

Getting the Most out of Your MV Funding Account

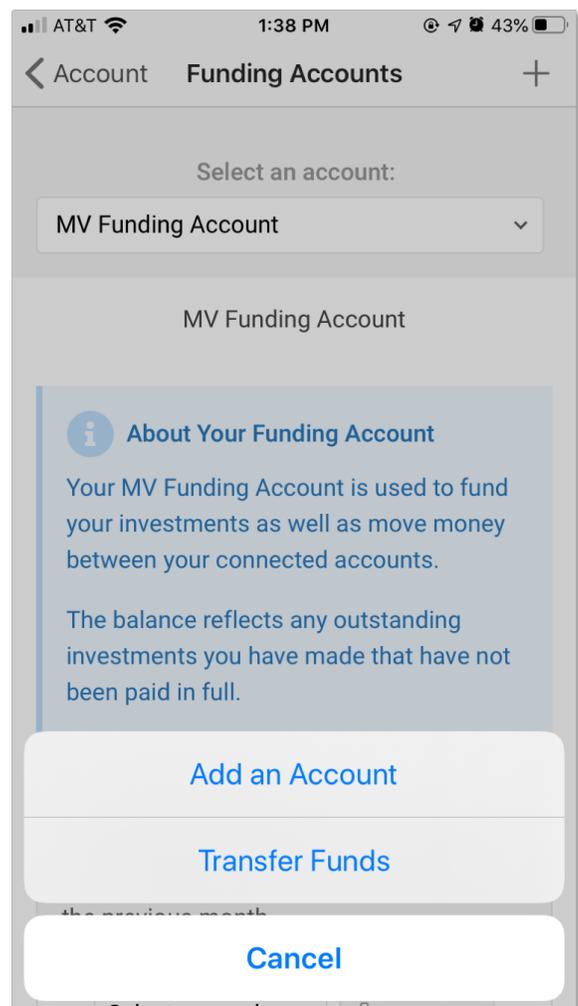
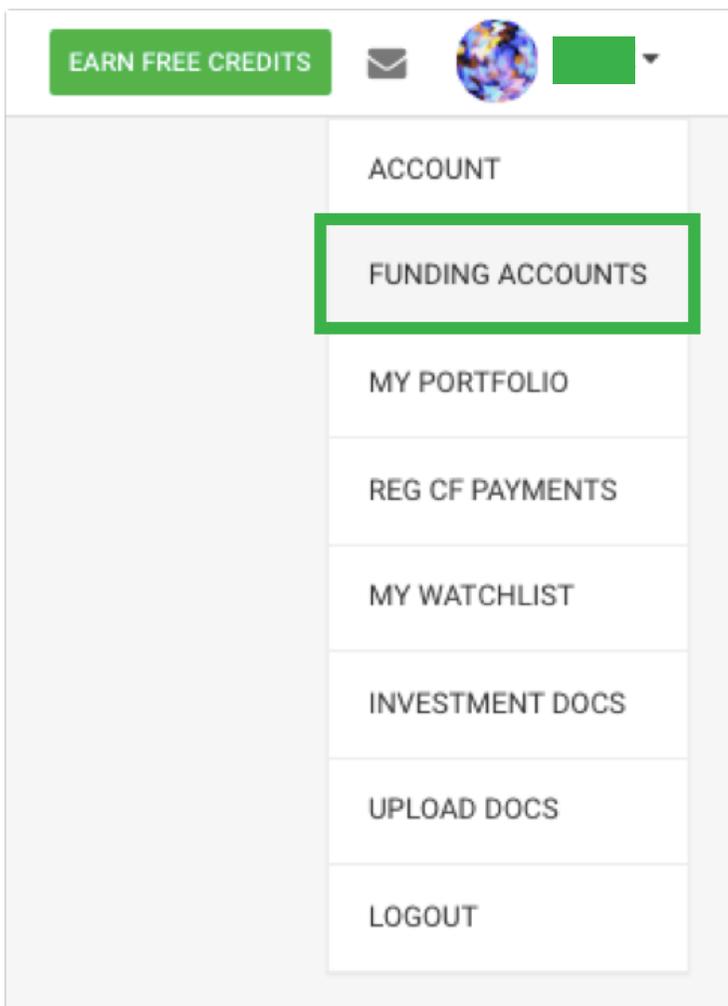
Funding Your Investments

Whether you're in search of shares on the secondary market or you're looking to back the next up-and-coming startup, we have always aimed to make the investment process as simple and streamlined as possible for all of our investors. With the roll-out of the MV Funding Account, investing is now even easier.

