

BNY Dreyfus On-Chain Liquidity Fund (BCLXX)

CLIENT USER GUIDE | August 2026

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Section 1: Product Identity

Field	Detail
Fund Name	BNY Dreyfus On-Chain Liquidity Fund
Token Name	BLIQUID
TA Fund Code	4150
Ticker	BCLXX
CUSIP	262006760
ISIN	US2620067601
Seed Funding Date	July 27, 2026
Client Launch Date	August 3, 2026
Fund Type	2a-7 Treasury Money Market Fund
Fund Trading cutoff time	5:00PM ET Monday-Friday (excluding NYSE holidays)
Currency	USD
Domicile	United States

Section 2: Onboarding and BNY Active Investor Portal Access

Getting started:

Note: The account application and Active Investor Portal links are available on www.dreyfus.com on the Fund's detail page.

1. **Confirm eligibility:** Before opening an account, confirm that your organization meets the eligibility requirements for the BNY Dreyfus On-Chain Liquidity Fund.
2. **Complete the account application:** Complete the BNY Dreyfus On-Chain Liquidity Fund account application on dreyfus.com using Adobe Sign and provide any required supporting documentation.
3. **Complete onboarding review:** After the required account AML and KYC reviews are complete, access to the Active Investor Portal will be provisioned for your organization.
4. **Receive portal access:** Once access is established, you will receive onboarding communication, portal credentials and a temporary password.
5. **Review the Client Guide:** Before transacting, review this guide so you are familiar with the portal navigation, wallet linking process and transaction workflows.
6. **Link an approved wallet:** Link an approved wallet to your account through the Active Investor Portal. The wallet must be active before it can be used for fund-related activity.

7. **Prepare for your first transaction:** Once onboarding is complete and your wallet is active, you may use the portal to initiate eligible transactions. For any buy or sell trade over \$50 million, contact your sales representative in advance.

Section 3: Detailed Walkthrough of Active Investor Portal

Quick navigation:

[How to get started and link a wallet](#)

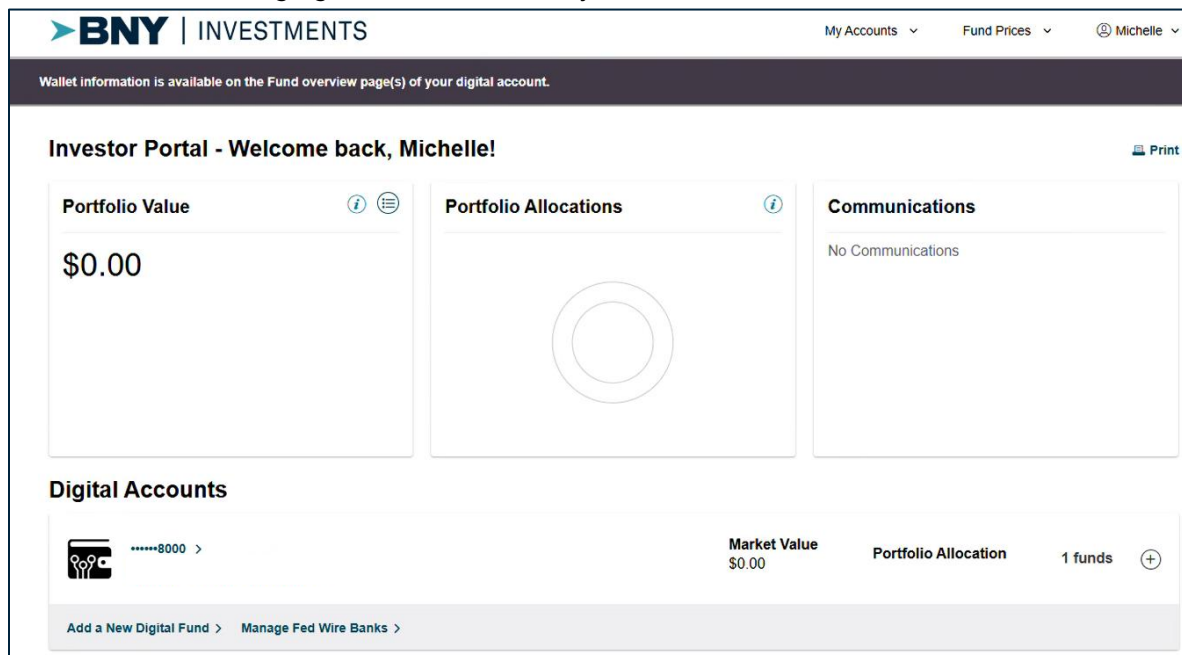
[How to purchase a share of the fund](#)

