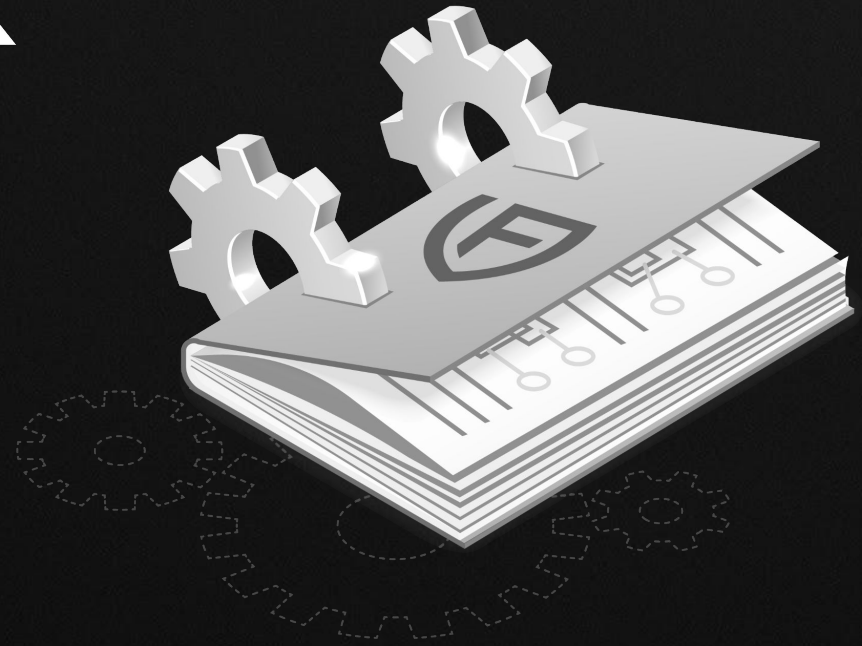




Payments User Guide



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Login into your FV Bank Account

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

FV BANK Language ▾

Login

Username

Password

[Forgot your password?](#)

Submit

New to FV Bank? [Register here](#)

Version Test 3.0.0

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support@fvbank.us

Make a Payment – USD, Cross-Border Foreign Currency, and Stablecoin Payments

With FV Bank, you can make payments in USD, multiple foreign currencies, stablecoins, or digital assets (held in custody).

- ★ **Self Transfer:** Move funds between your FV Bank USD account and USD custody account, or send funds to your own account at another bank.
- ★ **FVNet Transfer:** Send funds to another FV Bank account holder 24/7.
- ★ **External Bank Transfer:** Send funds to counterparties with non-FV Bank accounts.
- ★ **Stablecoin Transfer:** Send payments in stablecoins such as USDC or PYUSD directly to a counterparty crypto wallet.

The screenshot displays the 'Self Transfer' page in the FV Bank interface. On the left, a sidebar menu lists various services, with 'Make a Payment' highlighted. Under 'Make a Payment', sub-options include 'Self Transfer', 'FVNet Transfer', 'External Bank Transfer', and 'Stablecoin Transfer'. The main content area shows two buttons at the top: 'To My FV Bank Ac' and 'To My Other Bank Ac'. Below these is a form titled 'Self Transfer' with the following fields: 'From Account *' (a dropdown menu currently showing 'USD'), 'To Account *' (a dropdown menu currently showing 'USD'), and 'Amount *' (a text input field currently showing '0.00'). A 'Submit' button is located at the bottom right of the form. The top right of the interface shows a user profile for 'John Smith'.

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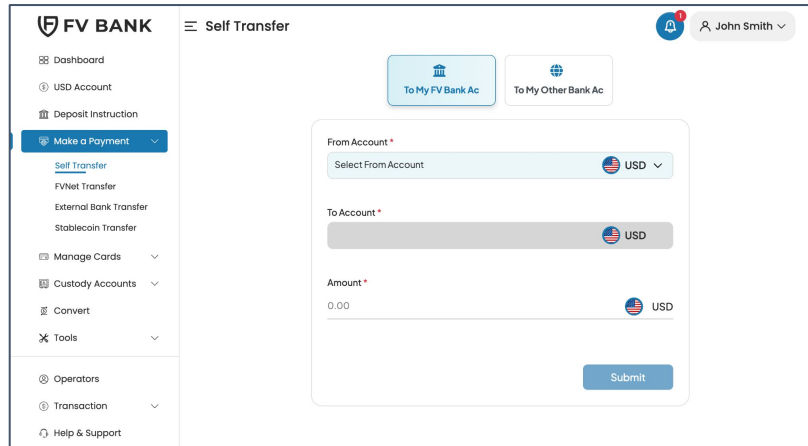
Add Counterparty

Send Payment

Self Transfer

This payment option allows you to:

- Transfer funds between your **FV Bank Account (USD)**, **FV Bank Custody Account (USD)** and **FV Bank Custody Money Market Account (USD)**
- Send funds to your external (non-FV Bank) account



Note:

The Custody Money Market Account (USD) is a bespoke feature. The option to transfer funds between the Custody Account (USD) and Custody Money Market Account (USD) will appear only for customers who have this feature enabled.

Transfer Funds Between Your FV Bank USD Account and Custody Account (USD)

Step 1

To initiate a transfer between your **FV Bank USD Account** and **Custody Account (USD)**, select the “**To My FV Bank Ac**” option.

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Step 2

In the **From Account** field, select **Account (USD)**. In the **To Account** field, select **Custody Account (USD)**.

