Fifth Third Direct®

How Do I Initiate Payments?

Use this guide to learn more about **initiating payments**.

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

July 2026

Getting Started

Fifth Third Direct Payments and Transfers service allows you to manage Wire and ACH payments as well as Account Transfers in one place. You have three basic options for initiating payments which include:

- Freeform – one time payments.
- Templated – selecting a template, opening it, and submitting the payment.
- Express Templates – selecting a template and submitting the payment without opening the template.

As an additional risk mitigation tool, Fifth Third Direct Payments requires the use of a Security Level which enables you to control the scope of visibility of receivers, templates, and payments for approval and reporting.

This document demonstrates the various ways to make payments and transfers in Fifth Third Direct. Other important information regarding payment deadlines, etc. is available on the first two pages of this reference guide.

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Reference Guide Quick Links (Hold CTRL and click on the link to move to the desired section.)	
Link	Page

Payment Deadlines

Payment Type	First Payments of the Day	Last Payments of the Day
Account Transfers[1]	7 a.m., ET	9 p.m., ET
ACH	7 a.m., ET	8 p.m., ET
ACH – Same Day	7 a.m., ET	2 p.m., ET
Wire – Domestic (Outgoing/Drawdown)	7 a.m., ET	6:15 p.m., ET
Wire – USD International	7 a.m., ET	6:15 p.m., ET
Wire – Same Currency	7 a.m., ET	3 p.m., ET [2]
Wire – Canadian Branch/Canlink	7 a.m., ET	4:30 p.m., ET [2]
Wire – USD to FX Conversion	7 a.m., ET	4:30 p.m., ET
Wire – Tax Payments	7 a.m., ET	5 p.m., ET [3]

[1] For Loan Transactions, you will be able to input the payment date as today's date until 9 p. m., ET, but the cutoff time is 7 p.m., ET. Those payments submitted between 7 and 9 p.m., ET will be posted on the next business day.
[2] Next day or two-day settlement depending on currency
[3] IRS cutoff – ABA will reject transactions received after this time

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Important Information for Initiating a Payment

Account Transfers From Deposit Accounts to Loan Accounts (Loan Paydowns)

- Dollars transferred will be applied as a payment.
- Loan account balance will reflect the payment the next business day.
- Payment is applied to satisfy any outstanding interest due, then principal due, and then any escrow due.
- Payment is applied to the oldest of the due amounts first, working forward to most current until all are satisfied.
- If additional funds remain, the excess is applied to principal until current balances are zero.

Same Day ACH Payment Requirements

- Fifth Third Direct must be configured to allow Same Day ACH credit transactions for your company before you will be allowed to initiate one. Please reach out to your relationship team to request this functionality.
- International ACH Payments (IAT) do not qualify for same day processing.
- Payments must be received and fully approved by 1 p.m., ET.
- Payments can be created by any of the 3 options (Freeform, Template, Express Template), imported, or transmitted via direct send.
- File Transmission and File Import requirements (all 3 apply).
    - Effective Date must equal the current business day. (Positions 70 through 75 in the company batch header, record 5, in the NACHA file format.)
    - Company Descriptive Date must equal SD1300. (Positions 64 through 69 in the company batch hearder, record 5, in the NACHA file format.)
    - 1 p.m., ET deadline applies.

Payment Types

Account Transfers	Wire Payments	Automated Clearing House (ACH)	
Advances & Paydowns	Domestic Drawdown	Child Support (CCD)	Int ACH Pay > Foreign (IAT-CR)
Intercompany Transfers	Domestic Wire (Including Tax Payments)	Collect < Company (CCD-DR)	Pay < Company (CTX-CR)
	International Wire (FX)	Collet < Person (PPD-DR)	Pay > Company (CCD-CR)
	International Wire (Same to Same Currency)	Collect > Company (CTX-DR)	Pay > Person (PPD-CR)
	International Wire (USD)	Collect-Pay Company (CCD-DR/CR)	Pay > Vendor (CCD)
		Collect-Pay Company (CTX-DR/CR)	Payroll (PPD)
		Collect-Pay Person (PPD-DR/CR)	Returns Representment (RCK)
		Consumer Int'l Bill Pay (CIE)	Tax Payment (CCD)
		Consumer Telephone Pay (TEL)	USD ACH – Foreign (IAT-CR/CR)
		Consumer WEB Payment (WEB)	USD ACH Collect < Foreign (IAT-DR)
		Int ACH – Foreign (IAT-DR/CR)	USD ACH Pay > Foreign (IAT-CR)
		Int ACH Collect < Foreign (IAT-DR)	