[How to complete a peer-to-peer transfer](#)

[How to sell a share of the fund](#)

How to get started and link a wallet

1. **Access the Active Investor Portal:** Use the portal link provided during onboarding to navigate to the Active Investor Portal. Enter the assigned username and temporary password, then follow any required login prompts to complete initial access, including setting your confidential permanent password and acknowledging the online terms and conditions.
2. **Confirm the landing page:** After login, confirm that the portal opens to the home page and that the Digital Account page is available. This page serves as the primary starting point for viewing fund information and managing wallet-related activity.



3. **Navigate to the fund overview screen:** From the portal home page, select the Digital Account page and open the fund overview screen for the BNY Dreyfus On-Chain Liquidity Fund. Review the fund details shown on the page to confirm that the correct account and fund are displayed before proceeding.

BNY | INVESTMENTS My Accounts ▾ Fund Prices ▾ Michelle ▾

Wallet information is available on the Fund overview page(s) of your digital account.

Bny Mellon Corporation Digital Entity | *****8000 Market Value \$0.00 Portfolio Allocation Investments 1 funds Add a new fund

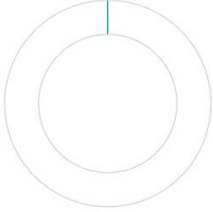
[Overview](#) [Statements](#) [Tax Documents](#) [Account Settings](#)

Account Overview

[Print](#)

Allocations

Allocations data is current as of 07/27/2026.



Fund Name	% Allocated	Market Value	Total Shares	NAV Change
4150 - BNY DREYFUS ON - CHAIN LIQUIDITY FUND >		\$0.00	0.000	\$0.00 0.00%

4. **Open wallet management:** Select the fund from the overview screen, then choose the option to manage wallets. This section is used to add, review, and monitor wallets associated with the account.

BNY | INVESTMENTS My Accounts ▾ Fund Prices ▾ digital ▾

Wallet information is available on the Fund overview page(s) of your digital account.

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[Back to account overview for Account *****5321](#)

	Current NAV \$1.00	Previous NAV \$1.00	\$ Change \$0.00	Market Value \$0.00	Total Shares 0.000
Fund Overview Transaction History Fund Options Manage Wallets					

Wallet Information Add Wallet

There are no wallets established for this fund position.

5. **Add a wallet:** Select **Add Wallet** and choose the applicable blockchain network, either Ethereum or Solana. The selected network should match the wallet address that will be associated with the account.
6. **Enter the wallet address:** Enter the approved wallet address exactly as provided. Review the address carefully before continuing, as wallet addresses must be accurate for the wallet to be linked

successfully. The wallet address can be copied and pasted from the blockchain.

Current NAV	Previous NAV	\$ Change	Market Value	Total Shares
\$1.00	\$1.00	\$0.00	\$0.00	0.000

[Fund Overview](#) [Transaction History](#) [Fund Options](#) [Manage Wallets](#)

Add Wallet Information

[Add Wallet Information](#) | [Wallet details](#)

Digital Asset

Ethereum

Wallet Address

0x9484588cD383403CC5eC2C056481b0C95962782a

Re-enter Wallet Address

0x9484588cD383403CC5eC2C056481b0C95962782a

Wallet Name(alias) Do not use the following: ^, @, ., /, ", ' < > , ; , % , & , * , [,] , ~ , or tab

Wallet Type

Master

Cancel

Next

7. **Confirm and submit the wallet request:** Review the wallet information displayed on the confirmation screen. If the information is accurate, select **Confirm** and then submit the request for processing.

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Current NAV	Previous NAV	\$ Change	Market Value	Total Shares
\$1.00	\$1.00	\$0.00	\$0.00	0.000

[Fund Overview](#) [Transaction History](#) [Fund Options](#) [Manage Wallets](#)

Add Wallet Information

[Review and Confirm Wallet Information](#) | [Review](#)

Wallet Details

Wallet Address

0x9484588cD383403CC5eC2C056481b0C95962782a

Wallet Name(alias)

TestWallet

Wallet Type

Master

Digital Asset

Ethereum

If a fund position has a verified Master or Reinvest wallet and you add another Master or Reinvest wallet, the previously verified wallet will be reclassified as a General wallet.