Enter the **amount** you wish to transfer and click **“Submit.”**

The screenshot shows a transfer form with two buttons at the top: "To My FV Bank Ac" and "To My Other Bank Ac". Below these is the "From Account *" field, which is a dropdown menu currently open. The menu lists "Account (USD)" and "Custody Account (USD)", with "Custody Account (USD)" highlighted. To the right of the dropdown is a "USD" label with a dropdown arrow. Below the dropdown is the "Amount" field, which contains "0.00" and a "USD" label with a dropdown arrow. At the bottom right is a "Submit" button.

The screenshot shows the same transfer form as the previous one, but now the "To Account *" field is the dropdown menu that is open. It lists "Custody Account (USD)" and "Account (USD)", with "Custody Account (USD)" highlighted. To the right of the dropdown is a "USD" label with a dropdown arrow. Above the dropdown, the balance for the "From Account" is shown as "Balance: \$1,008,711.01". Below the dropdown, the balance for the "To Account" is shown as "Balance: \$140,131.18". The "Amount" field now contains "100" and a "USD" label with a dropdown arrow. At the bottom right is a "Submit" button.

Similarly to transfer funds from **Custody Account (USD)** to **Account (USD)**, simply select the appropriate accounts in the **From** and **To** fields.

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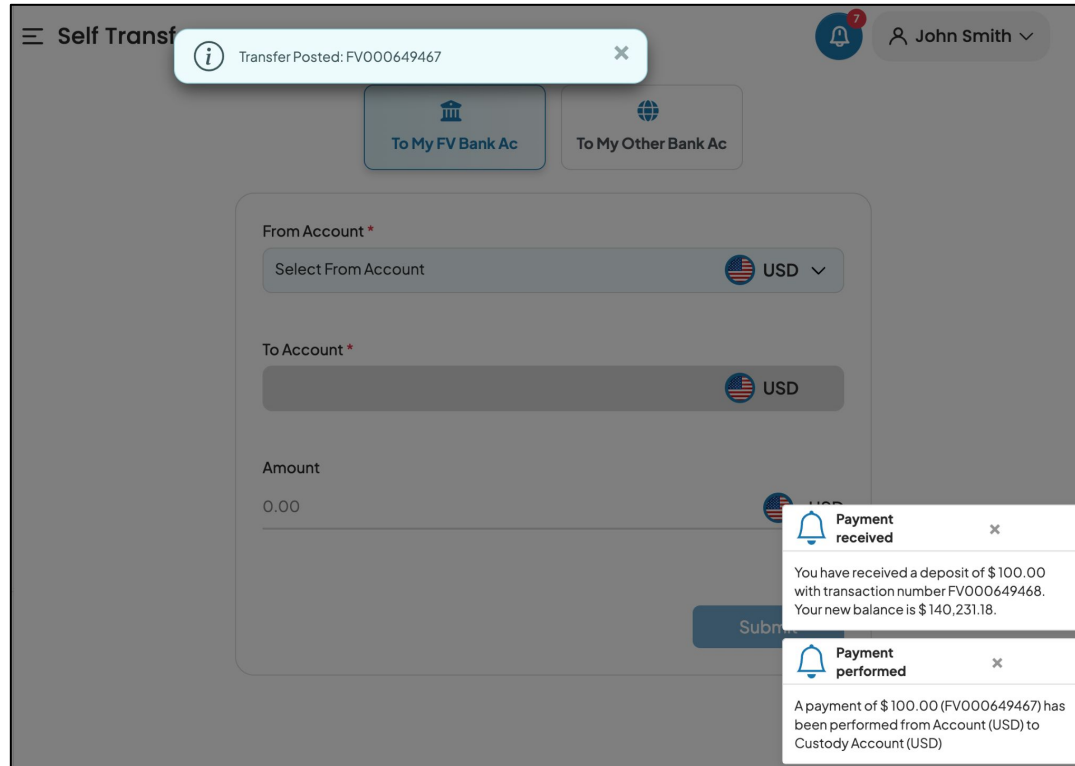
Send Payment

Stablecoin Transfer

Add Counterparty

Send Payment

The transfer is processed **instantly** between your **Account (USD)** and **Custody Account (USD)**. Once completed, your **account balances will be updated accordingly**.



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Send Payment

Transfer Money to your external (non-FV) bank account

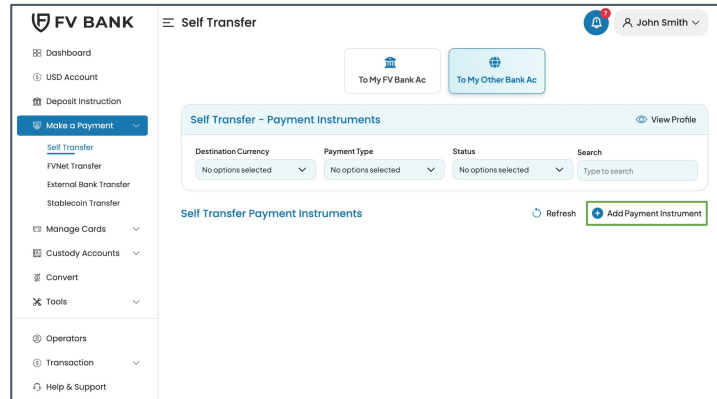
This option allows you to send funds to your external bank account or external crypto wallet. You can send payments using:

- USD via ACH, Domestic Wire, or International Wire
- 10+ foreign currencies such as EUR, GBP, AED, SGD, HKD and more
- Stablecoins (USDC or PYUSD) to your external crypto wallet
- Digital assets to your external crypto wallet

Step 1

To begin, select **“To My Other Bank Ac.”** Before initiating a payment, you must first create a **Payment Instrument** by providing the details of your **external bank account or crypto wallet.**

Click **“Add Payment Instrument”** to continue.



