It contains several input fields: "Customer user ID" (pre-filled with "Alice Smith"), "Type" (a dropdown menu with "Individual" selected), "Relationship" (a dropdown menu with "Select" selected), "Address Line1", "Address Line2", "Zip Code", "City", "Region State", "Country" (a dropdown menu with "Select" selected), "Mobile Phone" (a dropdown menu with "Select" selected), and "Landline Phone". At the bottom right, there are "Cancel" and "Create" buttons.

For a **Business** counterparty, provide the legal business name, relationship to the client, business address, and contact information.

For an **Individual** counterparty, provide the individual's full name, relationship to the client, address, and contact information.

After completing all required information, click **Create**.

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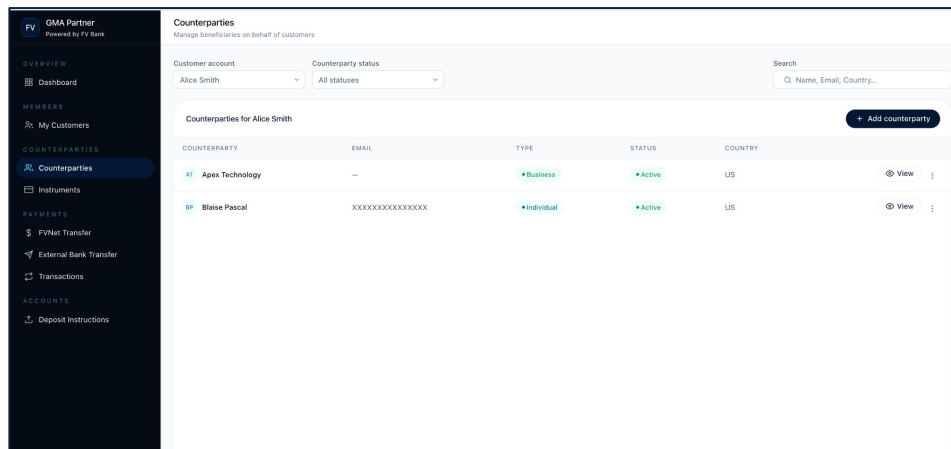
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## TRANSACTION PORTAL · COUNTERPARTIES



Once the counterparty has been created, it will appear in the selected client's **Counterparties** list. Initially, the counterparty status will display as **Pending** while it undergoes automated compliance review. After a few minutes, refresh the page to view the updated status. Once approved, the status will change to **Active**.

Click **View** next to the counterparty to view its complete details.

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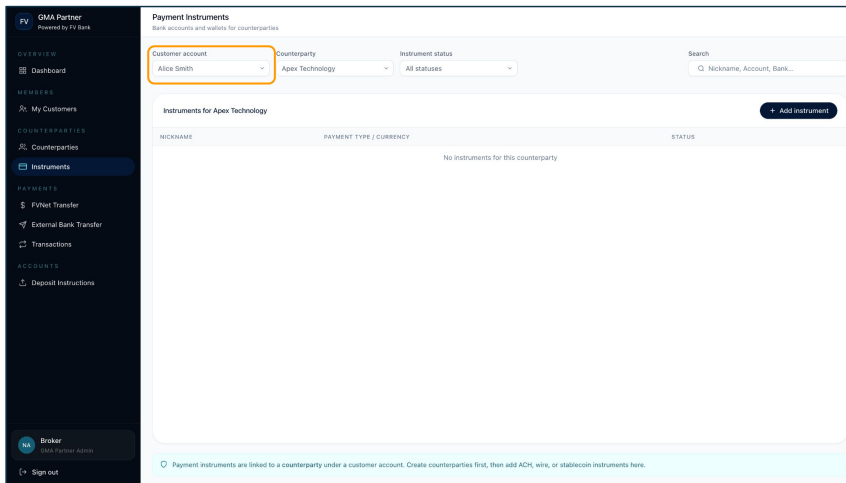
*Deposit instructions*

## TRANSACTION PORTAL · INSTRUMENTS

# Instruments

For making any transfer, the counterparty payment instrument details must be provide. If it has already been created then you can send the transfer, if not you will need to first create payment instrument providing payment details such as currency, payment type, recipient account details

To access this page, click **Instruments** from the left-hand navigation menu. From this page, you can create new payment instruments or view and manage existing ones for your managed client accounts's beneficiary. and your main FV Bank account.