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Fifth Third On-Line Security

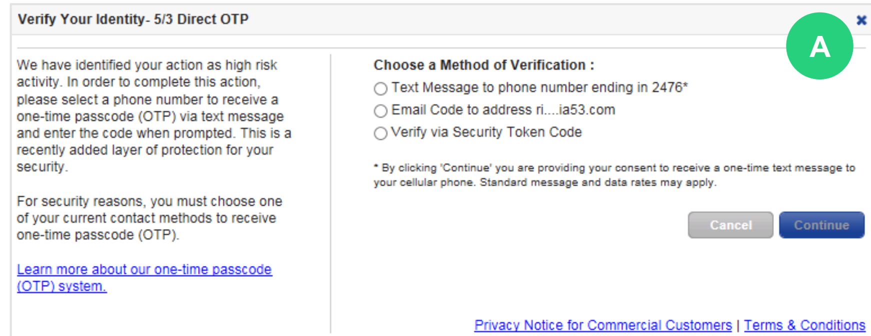
The safety of your payments is important to us so we have taken additional measures to help protect your financial well being. Occassionally your payment may be identified as one that requires additional verification when you are creating or approving a payment. If this happens, you will need to take an additional step to complete the process. An example of this message and the steps you need to take are demonstrated below.

One–Time Passcode (OTP) Message

A. Sample of OTP Pop-up Message that you may occassionally see when initiating or approving a payment. You may choose one of your current contact methods to receive your OTP.

- Receive a text message to your cell phone number as listed in your profile.
- Receive an email to your email address as listed in your profile.
- Opt to use your Security Token device

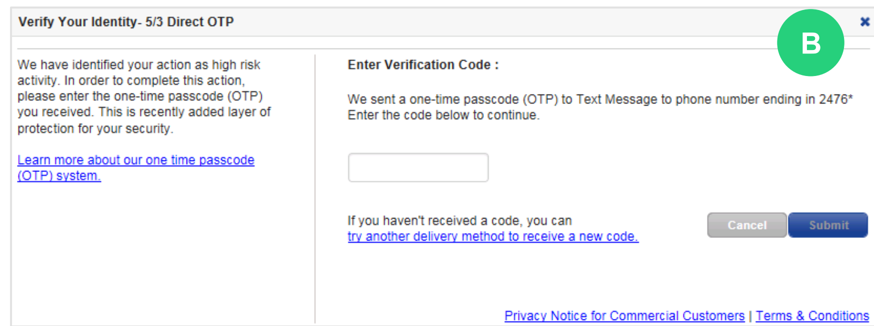
NOTE: After you select your method of verification, another pop-up window will appear.



OTP By Text or Cell Phone

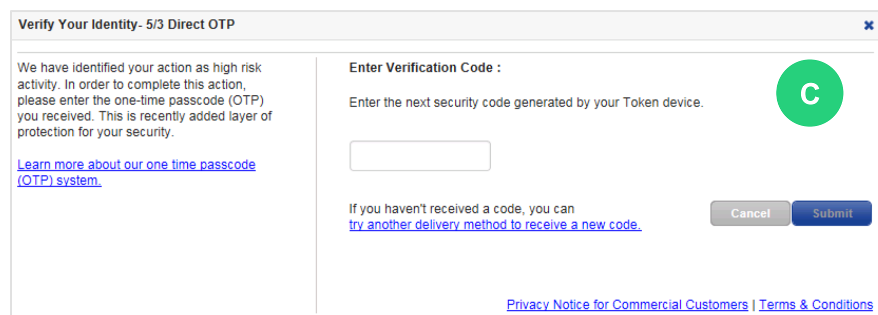
B. If you have chosen to receive an OTP by phone or email you will see pop-up message B.

- Check your phone or email for the OTP.
- Once you have received your OTP, enter the code in the box on the pop-up message.