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Step 2

Enter a **Nickname** for the payment instrument. Then select the **Destination Currency**, followed by the **Transfer Type**.

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

John_USD

Destination Currency *

USD
USDC
PYUSD
AED
BRL
CAD

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

John_USD

Destination Currency *

USD

Transfer Type *

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

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Step 3

Select the **Account Type**, then enter the required bank details including - **Account Number, Routing Number, and Bank Address**. Complete the remaining bank information fields and click **“Submit.”**

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *
John_USD

Destination Currency *
USD

Transfer Type *
Payment - Domestic Wire

Account Type *
|

Saving
Checking

Routing Number *
Enter Routing Number

Bank Name * Bank Address *
Enter Bank Name Enter Bank Address

Bank City * Bank State *
Enter Bank City Enter Bank State

Bank Postal Code * Bank Country *
Enter Bank Postal Code Select Bank Country

Bank Phone
Enter Bank Phone

Submit

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *
John_USD

Destination Currency *
USD

Transfer Type *
Payment - Domestic Wire

Account Type *
Saving

Account Number *
86063057

Routing Number *
071004200

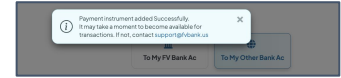
Bank Name * Bank Address *
US BANK NATIONAL ASSOCIATION 801 N CLARK ST

Bank City * Bank State *
CHICAGO IL

Bank Postal Code * Bank Country *
60610 United States of America

Bank Phone
Enter Bank Phone

Submit



Note: The same process can be used to create **Payment Instruments for additional currencies and stablecoin payouts (e.g., USDC or PYUSD)** by selecting the relevant **Destination Currency and Transfer Type.**

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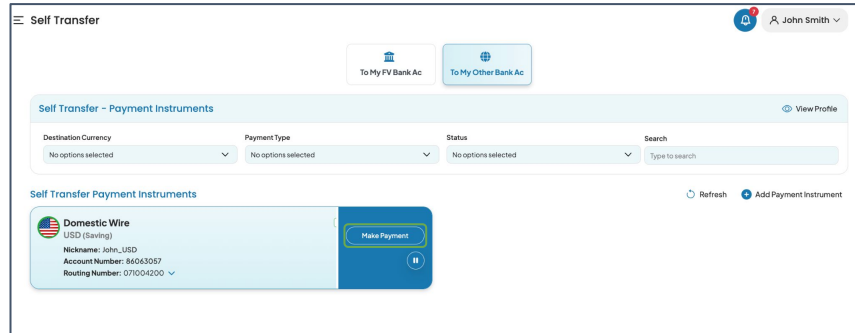
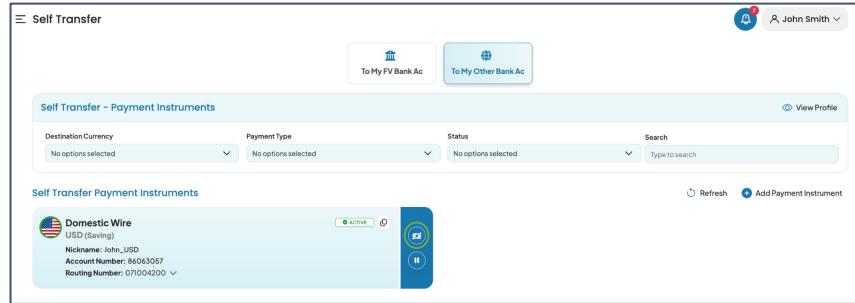
Add Counterparty

Send Payment

Step 4

Once the **Payment Instrument** is successfully created, it will appear on this screen.

Hover over the **dollar icon** next to the beneficiary card and click **“Make Payment”** to initiate the transfer.



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Step 5

Enter the **Amount** to be transferred. Scroll down and upload the **Supporting Document**, indicate whether the transaction is associated with **crypto buy or sell activity**, select the **Payment Purpose**, enter the **Payment Description** and Click **“Next.”**

< Transfer

Account balance **\$1,008,611.01**

Transfer type * Payment - Domestic Wire

Amount *

Routing Number *

Account Number *

Beneficiary Company Name *

Beneficiary Email

Beneficiary Address *

Beneficiary City *

Beneficiary Bank Country *

Beneficiary Bank Phone

Supporting Document *

Is this transaction associated with a crypto buy or sell activity? * Yes No

Payment Purpose *

Description

Next

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Step 6

The system will display a **preview of the payment details**. Carefully review the information and click **“Confirm”** to proceed with the transaction.

Payment Confirmation

 The payment will require authorization ✕

To account FV Bank (USD)	Transfer type Payment - Domestic Wire
Routing Number 071004200	Account Number 86063057
Beneficiary Company Name Wisebank Corporation Limited	Beneficiary Email fvbank_support@wisebank@gmail.com
Beneficiary Address Line 1001 Road 10, 1	Beneficiary City Gibraltar
Beneficiary Postal Code GX111AA	Beneficiary Country Gibraltar
Beneficiary State Gibraltar	Beneficiary Bank Name US BANK NATIONAL ASSOCIATION
Beneficiary Bank Address 801 N CLARK ST	Beneficiary Bank City CHICAGO
Beneficiary Bank State IL	Beneficiary Bank Postal Code 60610
Beneficiary Bank Country United States of America	Supporting Document
Is this transaction associated with a crypto buy or sell activity? No	Payment Purpose Education Payment

Total amount
\$100.00

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After confirmation, the **payment request will be submitted for authorization**. You can track the payment status from the **Payment Details** screen.