Accessing Your MV Funding Account

In the past, investors funded their investments through an individual account. Through the MV Funding account, you can now fund investments and move money between connected accounts. To view your MV Funding account, simply:

1. Login to your MicroVentures account
2. Hover over your profile in the top right corner of the homepage
3. Click "Funding Account"



Identity Verification

With the new update, investors will be asked to provide identification in order to set up their MV Funding Account.

Identity Verification

[?](#) In order to make investments on the MicroVentures website, you need to pass identity verification and KYC/AML (Know Your Customer/Anti-Money Laundering) checks. These checks apply equally to US and non-US residents.

KYC/AML INFO → IDENTIFICATION

LEGAL NAME
testing Middle name for marketing

PHONE NUMBER
2222222222

DATE OF BIRTH
mm/dd/yyyy

INDUSTRY/PROFESSION
Select Industry / Profession

PERMANENT ADDRESS
Enter your address...

SOCIAL SECURITY/TAX ID NUMBER
Social Security / Tax ID Number
[I don't have a US Social Security or Tax ID number](#)

Electronic W-9 Certifications

I certify, under penalty of perjury that:

1. The Taxpayer Identification Number or Social Security Number I provided is correct;
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
3. I am a U.S. citizen or other U.S. person

The Internal Revenue Service does not require your consent to any provision of this document other than the certifications required to avoid backup withholding.

Continue

Help

Identity Verification

[?](#) In order to make investments on the MicroVentures website, you need to pass identity verification and KYC/AML (Know Your Customer/Anti-Money Laundering) checks. These checks apply equally to US and non-US residents.

KYC/AML INFO → IDENTIFICATION

IDENTIFICATION TYPE
Drivers License

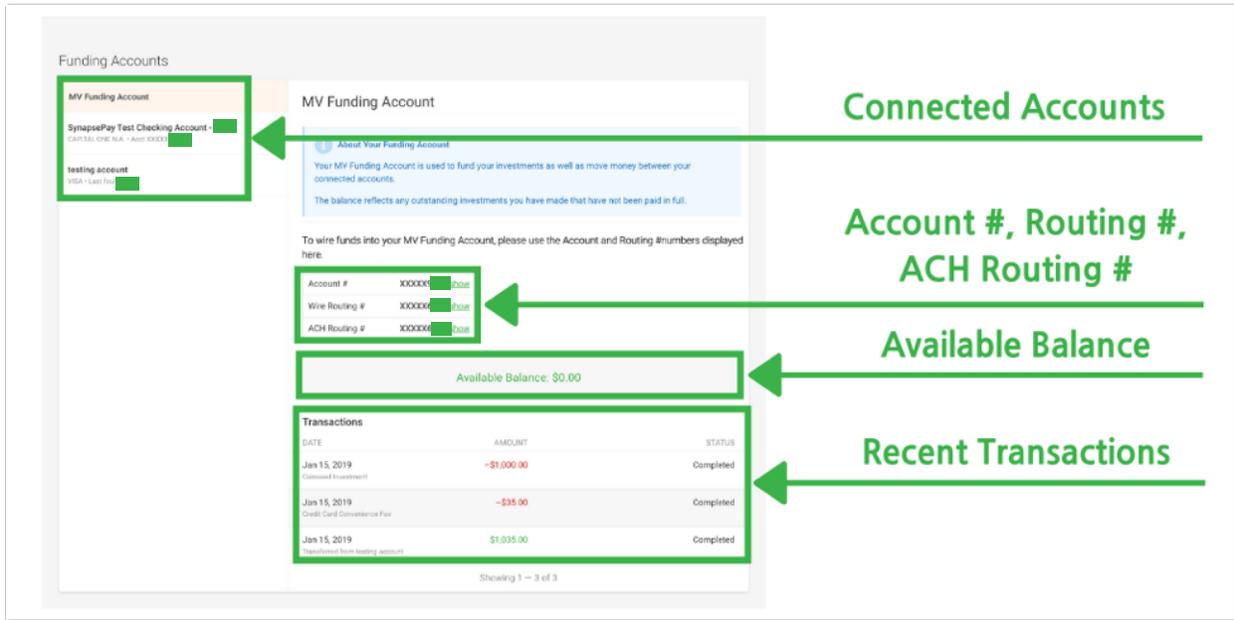
EXPIRATION DATE
mm/dd/yyyy My ID never expires

