Client User Guide

Fifth Third Direct®

Purpose

Use this guide to become familiar with Fifth Third Direct navigation and the Wealth Investment Advisors experience for trust accounts. Screens may vary based on the services and permissions assigned to your company and user profile.

Contents: A practical, client-focused reference

Section	Topic	Page
1	Getting started and secure access	2
2	First-time password setup	3
3	Navigating Fifth Third Direct	4
4	Investment Advisors overview	4
5	Service and trust-account mapping	5
6	Entitlement roles and user access	6
7	Client administrator responsibilities	7
8	IA reporting	8
9	Account Holdings report	9
10	Daily Balance and Transaction History	10
11	Data validation	11
12	Troubleshooting and support	12
13	Quick reference checklist	13

About this revision

This guide replaces the July 2015 Investment Advisors guide for the reporting-focused Wealth experience. Legacy transaction-entry instructions are intentionally excluded because the captured training identified reporting and inquiry as the primary client use.In addition to the foregoing fees, brokerage commissions or other costs for trading activity maybe charged to the account. International equities will be charged an additional global sub-custodian fee if the assets are held at Fifth Third.

Fifth Third's fee schedule is subject to change from time to time and any future changes may be applied to all accounts subject to this schedule.

FIFTH THIRD

1. Getting Started

Sign in safely with your Fifth Third Direct User ID

Access the approved site:

1	Open a supported browser.
2	Go directly to direct.53.com or express.53.com.
3	Enter the assigned Fifth Third Direct User ID, commonly referred to as the QID.
4	Enter the password established during first-time setup, then select Log In.

Security reminder:

Always use direct.53.com or express.53.com. Do not access Fifth Third Direct through a search engine.

What is a QID?	The QID is the Fifth Third Direct User ID associated with the user profile. A standard newly created user may receive a welcome communication containing the QID. Password information is handled separately.

Standard new user:	Migrated user:
A welcome communication may provide the QID. The user then completes the approved password or temporary-access process.	Conversion communications may provide a specific login path or existing identifier. Follow the instructions supplied for the migration population.

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2. First-Time Password Setup

Complete validation and establish secure access

1	Begin at the Fifth Third Direct sign-in page.
2	Use the QID and follow the available first-time access, forgot-password or temporary-access option.
3	Complete the user-validation method shown on screen.
4	Enter the temporary access code if one is issued.
5	Create a new password that satisfies the rules displayed on the current screen.
6	Complete security questions or token setup if prompted.

Important:

Authentication steps can vary by configuration. Follow the prompts displayed for the user rather than relying on legacy password rules from the former 2015 guide.

If access is not successful:

1	Confirm that the QID was entered correctly.
2	Confirm that the correct approved URL was used.
3	Use the available password-recovery process.
4	Capture the exact message shown before requesting support.

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3. Navigating Fifth Third Direct

Recognize the landing page and primary navigation

After successful sign-in, Fifth Third Direct opens to the user's landing experience. Available navigation reflects the company's services and the user's assigned permissions.

Navigation Landmarks:

Area	What to Know
Top navigation	Use the service tabs to move between areas available to the user.
Investment Advisors	Open this area for Wealth services and reporting.
Notifications	Review available system or download notifications.
User/profile area	Use the available options to manage the session and sign out.
Help and support	Use available help resources or the support contacts in this guide.

4. Investment Advisors Overview

Focus on reporting and account visibility

The Investment Advisors area may display multiple services. For the Wealth client experience captured in the training, reporting and inquiry are the primary functions.

What may be visible	What may be enabled
Multiple Investment Advisors services or menu options may appear on the screen.	Only the functions granted through the company setup and user entitlements are available.

If a visible option does not open:

The option may not be enabled for the user's role. This does not necessarily mean the overall Fifth Third Direct access is unavailable.

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5. Service and Trust-Account Mapping

Understand why an account appears or does not appear

Trust-account visibility depends on a sequence of setup activities. The client sees the result of this setup, while company-level service and account mapping is handled through the appropriate onboarding or operations process.

A	**Company service**	The Wealth service is associated with the company.
B	**Trust-account mapping**	Trust accounts are associated with the applicable service and company.
C	**User access**	The user receives role-based or explicit access to the permitted trust accounts.

When an account is missing:

Review both levels: confirm that the trust account is associated with the company and service, then confirm that the user is entitled to the account.

Account identification	Account names may be truncated in some views. Use the new trust account number as an important reference when selecting accounts, validating data, or requesting support.

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6. Entitlement Roles and User Access

Functions and accounts are controlled separately

Roles determine the functions a user can access. Account assignments determine which trust accounts the user can see within those functions.

Access Type	Purpose	Client Impact
IA Client Administrator	Provides the Wealth administration capabilities assigned to the role.	The administrator can manage users and assigned access when authorized.
Standard Wealth User	Provides reporting and inquiry access.	The user works with the permitted trust accounts.
Explicit Account Assignment	Associates selected trust accounts with an individual user.	The user sees only the specifically assigned accounts.
Broad Role-Based Access	Associates a role with a broader company account set.	New accounts may follow the role configuration when the company setup supports it.

Privacy and access principle:

Users should only receive access to the trust accounts required for their responsibilities. Report unexpected account visibility as well as missing account visibility.

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7. Client Administrator Responsibilities

Manage users without changing company-level trust-account setup

A client administrator can manage day-to-day user access when the appropriate administrative role is assigned. Company-level trust-account mapping remains a separate setup activity.

Common administrator activities:

•	Add a new user and enter required user information.
•	Review and update permitted profile information.
•	Assign available roles or authorized account access.
•	Suspend or delete a user when appropriate.
•	Support password reissue or temporary access when available.
•	Review user and activity information available through administration reports or event logs.