OTP Using Your Security Token Device

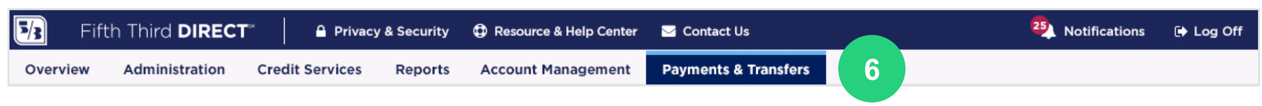
C. If you have chosen to use your current Security Token Device, you will see pop-up message C. Enter the number currently showing on your hard or soft token.



Initiating a Freeform Payment

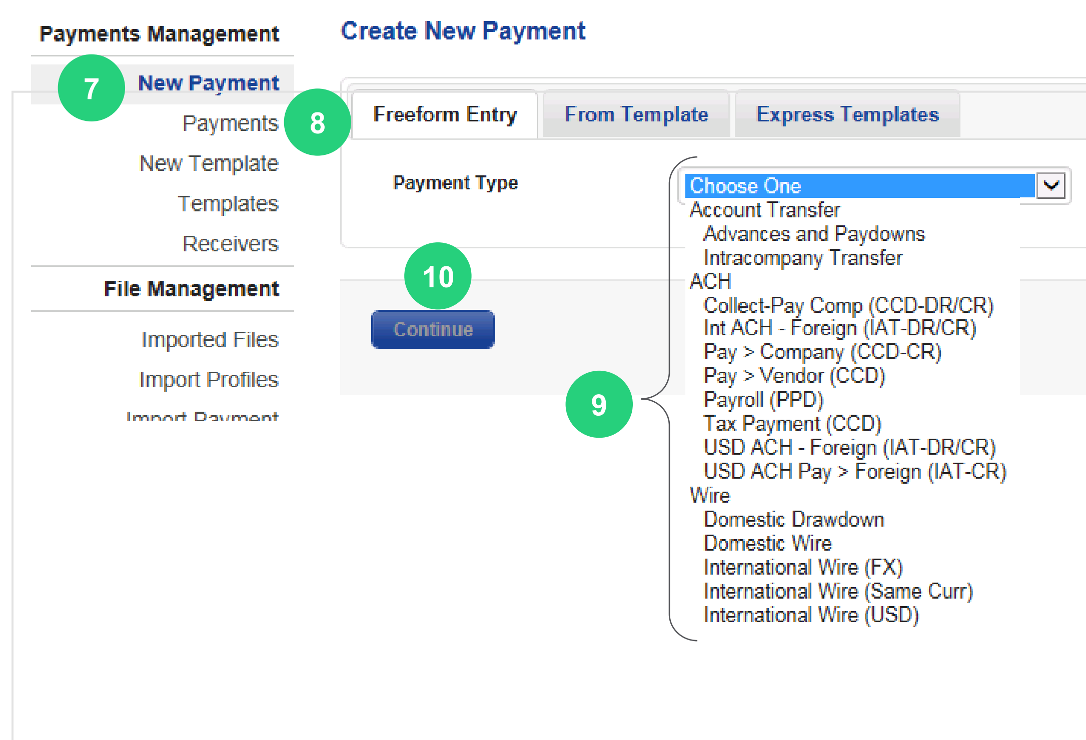
Freeform payments are those that are typically created for one time use. Freeform payments do not provide the segregation of duties associated with initiating payments from templates, but they still follow any applicable approval profiles you established.

Access Fifth Third Direct



1. Navigate to **direct.53.com**.
2. Type your **User ID** and **password**.
3. Click **Log In**.
4. Type the **Code** from your token on the **Security Device Authentication** screen.
5. Click **Continue**.

Creating a New Payment



6. Click **Payments & Transfers** on the Navigation bar.
7. Click **New Payment** from the Payments Mangement menu.
8. Click the **Freeform Entry** Tab.
9. Select the appropriate **Payment Type** from the dropdown menu.
10. Click **Continue**.