The screenshot shows the 'Payment Instruments' page in the FV Bank Transaction Portal. The left-hand navigation menu is visible, with 'Instruments' highlighted under the 'COUNTERPARTIES' section. The main content area has a header with filters: 'Customer account' (set to 'Alice Smith'), 'Counterparty' (set to 'Apex Technology'), and 'Instrument status' (set to 'All statuses'). There is a search bar on the right. Below the filters, a table titled 'Instruments for Apex Technology' is shown, but it is empty with the message 'No instruments for this counterparty'. A '+ Add instrument' button is located in the top right corner of the table area. At the bottom, a small note states: 'Payment instruments are linked to a counterparty under a customer account. Create counterparties first, then add ACH, wire, or stablecoin instruments here.'

Select the client from the **customer account** drop-down list and Counterparty from the respective drop down list to view or manage payment instruments.

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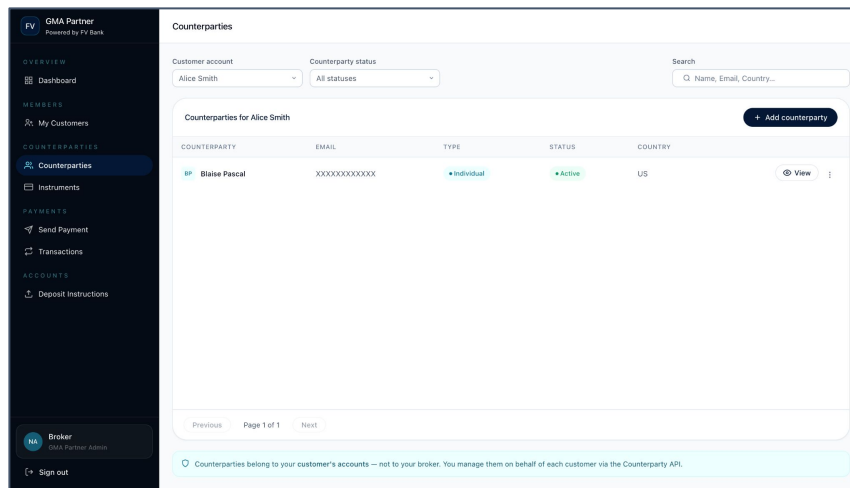
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## Create a new Payment Instrument



Step 1

To create a new payment instrument, click **Add instrument** in the top-right corner of the Instruments list widget.

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## TRANSACTION PORTAL · INSTRUMENTS

### Step 2

Select the **payment currency** from the drop-down list, then choose the **transfer type**.

A screenshot of the "New payment instrument" form. The form has a title bar with "Apex Technology · Alice Smith" and a close button. Below the title bar, there are two dropdown menus: "Currency" and "Transfer type". Both dropdowns show a placeholder text "— Select Currency —" and "— Select Transfer Type —" respectively. At the bottom right, there are two buttons: "Cancel" and "Create instrument".A screenshot of the "New payment instrument" form with the "Currency" dropdown menu open. The dropdown list shows various currency codes: USD, USDC, PYUSD, AED, BRL, CAD, EUR, GBP, HKD (highlighted in blue), JPY, MXN, SGD, and ZAR. The "Transfer type" dropdown remains closed with its placeholder text.A screenshot of the "New payment instrument" form with the "Transfer type" dropdown menu open. The dropdown list shows three options: ACH, Domestic Wire (highlighted in blue), and International Wire. The "Currency" dropdown remains closed with its placeholder text.