IDENTIFICATION FILE
Choose a file...
Allowed file types: gif, jpeg, jpg, png

Save

Help





Connected Accounts

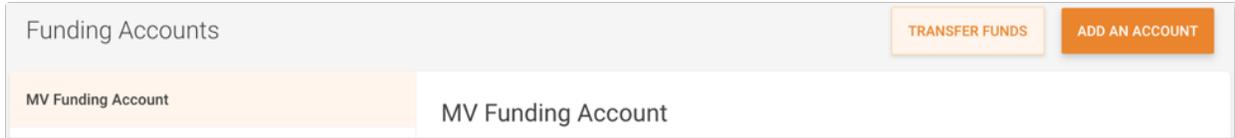
Account #, Routing #, ACH Routing #

Available Balance

Recent Transactions

DATE	AMOUNT	STATUS
Jan 15, 2019	-\$1,000.00	Completed
Jan 15, 2019	-\$35.00	Completed
Jan 15, 2019	\$1,035.00	Completed

From the MV Funding Account homepage, you'll be able to add banking accounts or credit or debit cards, access your wire routing and ACH numbers, view your connected accounts, see your available balance, and all of your transactions.

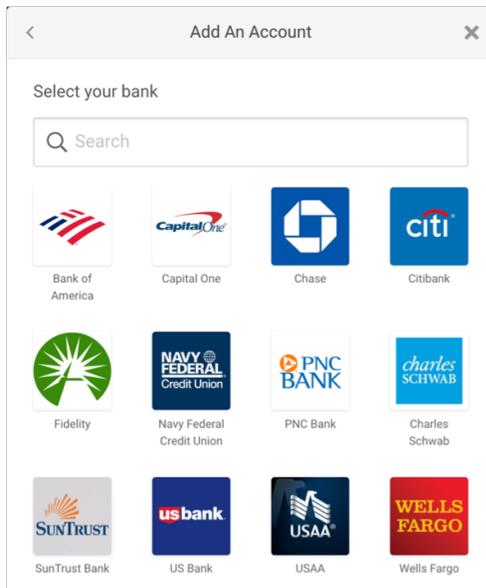


Funding Accounts

TRANSFER FUNDS ADD AN ACCOUNT

MV Funding Account MV Funding Account

Linking your bank account is easy, simply select your bank and login to your account. Any additional verification methods or 2-step authorization with your financial institution will also appear; i.e., text verification, email, voicemail, etc.

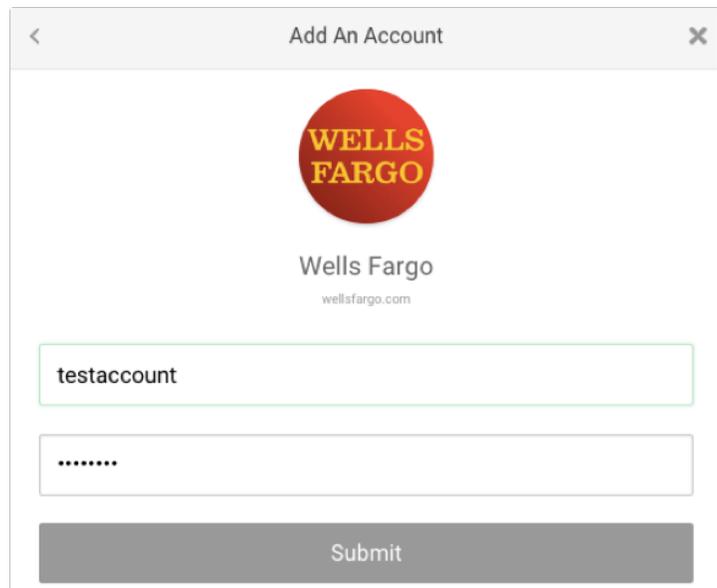


Add An Account

Select your bank

Search

Bank of America Capital One Chase Citibank Fidelity Navy Federal Credit Union PNC Bank Charles Schwab SunTrust Bank US Bank USAA Wells Fargo