Initiating a Freeform Payment, continued

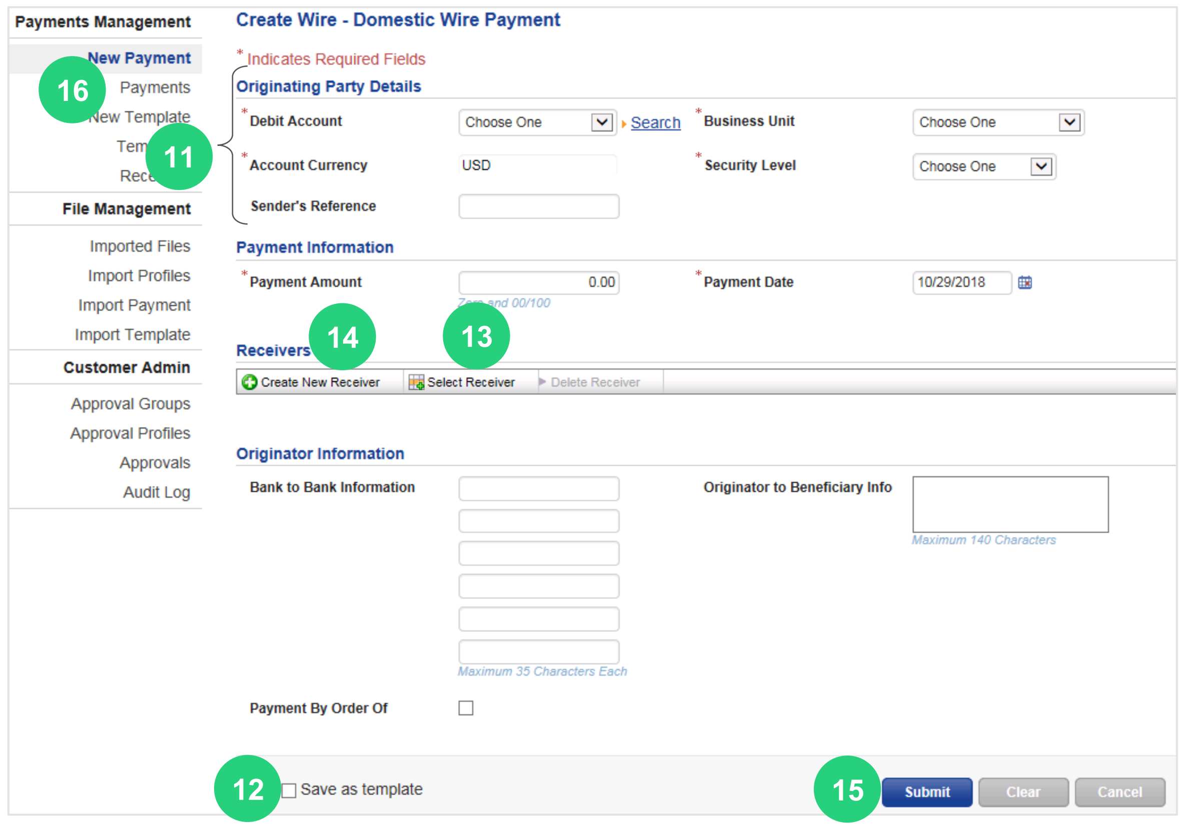
11. Compete the optional and required **Originating Party Details** as indicated by the red asterisk (*) by typing in the boxes or selecting from the dropdown lists.
12. Click **Save as template** near the bottom of the screen if you would like to save this payment for future use.

    NOTE: Additional entitlements are required to save a payment as a template.
13. Click **Select Receiver** to find the appropriate receiver of your payment.
14. Click **Create New Receiver** if the receiver has not been previously saved.

    NOTE: Please refer to the reference guide on how to create a new receiver for additional information.
15. Click **Submit** to complete the initation of a new payment.

    NOTE: The approval workflow for each payment will be governed by the approval profile.
16. Click on **Payments** in the Payments Management menu to check the staus of your payment.