FV Bank supports payments in multiple fiat currencies and stablecoins. Depending on the payment currency and transfer type you select, different recipient account details may be required.

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## TRANSACTION PORTAL · INSTRUMENTS

### Step 3

Enter a nickname and the required payment details for the selected transfer type.

For example, when creating a USD Domestic Wire payment instrument, provide the counterparty's bank account number and routing number. Once the routing number is entered, the corresponding bank details are automatically populated.

After all required information has been entered and reviewed, click **Create instrument**.

The screenshot shows the 'New payment instrument' form for 'Apex Technology - Alice Smith'. The 'Currency' is set to 'USD' and 'Transfer type' is 'Domestic Wire'. The 'Nickname' is 'Apex\_USD\_Domestic'. The 'AccountNumber' is '1234567890' and 'RoutingNumber' is '021000021'. The 'BankName' is 'JPMORGAN CHASE BANK, N.A.', 'BankAddress' is '383 MADISON AVENUE', 'BankCity' is 'NEW YORK', 'BankState' is 'NY', 'BankPostalCode' is '10179', and 'BankCountry' is 'United States of America'. The 'BankPhone' field is empty. The 'Create instrument' button is highlighted in blue.

The screenshot shows the 'New payment instrument' form for 'Apex Technology - Alice Smith'. The 'Currency' is set to 'USD' and 'Transfer type' is 'Domestic Wire'. The 'Nickname' is 'Apex\_USD\_Domestic'. The 'AccountType' is 'Checking'. The 'AccountNumber' is '1234567890' and 'RoutingNumber' is '021000021'. The 'BankName' is 'JPMORGAN CHASE BANK, N.A.', 'BankAddress' is '383 MADISON AVENUE', 'BankCity' is 'NEW YORK', 'BankState' is 'NY', 'BankPostalCode' is '10179', and 'BankCountry' is 'United States of America'. The 'BankPhone' field is empty. A green banner at the bottom states '6 fields auto-populated from verified bank data'. The 'Create instrument' button is highlighted in blue.

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## TRANSACTION PORTAL · INSTRUMENTS

### Payment Instruments

Bank accounts and wallets for counterparties

Customer account

Counterparty

Instrument status

Search

Alice Smith

Apex Technology

All statuses

Q Nickname, Account, Bank...

Instruments for Apex Technology

+ Add instrument

| NICKNAME          | PAYMENT TYPE / CURRENCY | STATUS |                                                   |
|-------------------|-------------------------|--------|---------------------------------------------------|
| Apex_USD_Domestic | WIRE                    | Active | <div><div>View</div><div>Make payment</div></div> |

Once the payment instrument has been created, it will appear in the selected counterparty's instruments list. Initially, the instrument status will display as **Pending** while it undergoes automated compliance review. After a few minutes, refresh the page to view the updated status. Once approved, the status will change to **Active**.

Click **Make payment** to initiate a payment using the selected payment instrument. Alternatively, click View next to the instrument to access its complete details.

Alice\_USD\_Domestic

WIRE - Active

INSTRUMENT DETAILS

Payment Type

Currency

Status

Nickname

Account Number

Account Type

Routing Number

Bank Name

Bank Address

Bank City

Bank State

Bank Country

Bank Postal Code

Bank Routing Number

Domestic wire

USD

Active

Apex\_USD\_Domestic

1234567890

Checking

021000021

JPMORGAN CHASE BANK, N.A.

385 MADISON AVENUE

NEW YORK

NY

UNITED STATES OF AMERICA

10179

021000021

Make payment

Close

Dashboard

My Customers

Counterparties

Instruments

FVNet Transfer

External Bank Transfer

Transactions

Deposits

Deposit Instructions

External Bank Transfer

Initiate payment

Customer & Counterparty

From

Customer: Alice Smith - Available Balance: \$145.00

Counterparty

Apex Technology

Payment type

Domestic wire

Amount (\$USD)

\$ 0.00

Is This Transaction Associated With a Credit Box or Self-Audit?