Add An Account

WELLS FARGO

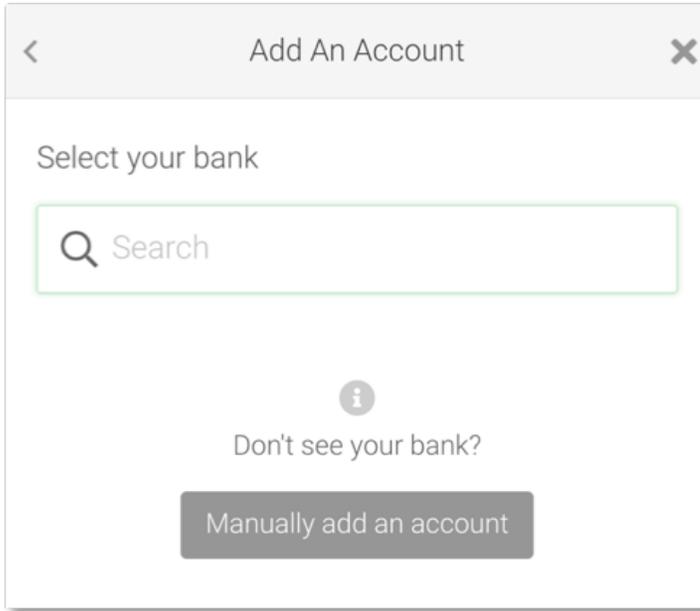
Wells Fargo

wellsfargo.com

testaccount

Submit

If you would prefer not to link your bank account, or your bank isn't listed as an option, you may manually add your banking information. To do this, enter "Manual" into the search. Once you've manually added an account, you'll receive an email from us that includes instructions for verifying your added accounts.



< Add An Account X

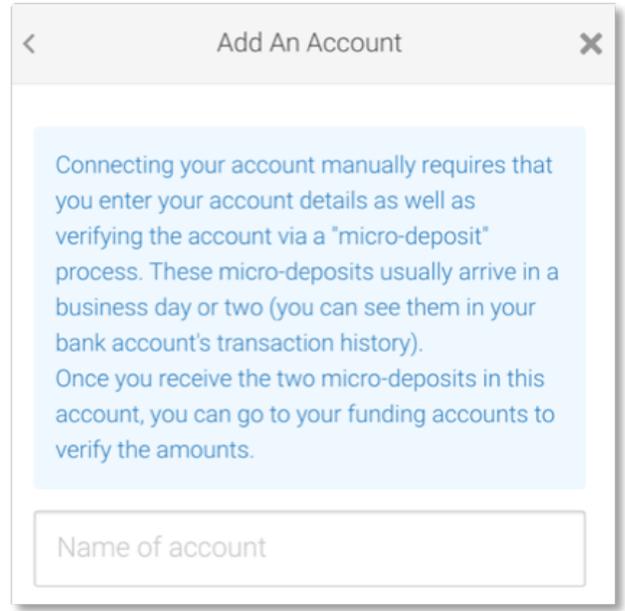
Select your bank

Q Search

i

Don't see your bank?