Cancel

Confirm

8. **Proceed from the confirmation screen:** After the request has been submitted, review the confirmation message and select **Next** to return to the wallet management workflow.

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	Current NAV	Previous NAV	\$ Change	Market Value	Total Shares
	\$1.00	\$1.00	\$0.00	\$0.00	0.000

[Fund Overview](#)[Transaction History](#)[Fund Options](#)[Manage Wallets](#)

Add Wallet Information

Added Successfully | Added Successfully



Your new wallet has been successfully added and submitted for verification. Once verification of your wallet has been completed, it will be ready for use. Please check back periodically for an updated wallet status.

Next

9. **Monitor wallet status:** Return to the wallet management section to monitor the wallet status. The wallet must display an active status before it can be used for fund-related activity in the portal.

How to purchase a share of the fund

1. **Initiate the purchase workflow:** From the fund account view, select **Buy** to begin a purchase order for the fund. Review the screen to confirm that the correct fund and account are displayed, then select **Next** to continue.

2. **Select the linked wallet:** If a wallet has already been linked to the account, the linked wallet will appear as the available wallet option for the transaction. Confirm that the wallet shown is the intended wallet for the purchase before proceeding.

Buy | Review and Confirm

Please review your investments

Buying funds for account *****5321.

Investments

Wallet Address: 0x9484588cD383403CC5eC2C056481b0C95962782a
Wallet Status: Active - Verified
Wallet Name: TestWallet
Wallet Type: Master
Digital Asset: Ethereum

\$100.00

Total investment amount

\$100.00

Banking

Your transaction will not be processed until the funding has been received.
Complete Fed wire payment instructions will be provided on the confirmation page of this transaction.

Note

The purchase will be completed at the next price determined after the order is accepted. Please refer to your fund's prospectus for fund closing time. Share purchases may be subject to a sales load in accordance with the terms of the prospectus.

Cancel

Confirm

- Review and confirm the purchase order:** Review the purchase order details, including the fund, account, wallet, and purchase amount. If the information is accurate, confirm the order to submit it for processing.

Important note: You must wire settlement same day to the following bank instructions. If your wire is not received same day, then your buy will not be processed.

Banking

Funding by Fed Wire should be sent to the following bank account:

BNY Mellon ABA Routing # 011001234
Account number 738573

Please include the following information with your wire to ensure it is properly applied:

Digital account number
Fund number
Transaction number

How to complete a peer-to-peer transfer

- Initiate the transfer workflow:** From the fund account view, select **Transfer** to begin a transfer order for the fund. Review the screen to confirm that the correct fund and account are displayed, then select

Next to continue.

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[Back to account overview for Account *****S321](#)

	Total Market Value	Price Per Share	Total Shares	Available Shares	Estimated Available Dollars
BNY Active Investor	\$13,485.00	\$1.00	13,485.000	13,474.000	\$13,414.00

Fund Overview

Transaction History

Fund Options

Manage Wallets

Transfer | Transaction type and amount

Transfer Fund

Please specify a transaction type and amount.

Transaction type

Select

Shares to transfer

Transfer All

Available shares to transfer: 13,474.000

Note:

This transfer will be completed at the next price determined after the order is accepted. Please refer to your fund's prospectus for fund closing time.

Cancel

Next

2. **Select the linked wallet:** If a wallet has already been linked to the account, the linked wallet will appear as the available wallet option for the transaction. Confirm that the wallet shown is the intended wallet for the purchase before proceeding. Both wallets must be on the same blockchain and between allow-listed wallets on the BNY Active Investor Portal. Next, enter the destination address for the wallet that should receive the funds.

Transfer | Transfer to

Transfer Fund

Please specify where your proceeds should be sent.