No

Yes

Submitting Document?

Upload file

No file chosen

Amount: USD, Bank: Credit, Images: Required

Back

Make Payment

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TRANSACTION PORTAL · FVNET TRANSFER

## FVNet Transfer

FVNet is FV Bank's proprietary payment infrastructure for intra-bank transfers, allowing you to send funds instantly, 24/7, to any FV Bank individual or business account without entering the recipient's full banking details or creating payment instrument.

To initiate an FVNet transfer, click **FVNet transfer** under the **Payments** section in the left-hand navigation menu.

The screenshot shows the 'FVNet Payment' interface. On the left is a dark navigation menu with options like 'Dashboard', 'My Customers', 'Counterparties', 'Instruments', 'Payments', 'External Bank Transfer', 'Transactions', 'Accounts', and 'Deposit Instructions'. The 'FVNet Transfer' option is highlighted. The main content area is titled 'FVNet Payment' and 'Initiate a payment on behalf of a customer'. It features a 'FVNet Transfer' form with two steps: 'Payment Details' and 'Confirm'. The 'Payment Details' step is active. It contains a dropdown menu for 'Select Customer (Sender)' which is highlighted with a red box. Below it is a text input for 'FVNet Recipient (username)'. There is also a field for 'Amount (USD)' set to '\$ 0.00' and a 'Payment Purpose' dropdown. At the bottom, there is a checkbox for 'Is This Transaction Associated With a Crypto Buy or Sell Activity?' and a 'Supporting Document (Optional)' section with a 'Click to browse or drag & drop' button. A 'Success Payment' button is at the bottom right.

Step 1

Select the **client** account that will send the payment from the **Select account (Sender)** drop-down list.

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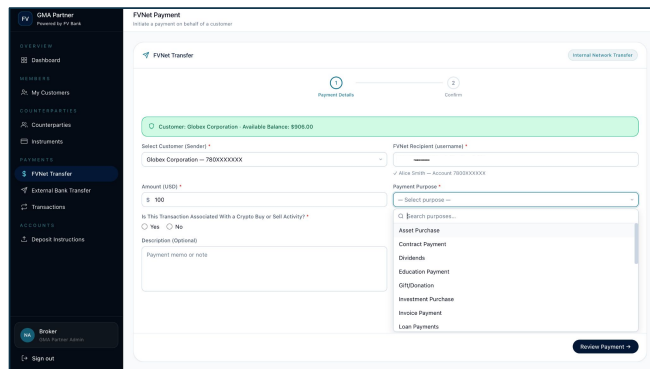
*FVNet transfer*

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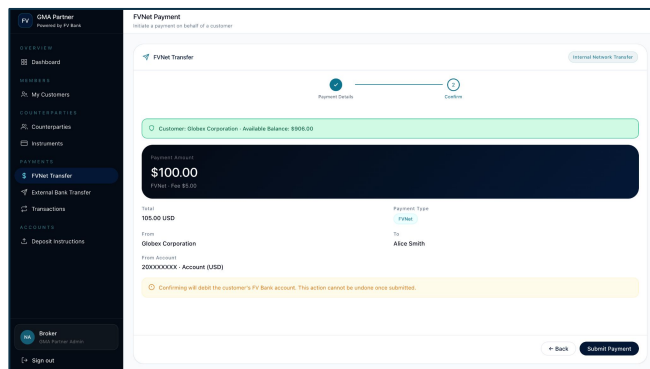
*Deposit instructions*

## TRANSACTION PORTAL · FVNET TRANSFER



Step 2

Enter the **transfer amount**, upload a **supporting document** (if required), indicate whether the transaction is related to crypto buy or sell activity, select the **payment purpose** from the drop-down list, enter a payment description, and click **Review Payment**.



Step 3

The system will display a preview of the transfer. Carefully review the transaction details, then click **Submit Payment** to complete the transfer.