The screenshot displays the 'Payment details' interface. At the top, a yellow banner indicates 'The payment was submitted for further authorization'. The main content is divided into two columns. The left column lists transaction details: Status (Pending authorization), Amount (\$100.00), Posted Date (03-04-2024 04:02 AM), From account (20252280), Transfer type (Payment - Domestic Wire), Transaction number (FV00049469), Account Number (84063057), Beneficiary Email, Beneficiary City, Beneficiary Country, Beneficiary Bank Name (US BANK NATIONAL ASSOCIATION), Beneficiary Bank City (CHICAGO), Beneficiary Bank Postal Code, Supporting Document, and Payment Purpose (Education Payment). The right column shows authorization details: Awaiting authorization by (admin@fvbank.com), Performed by (admin@fvbank.com), From (admin@fvbank.com), To (admin@fvbank.com), Channel (Main web), Routing Number (07004200), Beneficiary Company Name, Beneficiary Address, Beneficiary Postal Code, Beneficiary State, Beneficiary Bank Address (801 N CLARK ST), Beneficiary Bank State (IL), Beneficiary Bank Country (United States of America), and a question 'Is this transaction associated with a crypto buy or sell activity?' with a 'No' response. A 'Download Statement' link is in the top right, and a 'New payment' button is in the bottom right.

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FVNet Transfer

This payment option allows you to transfer funds **24X7** instantly to any **FV Bank individual or business account holder** using **FVNet**, without needing to enter the recipient's full banking details.

To initiate a payment via **FVNet**, enter the **recipient's FV Bank username or account number**, specify the **transfer amount**, upload the **supporting document (if required)**, indicate whether the transaction is associated with **crypto buy or sell activity**, select the **Payment Purpose**, add a **Payment Description**, and click **"Submit."**

The screenshot shows a web form for FVNet Transfer. It includes the following fields and elements:

- To user ***: A text input field with the placeholder "Enter Recipient's Login Name/Account Number".
- Amount ***: A text input field showing "0.00". To its right, the account balance is displayed as "Account balance: \$1,008,511.01". Below the amount field is a currency selector showing a US flag and "USD".
- Supporting Document**: A section with an information icon (i) and a text input field with the placeholder "Upload Your Document" and an upload icon.
- Is this transaction associated with a crypto buy or sell activity? ***: A question with two radio button options: "Yes" and "No".
- Payment Purpose ***: A dropdown menu with an information icon (i) and the text "Select Payment Purpose" and a downward arrow.
- Description**: A text input field with the placeholder "Enter Description".
- Submit**: A blue button at the bottom right of the form.

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External Bank Transfer

This payment option allows you to send payments to **non-FV Bank users** to their **bank account or crypto wallet**. You can send payments using:

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

On this screen, you can view the **payment details of your existing counterparties**, including their **virtual account numbers** (if enabled).

The screenshot displays the 'External Bank Transfer' interface. At the top, there is a header with a hamburger menu icon, the text 'External Bank Transfer', a notification bell icon with a red dot, and a user profile 'John Smith' with a dropdown arrow. Below the header is a section titled 'Top Counterparties' with a 'Hide' button and a 'Take a Tour' link. Underneath is a blue 'Add Counterparty' button with a plus icon. The main section is titled 'Counterparties' and features a search bar, a 'Refresh' button, and a 'Show Filter' icon. Below this is a table with the following columns: Full Name, Type, Country, Destination Currency, Status, Virtual Account, and Actions. One entry is visible: 'ABC Technology' with email 'ABCXXX@XXX.com', Type 'B', Country 'US', Destination Currency 'BTC, ETH, GBP, USD', Status 'ACTIVE', and Virtual Account '780008000363'.

Full Name	Type	Country	Destination Currency	Status	Virtual Account	Actions
ABC Technology ABCXXX@XXX.com	B	US	Bitcoin, Ethereum, GBP, USD	ACTIVE	780008000363	

***Note:** Virtual Account is an add-on feature available for business accounts only and may involve additional costs. If you are interested in enabling this feature, please contact your Account Manager or email sales@fvbank.us for more information.

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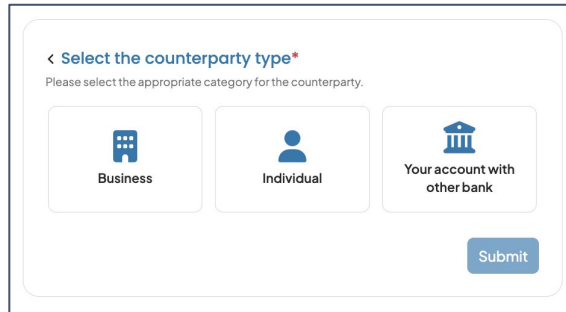
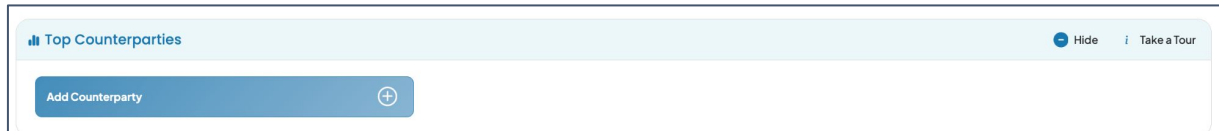
Send Payment

Add Counterparty

Before sending a payment, you must first **create a counterparty (previously known as a beneficiary)** and add a **payment instrument** for that counterparty. A counterparty can have **multiple payment instruments** (for example, different currencies or payment methods).