    NOTE: Your payment will show as ***"Pending Approval"*** if an approval is required. Your payment is not complete until the Payment Status is ***"Processed."***



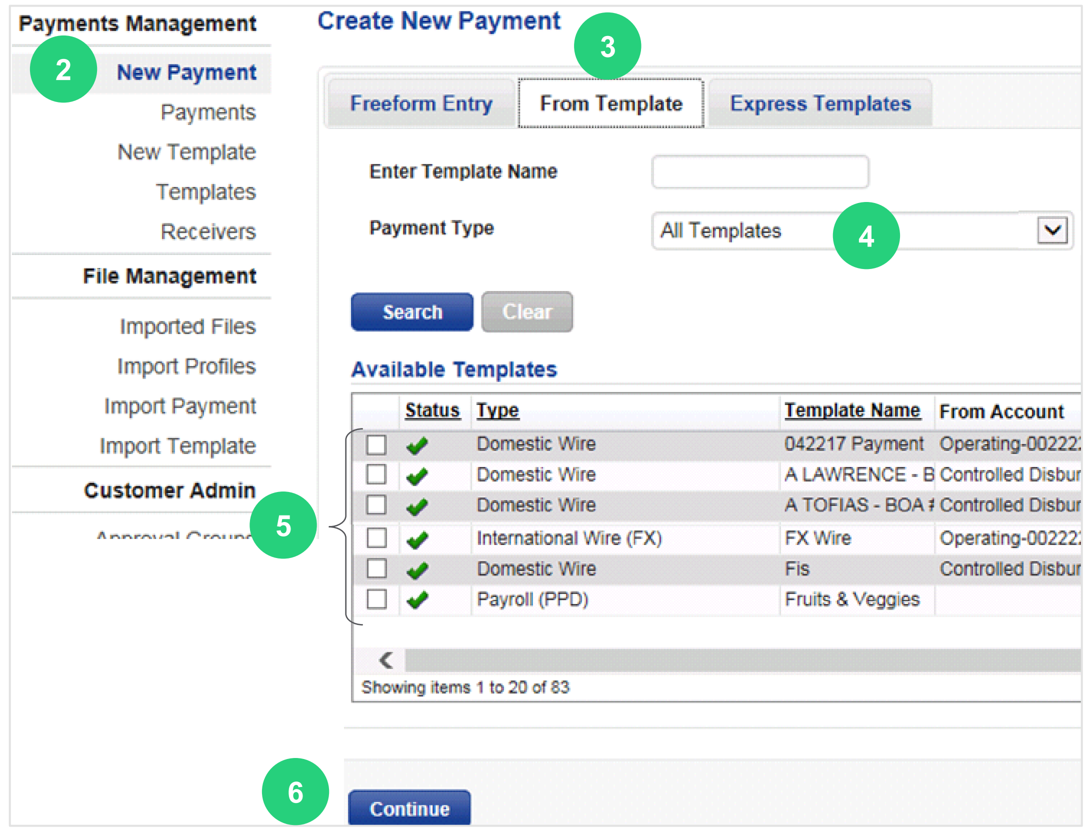
Inititating a Payment from a Template

Payment templates are another risk mitigation feature of Fifth Third Direct Payments. Initiating a payment from a template saves time, prevents errors on payments and allows for one user to create and manage payments and another to initiate the payment.

Creating a New Payment

1. Access **Fifth Third Direct** by referring to steps 1 through 6 on page 5 or click here to go back.
2. Click **New Payment** on the Payments Management menu.
3. Click the **From Template** Tab.
4. Select the appropriate **Payment Type** from the dropdown list.

   NOTE: Dropdown list will include all payment types the user is entitled to create. Click on this link to take you back to the complete list of payment types on page 1. As an alternative you can **Enter Template Name** to refine your search for the template.
5. Click the **box** to the left of the desired template.
6. Click **Continue**.