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TRANSACTION PORTAL · EXTERNAL BANK TRANSFER

## External Bank Transfer

External Bank Transfer allows you to send payments to counterparties outside FV Bank, either to a bank account or a cryptocurrency wallet. Payments can be sent using:

- USD via ACH, Domestic Wire, or International Wire
- 40+ foreign currencies such as EUR, GBP, AED, SGD, HKD and more
- Stablecoins (USDC or PYUSD) to external crypto wallets
- Supported digital assets to external cryptocurrency wallets

Step 1

To initiate an external payment, click **External Bank Transfer** under the **Payments** section in the left-hand navigation menu.

Select the **client account** from the **Select customer (Sender)** drop-down list, then click Continue.

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## TRANSACTION PORTAL · EXTERNAL BANK TRANSFER

External Bank Transfer  
Initiate a payment on behalf of a customer

Customer & Counterparty

Select Customer (Sender) \*

Globex Corporation

Customer: Globex Corporation - Available Balance: \$666.00

Counterparty \*

Apex Technology - Active

COUNTERPARTY DETAILS

Full Name

Apex Technology

Email

XXXXXXXXXX

Type

Individual

Status

Active

Country

US

Destination Currencies

USD

Continue

Step 2

Select the **counterparty** you want to pay from the drop-down list, then click **Continue**.

External Bank Transfer  
Initiate a payment on behalf of a customer

Customer: Globex Corporation - Available Balance: \$801.00

From

Globex Corporation

Counterparty

Apex Technology

Instrument

Apex\_USD\_Domestic - Domestic wire

Payment type

Domestic wire

Amount (USD) \*

\$ 1000

Description

e.g. Invoice payment for Q2 services

Purpose \*

Select purpose

Is This Transaction Associated With a Crypto Buy or Sell Activity? \*

Yes No

Supporting Document \*

Choose file No file chosen

Accepted: PDF, Word, Excel, Images - Required

Review Payment

Step 3

Enter the **payment amount**, indicate whether the transaction is related to crypto buy or sell activity, select the **payment purpose** from the drop-down list, enter a **payment description**, upload a **supporting document**, and click **Review Payment**.

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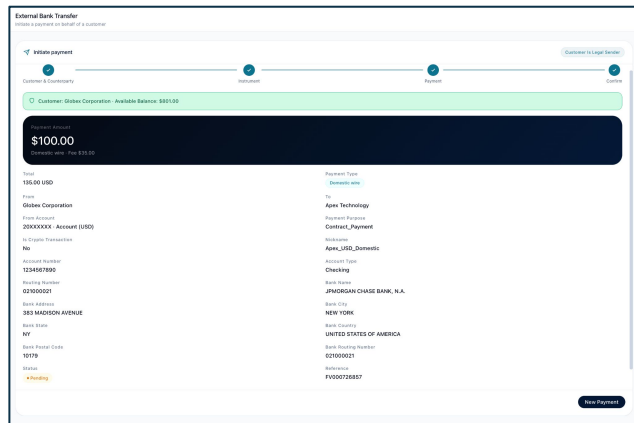
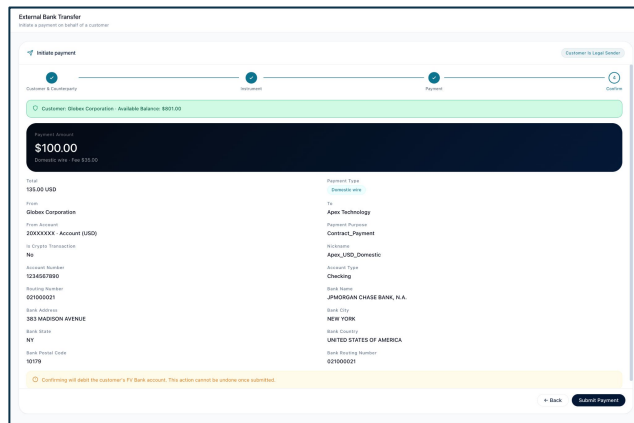
*FVNet transfer*

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## TRANSACTION PORTAL · EXTERNAL BANK TRANSFER



### Step 4

The system will display a preview of the transfer. Carefully review the transaction details, then click **Submit Payment** to complete the transfer.

