Fifth Third Market Trade

User Guide

Use this guide to learn more about executing, entering, confirming and approving FX deals.

For questions about this guide, please reach out to your **Fifth Third Foreign Exchange** team or contact our Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m., ET.

August 2026

Table of Contents

Fifth Third Market Trade – The Basics

Fifth Third Market Trade makes the foreign exchange process fast and easy. It is accessed via the Capital Markets tab on Fifth Third Direct®.

Trading Hours

The platform is available between the hours of 6:30 a.m. and 5 p.m. ET. After 5 p.m., you will not receive a price for any currency for any value date.

Contact Us

The FX Sales/Trading desk can be reached at 1-513-534-0181 during trading hours. Alternatively, you can email 53FX@53.com.

Initial Setup

Provisioning

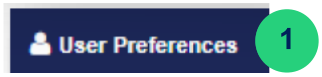
All Foreign Exchange-related roles are defaulted to shared "Financial Risk Management Roles." For assistance with setting up new roles or adding new users, admins should reach out to their FX salesperson or the Account Management team. Offered setups are listed in the table below.

Role Name	Rights
Full Access Role	User can Execute and Approve their own trades and Approve others' trades
Dual Auth Role	User can Execute a trade but not Approve their own trade. They can only Approve others' trades
Execute Only	User can only Execute trades
Confirm Only	User can only Confirm trades
View Only	User can only View trades and reports

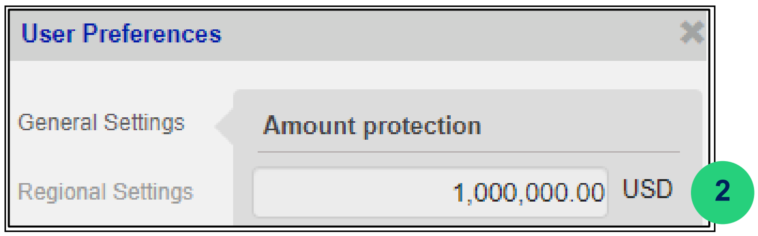
Make a Trade

Each user must set up their own **Amount Protection** limit within the "**Make a Trade**" (execution) service. Steps are below.

1. Click **User Preferences** at the top of the screen.



2. Update the **Amount protection** limit to the highest USD equivalent amount you'd submit for any one wire.
    a. This number must be larger than the amount you're requesting, or you will get an error (you can change this at any time)
    b. Click **OK**



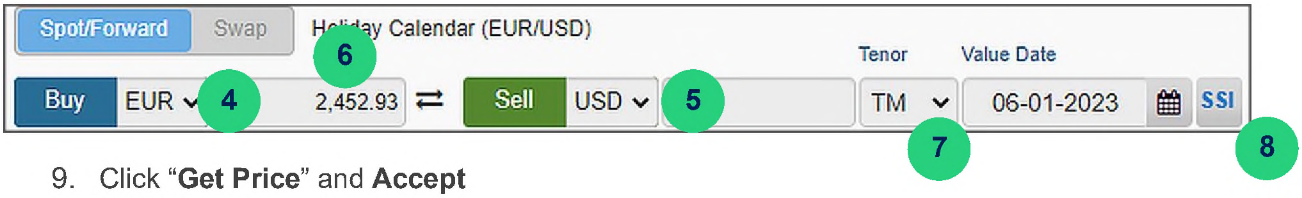
Back Office

Each user must accept terms and conditions for their first time in the Back Office (confirmation) service. For users that are assigned to multiple trading entities, ensure the correct entity is selected in the dropdown in the upper right-hand corner to see the corresponding deals.