Source Wallet Address:

Digital Asset

Ethereum

Select the wallet you wish to transfer from:

0x9484588cD383403CC5eC2C056481b0C95962782a

Wallet Address	0x9484588cD383403CC5eC2C056481b0C95962782a
Wallet Name	testethwallet
Digital Asset	Ethereum
Wallet Status	Active - Verified
Wallet Type	Master

Enter the destination wallet address:

0x051ebd1A396aAd68cc8cF0c52cD2Fc3BEed0e5829

Confirm Address

[Back](#) [Next](#)

3. **Review and confirm the transfer order:** Review the transfer order details, including the fund, account, wallet, and transfer amount. If the information is accurate, confirm the order to submit it for processing. After the order is submitted, scroll down to view the transaction receipt.

How to sell a share of the fund

1. **Initiate the sell workflow:** From the fund account view, select **Sell** to begin a sell order for the fund. Review the screen to confirm that the correct fund and account are displayed, then select **Next** to

continue.

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Sign up now

< Back to account overview for Account *****5321

ENHANCED YIELD CLASS D_7025
as of July 22, 2026

Total Market Value
\$13,485.00

Price Per Share
\$1.00

Total Shares
13,485.000

Available Shares
13,474.000

Estimated Available Dollars
\$13,474.00

Fund Overview

Transaction History

Fund Options

Manage Wallets

Sell | Transaction type and amount

Sell fund

Please specify a transaction type and amount.

There are 13474 shares available for redemption at this time; other shares may not have settled yet. If you'd like to redeem the balance once they settle in your account, please come back to do so.

Funding type: ☒ USD

Transaction type

Select

Shares to sell

Dollars to sell

Maximum: \$4,440,000.00

Note:

Please ensure your redemption does not exceed the available tokens in the wallet you select.

This redemption will be completed at the next price determined after the order is accepted. Please refer to your fund's prospectus for fund closing time.

Cancel

Next

2. **Select the linked wallet:** If a wallet has already been linked to the account, the linked wallet will appear as the available wallet option for the transaction. Confirm that the wallet shown is the intended

wallet for the sell before proceeding.

Transaction type

Dollars to sell

Dollars

\$ 60

Amount type

Net

Select the wallet for your redemption:

Digital Asset

Ethereum

Wallet

0x64568C5Bd6eC9869B1801e1A545837e6F0a1a8f8

Wallet Address

0x64568C5Bd6eC9869B1801e1A545837e6F0a1a8f8

Wallet Name

ETH_321

Digital Asset

Ethereum

Wallet Status

Active & Verified

Wallet Type

General

Minimum: \$50.00

Maximum: \$4,440,000.00

Note:

Please ensure your redemption does not exceed the available tokens in the wallet you select.

This redemption will be completed at the next price determined after the order is accepted. Please refer to your fund's prospectus for fund closing time.

Cancel

Next

3. **Review and confirm the sell order:** Review the sell order details, including the fund, account, wallet, and payment destination. If the information is accurate, confirm the order to submit it for processing. After the order is submitted, scroll down to view the transaction receipt.

BNY | INVESTMENTS

My Accounts Fund Prices digital

Wallet information is available on the Fund overview page(s) of your digital account.

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ENHANCED YIELD CLASS D_7025

Total Market Value

Price Per Share

Total Shares

Available Shares

Estimated Available Dollars

as of July 22, 2026

\$13,485.00

\$1.00

13,485,000

13,474,000

\$13,474.00

Fund Overview

Transaction History

Fund Options

Manage Wallets

Sell fund

Please specify where your proceeds should be sent.

Payment destination

Select

Send wire to FLEET, *****2144, 000000002

BACK

Sell | Payment destination

Sell fund

Please specify where your proceeds should be sent.

Payment destination

Send wire to FLEET, *****2144, 000000002

Bank Name
FLEET

Routing Number
000000002

Account Number
*****2144

Account Type
Checking

Account Owner
JOE KELLY

Wire Fee Amount
\$0.00

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Section 4: Frequently Asked Questions (FAQs)

Does a client need to custody assets with BNY to invest?

No. The fund operates through approved wallet providers and approved wallet infrastructure. Only allow-listed wallets may participate in the fund ecosystem.

Can transactions be placed over the phone?

No. Phone representatives cannot process transactions. Clients who call the support line to place a trade will be directed to the Active Investor Portal. If the Active Investor Portal is unavailable due to maintenance or an outage, clients will temporarily be unable to trade.

Are there trading thresholds clients should pre-clear?