After the payment is submitted, it will enter the authorization workflow. You can monitor the payment status from the **Transactions** page.

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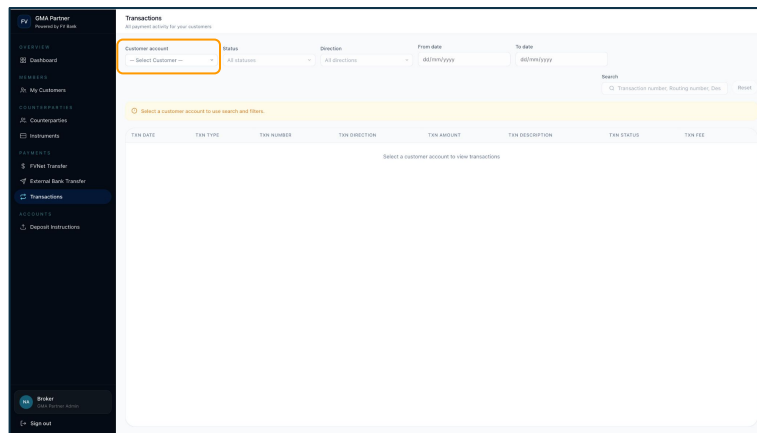
*External bank transfer*

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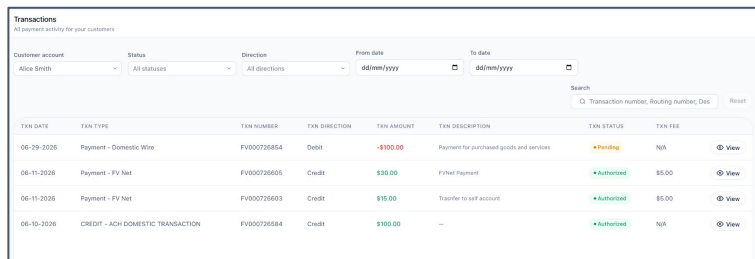
*Deposit instructions*

## TRANSACTION PORTAL · TRANSACTIONS

# Transactions



The Transactions page displays transactions for both your main FV Bank account and all managed client accounts. To access this page, click **Transactions** in the left-hand navigation menu.



The screenshot shows the FV Bank Transactions page with a list of transactions. The filters are the same as in the previous screenshot. The table now contains four transactions:

| TXN DATE   | TXN TYPE                          | TXN NUMBER | TXN DIRECTION | TXN AMOUNT | TXN DESCRIPTION                          | TXN STATUS | TXN FEE |      |
|------------|-----------------------------------|------------|---------------|------------|------------------------------------------|------------|---------|------|
| 06-29-2026 | Payment - Domestic Wire           | FV00072654 | Debit         | \$100.00   | Payment for purchased goods and services | Pending    | N/A     | View |
| 06-11-2026 | Payment - FV Net                  | FV00072605 | Credit        | \$30.00    | FVNet Payment                            | Authorized | \$5.00  | View |
| 06-11-2026 | Payment - FV Net                  | FV00072603 | Credit        | \$15.00    | Transfer to self account                 | Authorized | \$5.00  | View |
| 06-10-2026 | CREDIT - ACH DOMESTIC TRANSACTION | FV00072654 | Credit        | \$100.00   | —                                        | Authorized | N/A     | View |

Select a **client account** from the **Customer account** drop-down list to view transactions associated with that account.