Fifth Third Market Trade – User Guide

How to Execute (Enter) an FX Deal Online

1. Log in to **Fifth Third Direct**
2. Click **Capital Markets**
3. Click **Make a Trade**
4. Next to Buy, **select currency you are sending out** (usually foreign currency)
5. Next to Sell, **select the currency** that is funding the transaction (usually USD)
6. Put known **amount next to currency** (foreign amount or USD equivalent)
7. Select Tenor to determine **Value Date**
    - TD= Today
    - TM= Tomorrow
    - SP= Standard settlement
8. Use **SSI button** to choose settlement instructions



9. Click “**Get Price**” and **Accept**

> **Same Day Currency Cutoff Times**
>
> *The below currencies can be wired out for same-day delivery. Deals must be executed prior to cutoff times below.*
>
> GBP- 9:00 AM EST   EUR- 10:30 AM EST
> MXN- 1:00 PM EST   CAD- 3:00 PM EST

How to Confirm (Approve) an FX Deal Online

1. Log in to Fifth Third Direct
2. Click **Capital Markets**
3. Click **Back Office**
4. Open the deal by double-clicking where it says **pending**
5. Confirm **Terms**
6. Check **settlement instructions** and click “Continue”
   - Note: if you are utilizing a 5/3 account to fund the transaction, make sure to choose the account in the USD dropdown. “Wire Payment to Fifth Third” should only be used for incoming payments for wires already received or outgoing payments that will be settled by fed wire.
7. **Finalize** — once deal shows green/finalized the transfer will take place on time

> **Questions ??** For any assistance call the FX Sales Desk 1-513-534-0181 or email 53FX@53.com.
>
> ***Made a Mistake?*** If a modification or cancellation is needed call or email as soon as possible and BEFORE FINALIZING. We can modify and cancel existing deals on our end.

Fifth Third Market Trade – SI Management

How to Add a New Beneficiary

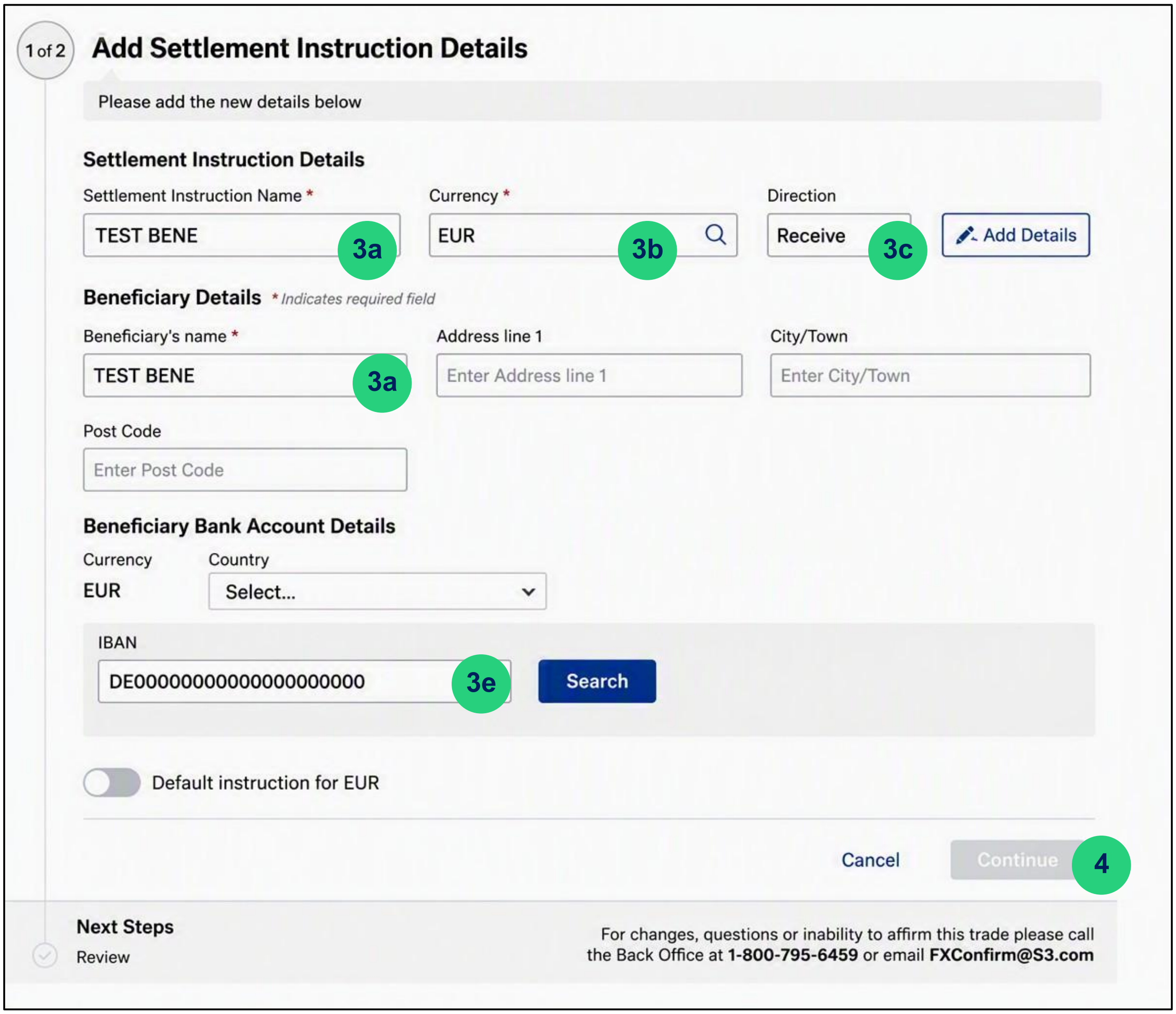
If you would like to add your own beneficiary, you can do this in the back office via the **SI Management** tool. If you do not have the correct access to this feature, please reach out to us for assistance.