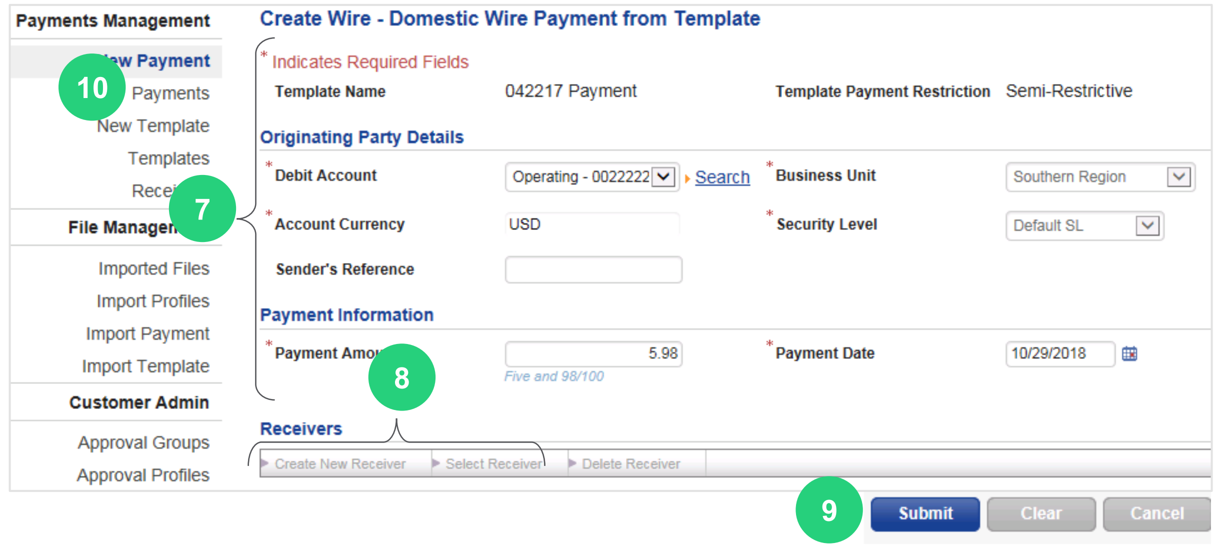


Initiating a Payment from a Template, continued

7. Compete the optional and required **Originating Party Details** as indicated by the red asterisk (*) by typing in the boxes or selecting from the dropdown lists.
8. **Click Select Receiver** or **Create New Receiver** based on the template, entitlements, and template's restrictive setting.
9. Click **Submit** to complete the initiation of a new payment.

   NOTE: The approval workflow for each payment will be governed by the approval profile.
10. Click on **Payments** in the Payments Management menu to check the staus of your payment.

    NOTE: Your payment will show as ***"Pending Approval***" if an approval is required. Your payment is not complete until the Payment Status is ***"Processed.***"



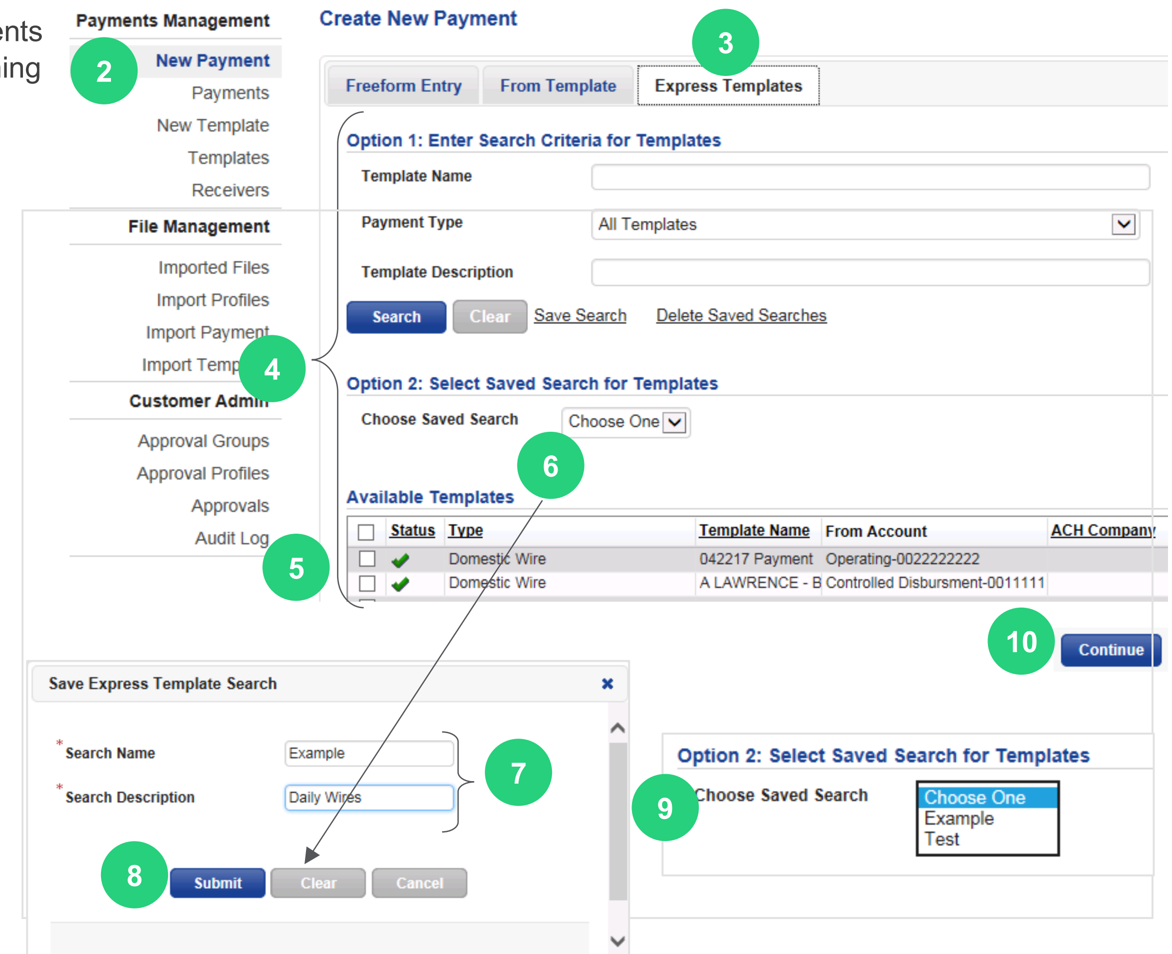
Inititating a Payment from a Express Template