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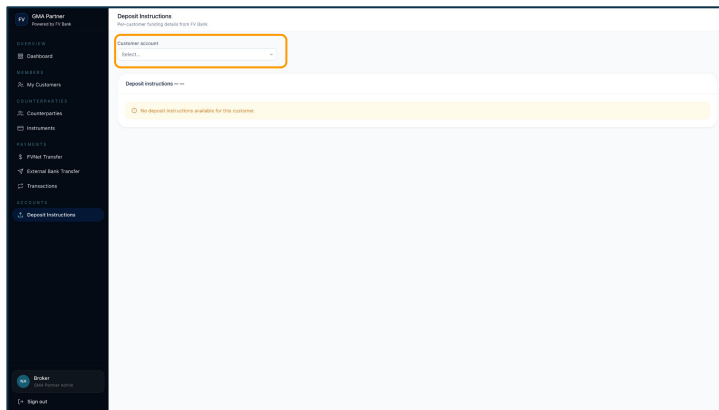
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## Deposit Instructions

To view deposit instructions for your main FV Bank account or a managed client account, click **Deposit Instructions** in the left-hand navigation menu.



Select the **client account** from the **Customer account** drop-down list.

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## TRANSACTION PORTAL · DEPOSIT INSTRUCTIONS

Deposit Instructions

Per-customer funding details from FV Bank

Customer account

Alice Smith — 780XXXXXXX

Deposit Instructions — Alice Smith

Currency: USD    Account: USD to USD

Payment method

All

SWIFT Deposit

GATEWAY: XXXXXX

International wire

FV Bank SWIFT Wiring instructions - When making an international wire transfer deposit to FV Bank, it is important to use the correct SWIFT/BIC details and ensure that Puerto Rico is selected as the final beneficiary bank country. Additionally, you must include your FV Bank account number in the format 7800XXXXXXX to ensure timely processing of your funds.

Copy all

Bank Name

FV Bank International Inc.

SWIFT

ITTLPR62XXXX

Bank Address

278 Muñoz Rivera Avenue, Suite 112B, San Juan, PR 00918

Account number

780001XXXXXX

Beneficiary Name

Alice Smith

Intermediary Bank Name

Convera USA, LLC

Intermediary Bank SWIFT code

XXXXXXX

If your bank supports sending in MT103 format, here are the instructions.

MT103 FIELD REQUIREMENTS:

Copy all

Field 56A (Intermediary Institution)

XXXXXXX

Field 57A (Account with Institution)

ITTLPR62XXXX (FV Bank International)

Field 58 (Beneficiary Customer)

Alice Smith 780001XXXXXX

Field 70 (Reference Information)

[Any additional reference or payment details]

Field 71A (Details of Charges)

Specify 00R, sender pays fees

Domestic Wire & ACH Deposit

GATEWAY: XXXX

Domestic Wire & ACH

Copy all

Beneficiary Name

Alice Smith

Beneficiary Bank Name

XXXXXXX

Beneficiary Bank Address

1881 Main St., Kansas City, MO 64188

Routing Number

XXXXXXX

Account number

215XXXXXX

These are the customer's personal account deposit instructions. Funds received will credit directly to Alice Smith's FV Bank ledger.

View all available deposit instructions for that account. Depending on the selected payment method, you can view SWIFT, Domestic Wire, and ACH deposit details, including client information, bank details, routing information, and payment references.

Use the **Copy All** option to quickly copy the required deposit instructions and share them with the sender or counterparty or use them when initiating deposits to the selected client account.



# You're ready to go!

---

Use the Onboarding Portal to onboard new clients and complete their KYC process, then use the Transaction Portal to manage accounts, counterparties, payment instruments, transfers, and ongoing account activity.

Both onboarding and transaction workflows are also available through APIs for businesses looking to automate their operations.



## Need help?

[support@fvbank.us](mailto:support@fvbank.us) · [sales@fvbank.us](mailto:sales@fvbank.us)

For assistance with account setup, platform features, onboarding, payments, or technical questions.



## Building with APIs?

FV Bank provides APIs for automating client onboarding, account management, payments, and other banking workflows. Contact our team to discuss API access and integration options.