Step 1

Select “Add Counterparty” under the **Top Counterparties** section.



Choose the **Counterparty Type**:

- Business
- Individual
- Self (Your account with another bank)

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Step 2

For a **Business counterparty**, provide the following information - Legal Business Name, Business Formation Date, Business Registration Number, Country of Registration, and Email Address.

Then select the **relationship with the counterparty** from the available options. Click **“Next”** once all information has been entered.

1 2

< Select the counterparty type*

Please select the appropriate category for the counterparty.

Business Individual Your account with other bank

Legal Business Name *
Enter Legal Business Name

Business formation date *
dd/mm/yyyy

Business registration number *
Enter Business registration number

Business registration country *
Select Business registration country

Email *
Enter Email

Relationship *
Select Relationship

Next

1 2

< Select the counterparty type*

Please select the appropriate category for the counterparty.

Business Individual Your account with other bank

Legal Business Name *
ABC Technology LLC

Business formation date *
15/03/2022

Business registration number *
BRN-45873921

Business registration country *
United States of America

Email *
admin@abcctech.us

Relationship *
Contractor

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Step 3

Provide the counterparty's **additional details**, including, Complete address information and Contact details. Then select the **Purpose of Creating a Counterparty** and click "Next."

The screenshot shows a mobile application interface for adding a counterparty. At the top, there are three numbered steps: 1 (green), 2 (blue, active), and 3 (grey). The main heading is 'Address & Phone Information' with a sub-heading 'Please provide address and phone number of counterparty'. Below this, there are several input fields: 'Address line 1 *' (containing '1200 Innovation Drive'), 'Address line 2' (containing 'Suite 450'), 'Zip code *' (containing '78701'), 'City *' (containing 'Austin'), 'Region / state' (containing 'Texas'), and 'Country *' (containing 'United States of America'). There is a 'View on map' link next to the address line 1 field. Below the address fields, there are two phone number input fields: 'Mobile phone *' (containing '(201) 555-0123') and 'Land-line phone' (containing '(201) 555-0123'). At the bottom, there is a section for 'Purpose of creating a counterparty' with three radio button options: 'Only to receive funds (Create Virtual Account)', 'Only to make payments (to other beneficiaries)', and 'Both'. The 'Only to make payments' option is selected. At the very bottom, there are 'Previous' and 'Next' buttons.

***Note:** For business users with **Virtual Account Numbers enabled**, the purpose options may include:

- Receive funds
- Make payments
- Both

Business users **without Virtual Accounts** and **individual customers** will only see the default option "**Only to make payments.**"

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Add Counterparty

Send Payment

Add Counterparty Payment Instrument (USD – Domestic ACH)

Step 1

Next, provide the **payment instrument details** for the counterparty. You may skip this step initially, but it will be required **before initiating a payment**.

Enter a **Nickname** for the payment instrument, then select the **Destination Currency**, followed by the **Transfer Type**.

The screenshot shows a mobile app interface for adding a counterparty. At the top, there are three numbered steps: 1 (green), 2 (green), and 3 (blue). Below the steps is the 'Account Information' section. It includes a title, a descriptive paragraph, and three input fields: 'Nickname *' with a text input containing 'Enter Nickname', 'Destination Currency *' with a dropdown menu showing 'Select Destination Currency', and 'Transfer Type *' with a dropdown menu. At the bottom, there are three buttons: 'Previous', 'Skip' (with a back arrow icon), and 'Submit'.

This screenshot shows the same 'Account Information' form but with data entered. The 'Nickname *' field contains 'ABC_USD'. The 'Destination Currency *' dropdown is set to 'USD'. The 'Transfer Type *' dropdown is set to 'Payment - Domestic (ACH)'. The form also includes a back arrow icon at the top left and a 'Submit' button at the bottom right.

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Step 2

Select the **Account Type**, then enter the required bank details including - **Account Number, Routing Number, and Bank Address**. Complete the remaining bank information fields and click **“Submit.”**

1 2 3

Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *
ABC_USD

Destination Currency *
USD

Transfer Type *
Payment - Domestic (ACH)

Account Type *
Select Account Type

Account Number *
987654321045

Routing Number *
021000021

Bank Name * Bank Address *
JPMORGAN CHASE BANK, N.A. 383 MADISON AVENUE

Bank City * Bank State *
NEW YORK NY

Bank Postal Code * Bank Country *
10179 United States of America

Bank Phone
Enter Bank Phone

Previous Skip Submit

1 2 3

Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *
ABC_USD

Destination Currency *
USD

Transfer Type *
Payment - Domestic (ACH)

Account Type *
Checking

Account Number *
987654321045

Routing Number *
021000021

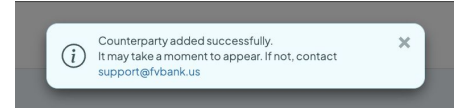
Bank Name * Bank Address *
JPMORGAN CHASE BANK, N.A. 383 MADISON AVENUE

Bank City * Bank State *
NEW YORK NY

Bank Postal Code * Bank Country *
10179 United States of America

Bank Phone
Enter Bank Phone

Previous Skip Submit



Note: The same process can be used to create **Payment Instruments for additional currencies and stablecoin payouts (e.g., USDC or PYUSD)** by selecting the appropriate **Destination Currency and Transfer Type.**