An Express Template allows you to quickly initiate payments from the respective payment type templates without opening the template.

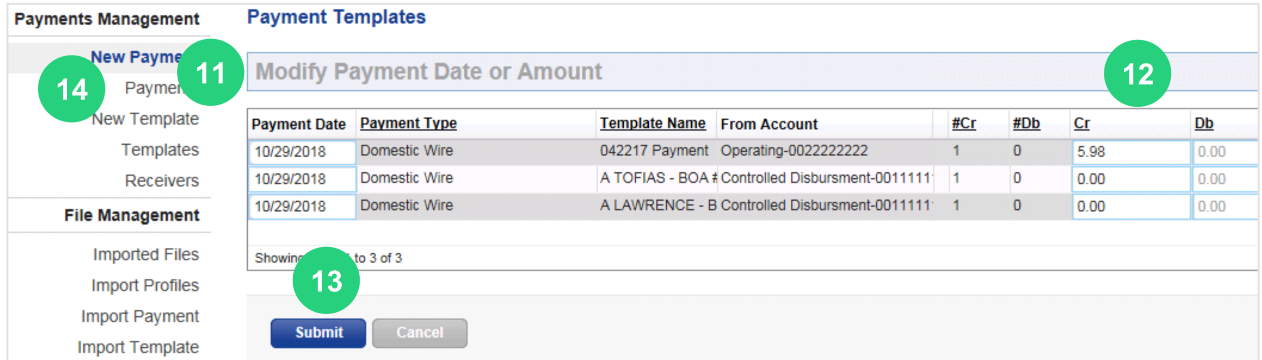
Creating a New Payment

1. Access **Fifth Third Direct** by referring to steps 1 through 6 on page 5 or click here to go back.
2. Click **New Payment** on the Payments Management menu.
3. Click the **Express Templates** button.
4. Search for your **Template** from the list of Available Templates or Narrow your search by completing the **Search Criteria for Templates**.
5. Click the **box** to the left of the desired template(s).
6. Click **Save Search** if you would like to save this group of templates to use together again.

   NOTE: Save Express Template Search Window will appear.
7. Type **Search Name** and **Search Description**.
8. Click **Submit**.
9. To use a Saved Express Template select from the **Choose Save Search** dropdown list.
10. Click **Continue**.



Initiating a Payment from a Express Template, continued



11. Enter the **Payment Date** of your transaction.
12. Enter the **Amount** of the payment as either a debit or credit to your account.

    Note: Amounts are only entered for Wires and Account Transfers. Amounts for ACH payments must be saved in the temple to use this feature.
13. Click **Submit** to complete the initiation of a new payment.

    NOTE: The approval workflow for each payment will be governed by the approval profile.
14. Click on **Payments** in the Payments Management menu to check the staus of your payment.