Manually add an account

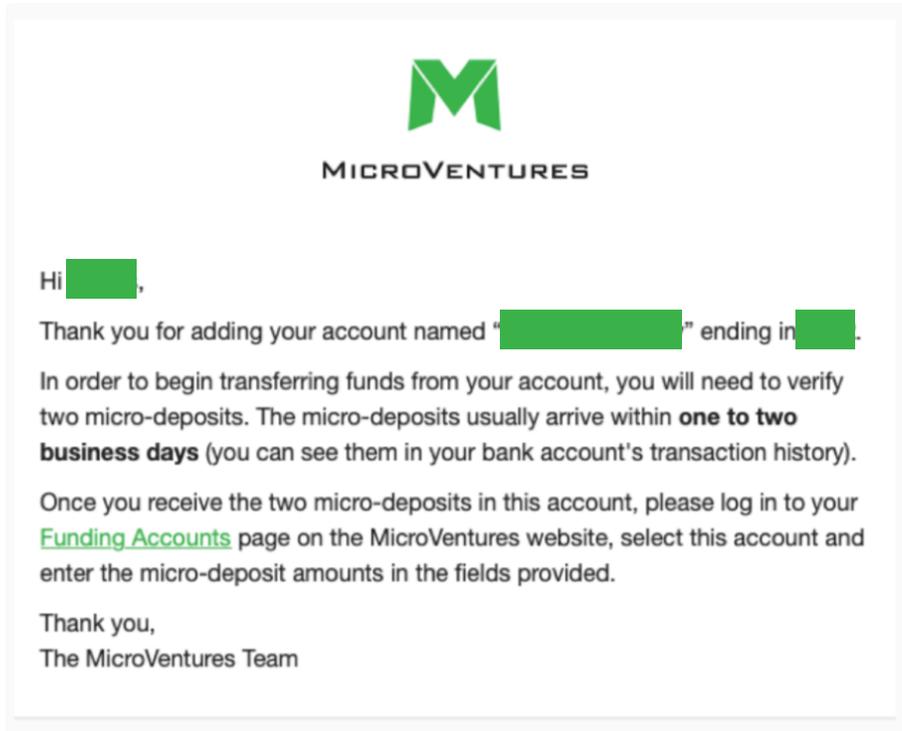


< Add An Account X

Connecting your account manually requires that you enter your account details as well as verifying the account via a "micro-deposit" process. These micro-deposits usually arrive in a business day or two (you can see them in your bank account's transaction history). Once you receive the two micro-deposits in this account, you can go to your funding accounts to verify the amounts.

Name of account

As a part of the verification process, you will be asked to verify micro-deposits. The micro-deposits will be under \$1 and will appear as ACH credits on your bank statement.




MICROVENTURES

Hi [REDACTED],

Thank you for adding your account named "[REDACTED]" ending in [REDACTED].

In order to begin transferring funds from your account, you will need to verify two micro-deposits. The micro-deposits usually arrive within **one to two business days** (you can see them in your bank account's transaction history).

Once you receive the two micro-deposits in this account, please log in to your [Funding Accounts](#) page on the MicroVentures website, select this account and enter the micro-deposit amounts in the fields provided.

Thank you,
The MicroVentures Team

Account activity

SHOWING ACH credit Search >

Date	Description	Type	Amount
Pending	TAC ORIG CO NAME:MicroVentures CO ENTRY DESCR:CREDIT SEC:WEB IND ID: ORIG ID: [REDACTED]	ACH credit	\$0.04
	TAC ORIG CO NAME:MicroVentures CO ENTRY DESCR:CREDIT SEC:WEB IND ID: ORIG ID: [REDACTED]	ACH credit	\$0.06

Once the micro-deposits appear in your account, you can enter the amounts by returning to the Funding Accounts page and selecting the pending linked account on the left side of the page.

Funding Accounts ADD AN ACCOUNT

MV Funding Account

[REDACTED]

[REDACTED] - Acct XXXXXX

Verify Your Account

This account was added manually and requires that you verify the account via a "micro-deposit" process. These micro-deposits usually arrive in a business day or two (you can see them in your bank account's transaction history).

Once you receive the two micro-deposits in this account, please enter the micro-deposit amounts below to verify your bank account. The micro-deposits expire 10 days after they are deposited.

\$0.00 \$0.00 **Verify**

Transactions

DATE	AMOUNT	STATUS
No transactions have been posted to this account		

Once the micro-deposit amounts have been correctly entered and verified, you will receive a confirmation email and the linked account will no longer have a red "X" next to it. The account is now ready to be used to deposit funds via ACH.

Adding a credit card or debit card is just a quick, simply input your account name, card number, and expiration date. We only accept Visa and MasterCard.

Add An Account

Enter your Visa or Mastercard information below. Once your card is connected you can immediately start to fund your investments. Please note that we have a limit of \$10,000.00 per credit card transfer.