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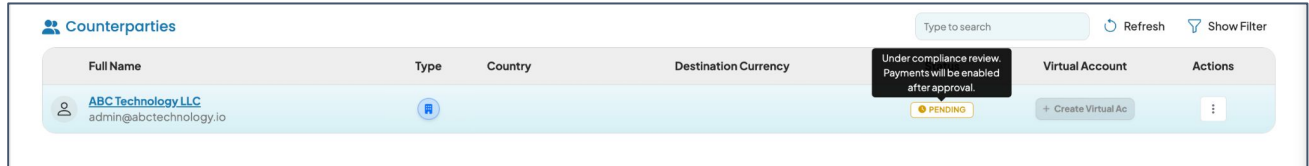
Stablecoin Transfer

Add Counterparty

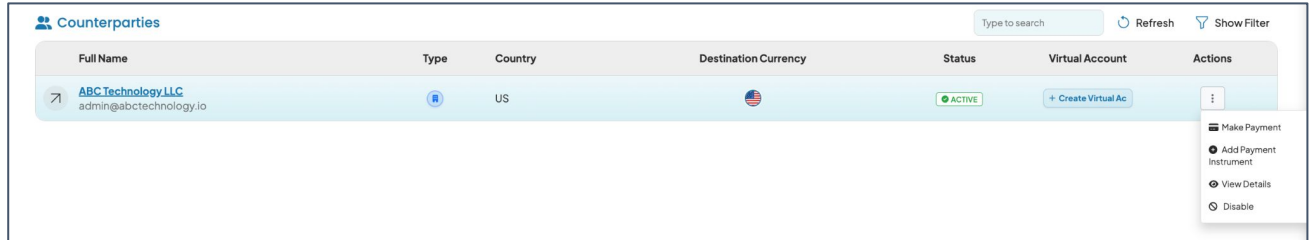
Send Payment

Once the counterparty is created successfully, the status will initially appear as **Pending**, as it is under **compliance review**. After a few minutes, refresh the screen to see the status updated to **Active**.

You can click on the counterparty to view details or click the **three-dot menu** on the right side of the counterparty row to access additional options.



Full Name	Type	Country	Destination Currency	Status	Virtual Account	Actions
ABC Technology LLC admin@abctechnology.io				PENDING	+ Create Virtual Ac	



Full Name	Type	Country	Destination Currency	Status	Virtual Account	Actions
ABC Technology LLC admin@abctechnology.io		US		ACTIVE	+ Create Virtual Ac	<ul style="list-style-type: none">Make PaymentAdd Payment InstrumentView DetailsDisable

Add Counterparty Payment Instrument (EUR)

Step 1

Similar to adding a USD payment instrument, you can add additional payment instruments for the same counterparty. Click on the **created counterparty row** to continue.

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Step 2

This screen will display the existing payment instruments already added for the counterparty.

To add another payment instrument, click **“Add Payment Instrument”** in the top-right corner of the **Existing Payment Instruments** section.

External Bank Transfer

John Smith

< ABC Technology LLC Counterparty Details

Destination Currency Payment Type Status Search

No options selected No options selected No options selected Type to search

< Existing Payment Instruments Refresh Add Payment Instrument

Domestic (ACH) ACTIVE

USD (Checking)

Nickname: ABC_USD

Account Number: 987654321045

Routing Number: 021000021

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Step 3

Enter a **Nickname** for the payment instrument. Then select the **Destination Currency**, followed by the **Transfer Type**.

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

Destination Currency *

AED
BRL
CAD
EUR
GBP
HKD
JPY

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

Destination Currency *

Transfer Type *

EUR SEPA Payment
EUR Wire Payment

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Stablecoin Transfer

Add Counterparty

Send Payment

Step 4

Provide the required details for the **EUR SEPA payment instrument**, including, **IBAN**, and **SWIFT/BIC**. Then select the **Cross-Border Bank Name** from the available options and click **“Submit.”**

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

Destination Currency *

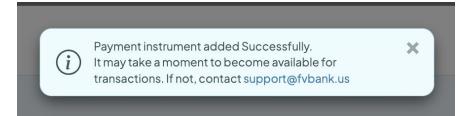
Transfer Type *

IBAN *

Swift BIC *

Crossborder Bank Name *

- All Banks Lithuania / EUR / Payment System: SEPA
- All Banks Italy / EUR / Payment System: SEPA
- All Banks Ireland / EUR / Payment System: SEPA
- All Banks Greece / EUR / Payment System: SEPA
- All Banks Cyprus / EUR / Payment System: SEPA
- All Banks Finland / EUR / Payment System: SEPA
- All Banks Estonia / EUR / Payment System: SEPA



Note: The same process can be used to create **Payment Instruments for additional currencies and stablecoin payouts (e.g., USD or PYUSD)** by selecting the relevant **Destination Currency** and **Transfer Type**.

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Send External Bank Transfer – EUR (SEPA)

Step 1

Once the payment instrument has been successfully added, hover over the **dollar icon** next to the beneficiary card and click **“Make Payment”** to initiate the transfer.

The screenshot shows the 'External Bank Transfer' interface for user John Smith. The page title is 'External Bank Transfer'. Below the title, there is a navigation bar with a back arrow, 'ABC Technology LLC', and a 'Counterparty Details' link. The main content area has three filters: 'Destination Currency' (No options selected), 'Payment Type' (No options selected), and 'Status' (No options selected), along with a search bar (Type to search). Below the filters is a section titled 'Existing Payment Instruments' with a 'Refresh' button and an 'Add Payment Instrument' button. There are two payment instrument cards. The first card is 'Domestic (ACH)' with a US flag icon, 'USD (Checking)', 'Nickname: ABC_USD', 'Account Number: 987654321045', and 'Routing Number: 021000021'. It has an 'ACTIVE' status and a 'Make Payment' button. The second card is 'Foreign Transaction' with a European Union flag icon, 'EUR (Domestic)', 'Nickname: ABC_EUR', 'Swift BIC: COBADEFF', and 'Crossborder Bank Name: All Banks Cyprus / EUR / Payment System: SEPA'. It also has an 'ACTIVE' status and a 'Make Payment' button.