Administrator access:

A user may be an administrator for one area but not another. The appropriate IA client-administration role is required for Wealth administration options.

Recommended maintenance practice:

•	Review access when responsibilities change.
•	Remove access promptly when it is no longer required.
•	Confirm administrators have the account visibility needed to manage other users.
•	Retain support details for access changes and issues.

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8. AI Reporting

Select a report, choose accounts, and apply filters

1	Open Investment Advisors.
2	Open Reporting Functions or the applicable reporting link.
3	Choose the required standard report.
4	Select one or more available trust accounts.
5	Apply required filters, including a date range when requested.
6	Submit the request and review the results.
7	Use available export, download, save, or print options when needed.

Reports emphasized in the training:

Account Holdings	Review positions, units, and assets for an entitled trust account.
Daily Balance	Review available account-level balance information.
Transaction History	Review posted historical activity for the selected account and date range.

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9. Account Holdings Report

Review converted positions and units

The Account Holdings report is a key validation tool because it shows the assets and positions available for the selected trust account.

1	Open the standard-report selection.
2	Choose Account Holdings.
3	Select the appropriate trust account from the available account list.
4	Add the selected account to the report request if the screen requires it.
5	Apply optional filters only when needed.
6	Submit the report.
7	Compare the displayed positions and units with the expected source information.

No data available:

A report can be available while returning no data for the selected criteria. During a preview period, this can occur before converted data is loaded. Confirm timing and selected criteria before reporting an issue.

Validation questions:

•	Is the expected trust account available for selection?
•	Are all expected positions present?
•	Do the units match the expected source information?
•	Is an unexpected asset or account displayed?
•	Does the selected trust account number match the intended account?

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10. Daily Balance and Transaction History

Review balances and posted activity

Daily Balance	Transaction History
Use this report to review available account-level balance information for the selected trust account. Results depend on available data and the account configuration.	Use this report to review posted historical activity. Select the correct trust account and enter the required date range.

General report steps

1	Choose the report.
2	Select the trust account.
3	Enter required criteria, such as a from date and to date.
4	Submit the request.
5	Review the results or the no-data message.
6	Export or save the report if the current screen provides that option.

Interpreting no-data results:

A no-data message can reflect the selected account, date range, or timing of the data load. Recheck the criteria before escalating.

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11. Data Validation

Confirm accounts, holdings, balances, activity, and access

Validation is a comparison exercise. Successful login alone does not confirm that all expected data and access are correct.

Validate	What to Compare	Action if Different
Trust accounts	Expected trust-account numbers against the available account list.	Record missing or unexpected account numbers.
Holdings	Expected positions and units against Account Holdings.	Record the account, asset, and difference.
Balances	Expected balances against the available balance report.	Record the account, report date, and difference.
Transactions	Expected posted activity against Transaction History.	Recheck date criteria, then record missing or unexpected activity.
User access	Expected account access against each user's visible accounts.	Request entitlement review for missing or excessive access.

Preview timing:

A report may be selectable during preview but return no information. Complete data validation after the applicable converted data is available.

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12. Troubleshooting and Support

Start with the symptom and capture details

Symptom	First Check	Details To Capture
Cannot sign in	Confirm the approved URL, QID, and password or temporary-access process.	QID and exact message.
Trust account is missing	Confirm the company mapping and user entitlement.	Company, QID, trust-account number.
Menu option does not work	The visible function may not be enabled for the role.	Menu option and exact message.
New service is not visible	Sign out and sign in again. Cache clearing may sometimes be needed.	Service name and time first observed.
Report returns no data	Recheck account, date range, and data-load timing.	Report, account, criteria, and result.

Support contacts	For questions, contact the Fifth Third relationship team or the Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m. ET.

Routing guide:

Login and general Fifth Third Direct questions can begin with the Commercial Support Center. Wealth report questions may require the Wealth or Investment Advisors support path. Entitlement changes may require implementation or operations review.

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13. Quick Reference Checklist

Use this page during onboarding, conversion, or support

☐	I am using direct.53.com or express.53.com.
☐	I have the correct QID.
☐	I completed the approved first-time password or temporary-access process.
☐	I can sign in and locate Investment Advisors.
☐	I understand that visible functions may not all be enabled.
☐	I can see the expected trust-account numbers.
☐	I can open the reporting area.
☐	I can run Account Holdings for an entitled account.
☐	I can run Daily Balance when data is available.
☐	I can run Transaction History for the required date range.
☐	I compared holdings, units, balances, and activity with expected information.
☐	I confirmed each user sees only the intended trust accounts.
☐	I captured the exact message and account details for any issue.

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Document Sources and Revision Notes

Primary Sources

•	Fifth Third Direct Investment Advisors User Guide, July 2015. Used to identify legacy topics and report terminology.
•	Fifth Third Direct: How to View My Account Analysis Invoices?, June 2026. Used as the visual and structural model for the modern quick-reference format.
•	FTD Demo from an Institutional Perspective, October 1, 2026. Used for current captured guidance on QID access, password setup, services, account mapping, entitlements, reporting, validation, and support.
•	Fifth Third Direct for Wealth Clients visual training presentation, October 2026. Used to align the guide to the recently created client training narrative.

Content intentionally retired

Detailed legacy instructions for Security Transactions, Cash Transactions, Free Activity, Trade Entry, Affirmations, and other transaction-initiation workflows are not included in this client guide. The captured training positioned reporting and inquiry as the primary experience for the applicable Wealth client population.

Publishing note

Before external distribution, the guide owner should validate the screenshots, current password rules, available report names, service labels, and support routing against the production release used by the intended client population.

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