Name of account

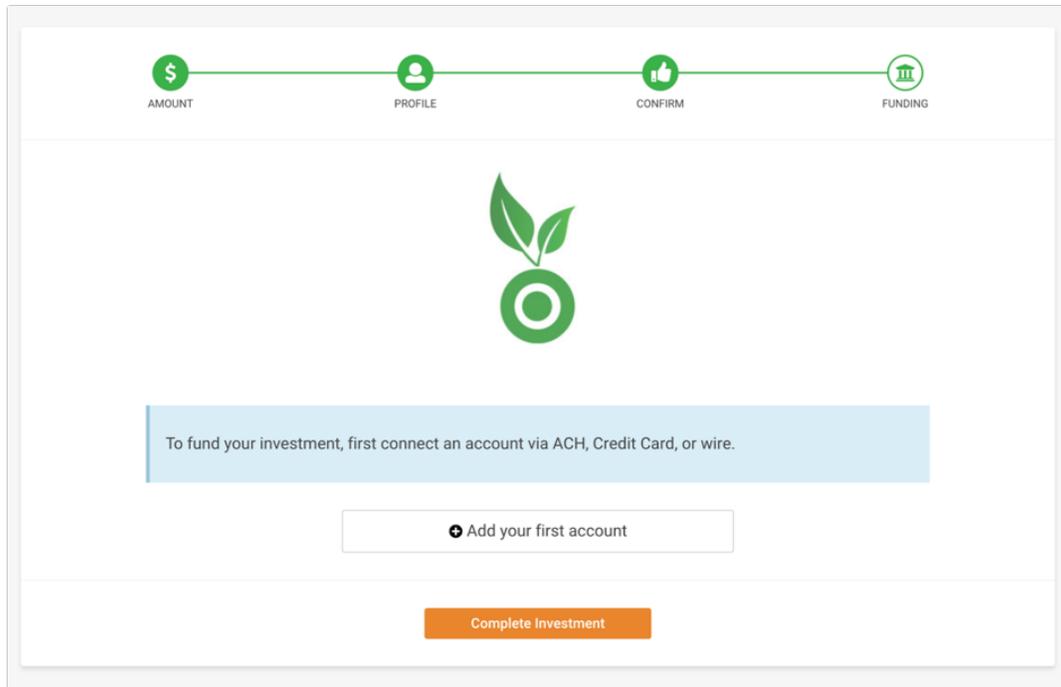
Card number MM / YY

Add Account

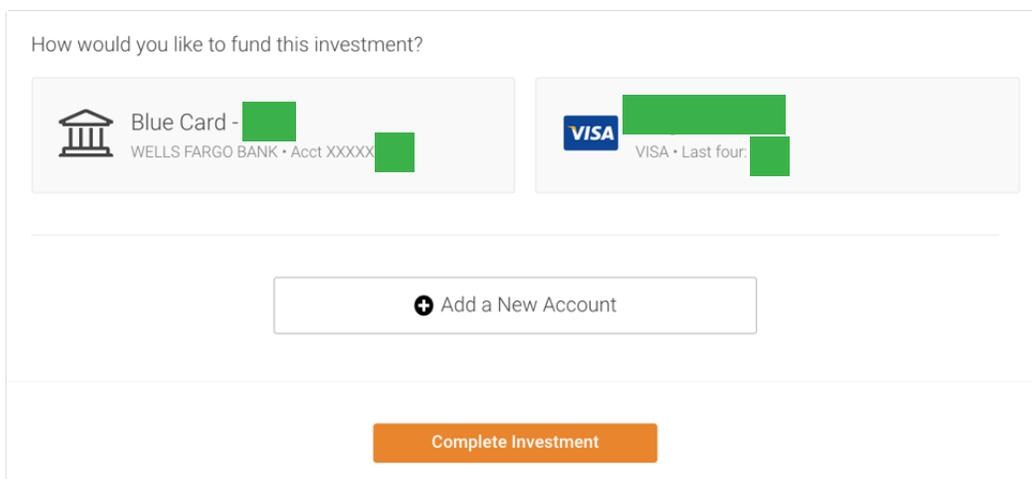
Funding Your Investment

The investment process has largely remained the same. After inputting the amount you'd like to invest and selecting your profile, you'll be asked to confirm your investment and provide your signature before continuing on to funding.

If you haven't connected any accounts to your MV Funding Account, you'll be able to an account on the investment confirmation page.



If you already have connected accounts, you'll be able to select which account you'd like to use to fund your investment.



Any funds already in your MV Funding account will be applied to the investment and any card/ACH transfer will only be for the remaining amount.