This screenshot is identical to the one above, but the 'Make Payment' button on the 'Foreign Transaction' card is highlighted in a darker blue, indicating it is the active element for the next step in the process.

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Add Counterparty

Send Payment

Step 2

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

< Get Quote Available Balance : \$1,008,651.01
Min EUR: 1, Max EUR: 100000000

Destination Amount *	100	EUR
Estimated Source Amount	117.24	USD
Fee Amount	35.00	USD
Estimated Total Amount	152.24	USD
FX Rate	1.172428	

Get Quote

Step 3

Review the quotation details, including, Amount in EUR, Source amount in USD and FX rate. Then click **“Confirm Quote.”**

< Confirm Quote Available Balance : \$1,008,651.01
Min EUR: 1, Max EUR: 100000000

Destination Amount	100.00 EUR
Source Amount	117.24 USD
Fee Amount	35.00 USD
Total Amount	152.24 USD
FX Rate	1.172428

Close Confirm Quote

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Step 4

Review the payment information and upload the **Supporting Document**, indicate whether the transaction is associated with **crypto buy or sell activity**, select the **Payment Purpose**, enter the **Payment Description** and click **“Next.”**

< Transfer

Account balance **\$1,008,651.01**

Transfer type * Payment - Cross Border - SEPA

Source Amount * 117.24 USD

Destination Amount * 100.00 EUR

IBAN * DE89370400440532013000

Beneficiary Company Name * ABC Technology LLC

Beneficiary Email *

Beneficiary Address * 1200 Innovation Drive Suite 450

Beneficiary City * Austin

Beneficiary Address * 1200 Innovation Drive Suite 450

Beneficiary City * Austin

Beneficiary Postal Code * 78701

Beneficiary Country * United States of America

Beneficiary Bank Name * COMMERZBANK.AG

Beneficiary Bank Country * Germany

Supporting Document * Upload Your Document

FX Rate 1.172428

Is this transaction associated with a crypto buy or sell activity? * Yes No

Payment Purpose * Select Payment Purpose

Beneficiary Bank SWIFT * COBADEFF

Description Enter Description

Next

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To My Other Bank A/C

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Stablecoin Transfer

Add Counterparty

Send Payment

Step 5

The system will display a **preview of the payment details**. Carefully review the information and click **“Confirm”** to proceed with the transaction.

External Bank Transfer

John Smith

Payment Confirmation

The payment will require authorization

To account FV Bank (USD)	Transfer type Payment - Cross Border - SEPA
Amount \$117.24	Applied fees Fee - Dynamic Fee Template: \$35.00
Destination Amount 100.00	Destination Currency EUR
IBAN DE89370400440532013000	Beneficiary Company Name ABC Technology LLC
Beneficiary Email [REDACTED]	Beneficiary Address [REDACTED]
Beneficiary City Austin	Beneficiary Postal Code 78701
Beneficiary Country United States of America	Beneficiary Bank Name COMMERZBANK AG
Beneficiary Bank Country Germany	Supporting Document FV Bank AG Technology Services.pdf
FX Rate 1.172428	Is this transaction associated with a crypto buy or sell activity? No
Payment Purpose Contract Payment	Beneficiary Bank SWIFT COBADEFF

Total amount
\$152.24

Previous Confirm

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To My Other Bank A/C

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Add Counterparty

Send Payment

Stablecoin Transfer

Add Counterparty

Send Payment

Stablecoin Transfer

This payment option allows you to send direct payments in stablecoin - PYUSD and USDC to counterparty's crypto wallet.

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.

The screenshot shows the FV Bank user interface for Stablecoin Transfer. On the left is a navigation menu with options: Dashboard, USD Account, Deposit Instruction, Make a Payment (selected), Self Transfer, FVNet Transfer, External Bank Transfer, and Stablecoin Transfer. The main content area is titled 'Stablecoin Transfer' and shows the user 'John Smith' with a notification bell icon. Below this is a 'Top 5 Counterparties' section with a 'Hide' button and a 'Take a Tour' link. A large blue button labeled 'Add Counterparty' with a plus icon is prominently displayed. Below that is a 'Counterparties' section with a search input field and 'Refresh' and 'Show Filter' buttons. A table with the following columns is shown: Full Name, Type, Country, Destination Currency, Status, Virtual Account, and Actions. The table is currently empty.

This screen shows you the existing list of counterparties for whom the stablecoin payment instrument has been created. Similar to making previous transfers, you are required to create stablecoin payment instrument.