Alternatively, you can send the beneficiary information to our Account Management team at: 53FX@53.com so that we can add on your behalf. This usually takes under 30 minutes to complete.

1. On the left-hand side, click "**SI Management**"
2. In the upper right-hand corner, select **Add New Instruction**
3. All fields with an asterisk are required. All other fields can be left blank
    a. Add the **beneficiary's name** in both the "Settlement Instruction Name" and "Beneficiary's Name"
    b. Select **corresponding currency**
    c. For Direction, select "**RECEIVE**"
    d. Details such as **purpose of payment** may be required depending on currency selected
    e. Search account information to **find corresponding account**
        - With IBAN: Paste or type in IBAN into the search field and click "search"
        - Account/Routing Info: search using account number and routing (aka BIC/SWIFT) number only

          Note: you may need to "select" the result, even if there is only one result
4. Click **Continue**
5. ** Review instructions and click **Confirm**

Note if dual authorization is required, step 5 may need to be completed by a separate user. They will access the instructions via the "**SI Management**" button. Instruction will appear under "**Pending**"



Adding Multiple Instructions Using a File

Log in to Fifth Third Direct>Capital Markets tab>Go to Back Office

1. On the left-hand side, click **SI Management**
2. In the upper right-hand corner, select **Upload Instruction**
3. Click **Download CSC Template** to retrieve our standardized template
4. Fill out the **CSV** with corresponding information, no fields are specifically required prior to upload.
5. Save the CSV and upload it into the **online system**
6. Each template will appear separately
    a. Add any **additional information** as indicated by asterisks

   b. Search for the account using **IBAN or account and routing numbers**
7. You can toggle between instructions using the numbers on the bottom left
8. Once all instructions have the required information (or are removed from the set), the **Continue** button at the bottom will become available to select.
9. Review instructions and click **Confirm**

Fifth Third Market Trade- FAQs for Make a Trade

Jump to:

Click the "Q#" below to jump

Q1: How Do I Cancel or Modify a Trade?

A1: Please keep in mind, unlike regular wires- when you "execute" a deal in the Capital Markets tab we take on a position in the FX market, so a modification/cancellation means we must adjust our position in the market. For that reason, you do not have the ability to cancel or modify on your end. Please call the FX sales desk or 53FX@53.com if you ever make a mistake in entering a trade.

Q2: How Do I Create Separation of Duties for FX Transactions?