< Select a different account

 Blue Card - [REDACTED]
WELLS FARGO BANK • Acct XXXXX [REDACTED]

Payment Summary

Investment	\$100.00
MV Funding Account applied	0.00
You'll be charged	\$100.00

Confirm Your Payment

I authorize MicroVenture Marketplace to debit the account indicated for the amount noted on today's date. I will not dispute MicroVenture Marketplace debiting my account, so long as the transaction corresponds to the terms in this online form and my agreement with MicroVenture Marketplace.

I agree to waive any and all rights that I may have to charge back this payment through my bank and agree to handle any and all applicable refunds through MicroVenture Marketplace.

Complete Investment

After thoroughly reviewing which account you're investing from, the investment amount, and confirming your payment, you'll select "Complete Investment."

Funding via Wire

Wire payments can be completed by transferring funds directly to your MV Funding Account. Directions for wiring can be located on your Funding Accounts page - please note, wire payments must be received within 7 days. Otherwise, the investment will be canceled, and you will be notified via email. Once we have received payment, we will let you know that your investment has been funded.

< Fund your investment ×

Payments made via wire are completed by sending funds directly to your MV Funding Account.

When you complete your investment, you can retrieve wire instructions by visiting your Funding Accounts page.

Payment must be received **within 7 business days** otherwise your investment will be canceled.

Continue

Transferring Funds Into Your Account

Once your MV Funding Account is active, you will be able to transfer funds into it. Simply choose the linked account you'd like to make the transfer from, confirm your payment, and select "Submit Transfer." There are no fees for ACH transfers, but there is a 3.5% convenience fee for transfers made from credit or debit cards.

The screenshot shows the 'Transfer Funds' page with the following details:

- Transfer from:** Main Credit Card (Last four: [redacted])
- Transfer to:** MV Funding Account
- Amount:** \$1,000.00
- Convenience fee (3.5%):** 35.00
- Amount to be Transferred:** \$1,035.00

Confirm Your Payment

- I agree to the credit card convenience fee of \$35.00 and understand and acknowledge that it is non-refundable.
- I understand and acknowledge that to cancel this payment I must notify MicroVenture Marketplace. Further, that I will only be refunded by funds being deposited directly into my MV Funding Account.
- I agree to waive any and all rights that I may have to charge back this payment through my credit card company and agree to handle any and all applicable refunds through MicroVenture Marketplace.

Submit Transfer

Transferring Funds Out of Your Account

Funds can be transferred from your MV Funding account to another linked account at any time by clicking "Transfer Funds" on the funding account summary page and selecting the account you'd like to make the transfer to. In order to make a transfer out of your MV Funding Account, you must have a wire account or ACH account added.

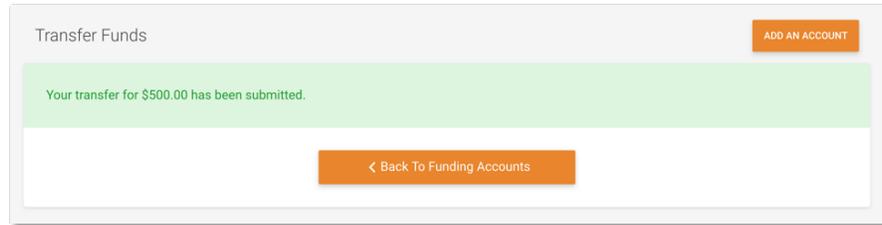
The screenshot shows the 'Transfer Funds' page with the following details:

- Transfer from:** MV Funding Account
- Transfer to:** Primary Checking Account (Acct XXXXX [redacted])
- Amount (Available: \$1,000.00):** \$500.00
- Amount to be Transferred:** \$500.00

Submit Transfer

Transfers out cannot be made to a credit or debit card. Bank accounts added under the Wire option cannot be used to transfer funds via ACH unless the account is also added through the Bank Account option as well. Please note, there is a \$15 fee when transferring via wire.





As always, you can review your investments at any time by accessing “My Portfolio.” You can also expect to receive a weekly digest that includes all account activity as well as any outstanding items or deposits made in addition to regular quarterly updates from MicroVentures about how your investment is progressing.

If you have any questions about this new process, or anything else MicroVentures related, please don't hesitate to reach out to us at +1 (800) 283-9903 or at help@microventures.com.