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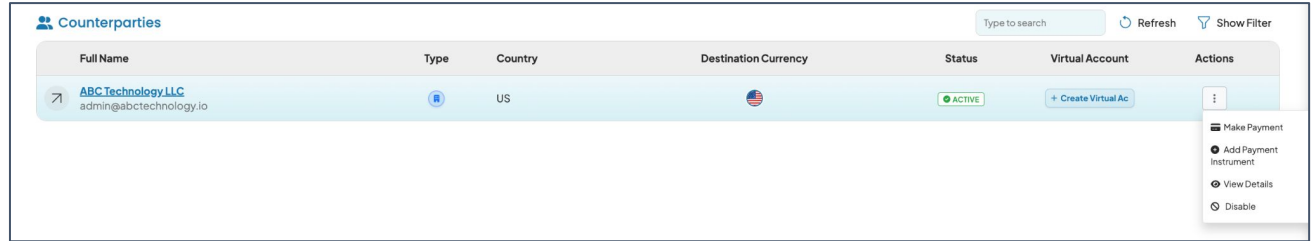
Stablecoin Transfer

Add Counterparty

Send Payment

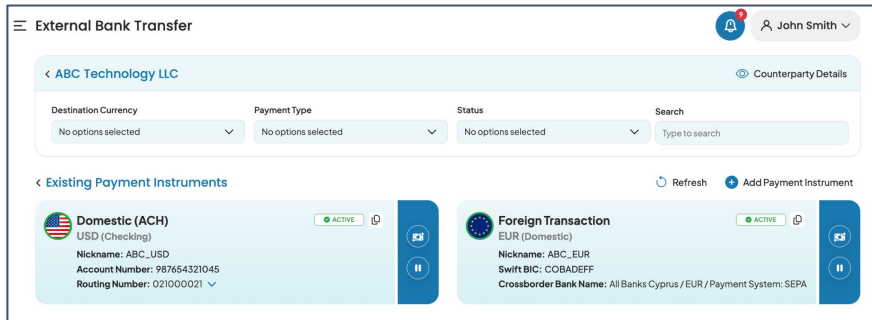
Step 1

Once you've added the counterparty, Click on the Counterparty to view the information. You can also click on the three dot icon on the rightmost corner of the counterparty block and select the desired option.



Step 2

Now to add stablecoin payment instrument, select "Add Payment Instrument" option on in the top right corner of Existing payment Instruments window.



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To My Other Bank A/C

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Add Counterparty

Send Payment

Stablecoin Transfer

Add Counterparty

Send Payment

Step 3

Enter a **Nickname** for the payment instrument. Then select the **Destination Currency (USDC or PYUSD)**, followed by the **Transfer Type**.

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

ABC_USDC

Destination Currency *

USD
USDC
PYUSD
AED
BRL
CAD

Transfer Type *

Stablecoin Payment
Withdraw (USDC)

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

ABC_USDC

Destination Currency *

USDC

Transfer Type *

Stablecoin Payment
Withdraw (USDC)

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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Add Counterparty

Send Payment

Stablecoin Transfer

Add Counterparty

Send Payment

Step 4

Provide the deposit address and select the correct blockchain network and click **“Submit”**.

< Account Information

This section allows you to add a Beneficiary Payment Instrument (BPI) to the counterparty, which will be used for sending payments. A BPI must be added for all payment types, including ACH, Wire, Cross-border, and Stablecoin transfers.

Nickname *

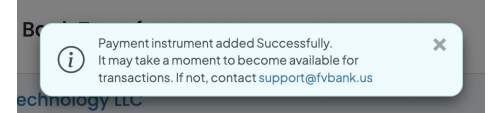
Destination Currency *

Transfer Type *

Address *

Blockchain *

- ETH (ERC20)
- MATIC
- SOLANA



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To My Other Bank A/C

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Send Payment

Stablecoin Transfer

Add Counterparty

Send Payment

Send Stablecoin Direct Payment

Step 1

You can see the USDC payment instrument details added successfully.

Hover over the **dollar icon** next to the payment instrument card and click **“Make Payment”** to initiate the transfer.

< ABC Technology LLC Counterparty Details

Destination Currency: No options selected | Payment Type: No options selected | Status: No options selected | Search: Type to search

< Existing Payment Instruments Refresh Add Payment Instrument

Stablecoin (ACTIVE) [USD (Checking)] [Make Payment]

Nickname: ABC_USDC
Address: 0xd07fcDc3fc49574b5713Ca662Ae473186aeefD57
Blockchain: ETH (ERC20)

Foreign Transaction (ACTIVE) [EUR (Domestic)]

Nickname: ABC_EUR
Swift BIC: COBADEFF
Crossborder Bank Name: All Banks Cyprus / EUR / Payment System: SEPA

< ABC Technology LLC Counterparty Details

Destination Currency: No options selected | Payment Type: No options selected | Status: No options selected | Search: Type to search

< Existing Payment Instruments Refresh Add Payment Instrument

Stablecoin (ACTIVE) [USD (Checking)] [Make Payment]

Nickname: ABC_USDC
Address: 0xd07fcDc3fc49574b5713Ca662Ae473186aeefD57
Blockchain: ETH (ERC20)

Foreign Transaction (ACTIVE) [EUR (Domestic)]

Nickname: ABC_EUR
Swift BIC: COBADEFF
Crossborder Bank Name: All Banks Cyprus / EUR / Payment System: SEPA

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Send Payment

Stablecoin Transfer

Add Counterparty

Send Payment

Step 2

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

< Transfer

Balance	1008498.77	USD
Destination Amount *	1000.00	USDC
Fee Amount	25.00	USD
Destination Address *	0xd0	
Total Amount	125.00	USD
Description *	Invoice Payment	

Next

Step 3

Review the information including the amount in USD and USDC and click **“Submit”**.

< Preview Payment

Destination Address	0xd0
Description	Invoice Payment
Withdrawal amount	1000.00 USD
Total amount	1000.00 USD
Account (USD) balance before withdrawal	1008498.77
Account (USD) balance after withdrawal	1007498.77
Custody Account (USD) balance before withdrawal	140231.18
Custody Account (USD) balance after withdrawal	140231.18

Close Submit

Transaction Posted For Authorization: FV000649482