A2: We are happy to help you set up dual authorization or other custom provisioning for your company for FX transactions. Please email your FX salesperson or 53FX@53.com for assistance with these requests. Please note an admin must approve any changes before we make them on your behalf.

Q3: I'm Receiving an Error Message When Clicking "Make a Trade"

A3: If you receive an error message after clicking "Make a Trade" such as "this site cannot be reached" or a timeout error, this may be due to firewalls put in place by your IT/Security team.

To fix the issue, confirm with your IT support that the following are added to your company's firewall whitelist in case they made any updates/changes to their rules since the last time you accessed it.

- Port 8185 OPEN
- Following URL's added to firewall whitelist:
- https://ftbank-tp.prod.aphelion.se:8185/streamlet/auth
- https://b2b.sso.53.com/idp/startSSO.ping?PartnerSpId=sp.fitb.efxmoneymarket

Q4: I'm Receiving an Error Message when Clicking "Get Price"

A4: "Limit Exceeded. Await Manual Quote"

The trade requires a manual rate to be entered by our traders. If this pops up, please wait a moment while our team manually pushes a price to you. If you are not receiving a price after a few moments of waiting, feel free to call our team for assistance.

"The risk amount is over the amount protection"

This means that the self-set limit has been exceeded. This limit can be updated at any time. If the amount that you've entered is correct, and you'd like to proceed with the transaction, update the amount by clicking "User Preferences" at the top of your screen and updating the amount in the "Amount Protection" field. Note that this limit is the USD equivalent of any singular transaction.

"Deal Aborted"

This error indicates that pricing is not available for the selected currency pair and value date for one of 2 reasons:

1. The deal has been entered past the “same day” cutoff for the given currency pair.
2. The electronic FX platform is not currently open. See trading hours.

Q5: I'm Receiving an Error Message when Clicking “Go to Back Office”

A5: If you’re receiving a 400-error message, clear your internet cache in Google Chrome. Once cleared, restart Chrome and log back in to Fifth Third Direct to attempt again. You can also try accessing via another browser (Microsoft Edge). If issues persist, please reach out to our team.

Q6: I cannot action or open the trade in Back Office

A6: Make sure to double-click the desired trade in the confirmation screen to open the deal.

Q7: I only have a “close” button, no ability to confirm the trade

A7: If you don’t see an option to move forward in the back office (Step 1 of 3 or 4), you may be set up for dual authorization. If you executed the trade, another authorized user will need to confirm.

Q8: My trade is showing “Past Due”

A8: Trades that are not confirmed by the confirmation cutoffs (listed in Terms and Conditions) will show as past due. These deals are still active and must be confirmed or cancelled if no longer needed. Deals confirmed past cutoff will go out but settlement may be delayed and are not guaranteed to be delivered on value date.

Q9: The “continue” button is grayed out on the “assign settlement instructions” step

A9: Make sure that both currencies are assigned instructions. Where are the purchased funds going (foreign vendor)? Where are we getting the funds (5/3 checking account)?

Certain currencies require additional details to be listed such as the beneficiary telephone number, in this case and if the details are missing, the details button will show an indicator that additional details are required before moving forward.

Q10: I receive an error when hitting “confirm terms”

A10: Try to close the trade and try again. If the trade is larger than normal, you may have a limit set on what you are able to confirm. Please contact us and we can help you with this limit.

Q11: I receive an error when searching for an IBAN

A11: If you receive an error when searching account information, please reach out to our team to validate instructions or set them up on your behalf. At this time, all settlement instructions requiring intermediaries must be manually input by our team. Please email these setup requests to 53FX@53.com.

Q12: How do I manage my beneficiary templates?

A12: Existing FX templates can be viewed, edited or deleted via the SI Management tab located on the left-hand side of Back Office.

Q13: How do I change user permissions for Confirmations and SI Management?

A13: Please reach out to our team for any permission requests. We will work with your admin to adjust user permissions as needed.

Disclosures:

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