Yes. For any buy or sell trade over \$50 million, the client should contact the sales representative in advance. This threshold is expected to remain in place, even as the funds grow.

How are dividends calculated and paid?

Dividends accrue daily to token holders. Income from the underlying instruments accrues to token balances each day.

When do investors receive tokens after subscribing, and how quickly are redemption proceeds sent?

Tokens are minted in the evening after the purchase wire is received and the fund's NAV is determined. Redemption proceeds are sent during the trading day. The fund's trading cutoff is 5:00 PM ET, Monday through Friday, excluding NYSE holidays.

Who pays gas fees, mint fees, burn fees or other blockchain transaction costs?

- USD subscription through Portal: BNY Mellon Investment Adviser, Inc. (BNYIA) pays gas for the token mint.

- USD redemption through Portal: BNYIA pays for gas for the token burn.
- Transfer through Portal: BNYIA pays gas for Portal-initiated transfers executed on behalf of the investor.
- Transfer on-chain: investor pays the gas fees.

How do I get an account statement and a tax form?

Statements and tax forms for the BNY Dreyfus On-Chain Liquidity fund are only e-delivered and not mailed. For further assistance, please contact your BNY Investments Dreyfus sales representative.

Disclosures

The fund is designed for purchase by stablecoin issuers and institutional investors.

Blockchain technology is a relatively new and untested technology that operates as a distributed ledger. There are risks associated with the fund's issuance, transfer, redemption and recordkeeping of shares on a blockchain, and these risks may not fully emerge until technology becomes more widely used. Blockchain systems are public and permissionless and could be vulnerable to fraud. There may also be undiscovered technical flaws in the Transfer Agent's blockchain-integrated recordkeeping system or the underlying blockchain technology.

Cybersecurity and technology risk: As the use of technology has become more prevalent in the course of business, and in particular because of the fund's use of blockchain technology (including the Transfer Agent maintaining official ownership records via book-entry tokens and smart contract technology), the fund is more susceptible to operational and financial risks associated with cyber security and technology, including: theft, loss, misuse, improper release, corruption and destruction of, or unauthorized access to, confidential or highly restricted data relating to the fund and its shareholders; processing and human errors; inadequate or failed internal or external processes; failures in systems and technology; errors in blockchain, smart contracts and other technology used with respect to the fund; changes in personnel; errors caused by third-parties or trading counterparties; and compromises or failures to systems, networks, devices and applications relating to the operations of the fund and its service providers. These risks may result in financial losses to the fund and its shareholders.

Stablecoin reserve risk: Shares of the fund are intended to be held by stablecoin issuers as reserves backing their outstanding payment stablecoins and to meet the needs of clients who prefer digital methods for recordkeeping and transacting. Although the fund does not invest in stablecoins or stablecoin issuers, the assets of the fund are expected to fluctuate depending on the creation (minting) of additional stablecoins or the redemption (burning) of such stablecoins. Stablecoins are relatively new and may face periods of uncertainty, resulting in the potential for rapid and/or unexpected requests by stablecoin issuers for redemption of the fund's shares (including requests by multiple stablecoin issuers at the same time). Such redemption requests could adversely affect remaining fund shareholders, the fund's liquidity, and the fund's ability to maintain a stable price per share, particularly if such redemptions occur in times of overall market turmoil or declining prices.

PAST PERFORMANCE IS NOT NECESSARILY INDICATIVE OF FUTURE RESULTS.

Investors should consider the investment objectives, risks, charges, and expenses of a money market fund carefully before investing. To obtain a prospectus, or summary prospectus, if available, that contains this and other information about the fund visit www.dreyfus.com. Investors should read the prospectus carefully before investing.

You could lose money by investing in the Fund. Although the Fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the Fund is not a bank account and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency. The fund's sponsor is not required to reimburse the Fund for losses, and you should not expect that the sponsor will provide financial support to the Fund at any time, including during periods of market stress.

Although the fund's board has no current intention to impose a fee upon the sale of shares, the board reserves the ability to do so after providing at least 60 days prior written notice to shareholders.

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The fund's investment adviser is BNY Mellon Investment Adviser, Inc. (BNYIA). BNYIA has engaged its affiliate, Dreyfus, a division of Mellon Investments Corporation, to serve as the fund's sub-adviser.

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