    NOTE: Your payment will show as ***"Pending Approval"*** if an approval is required. Your payment is not complete until the Payment Status is ***"Processed."***

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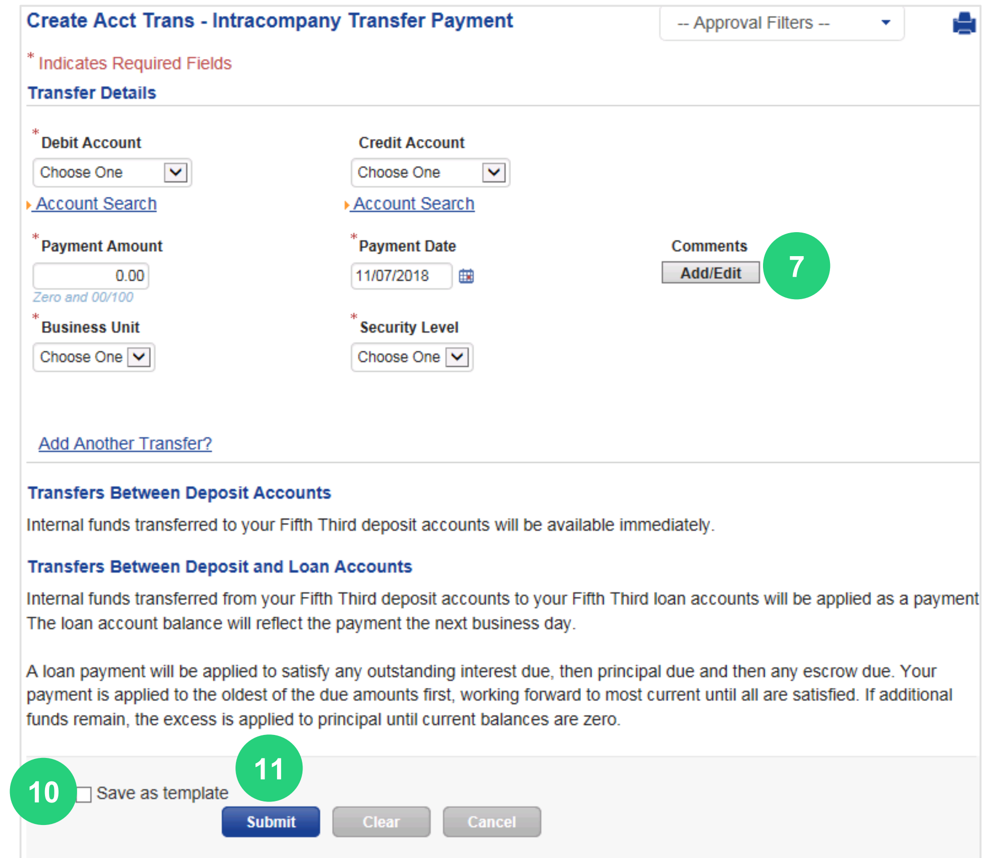
Initiating an Account Transfer, continued

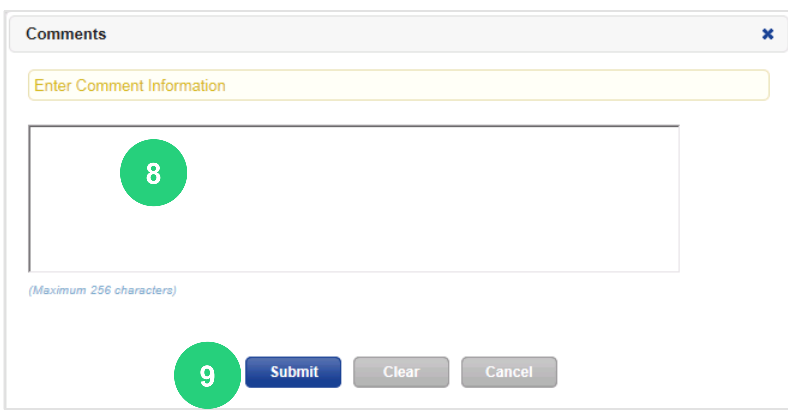
7. Click **Add/Edit** if you wish to add comments to your transfer.

   NOTE: A pop-up window will appear.

8. Type your **Comments** in the pop-up Comment box.
9. Click **Submit** to include your comments with the payment.
10. Click **Save as Template** if you would like to save his payment to use again.
11. Click **Submit**.

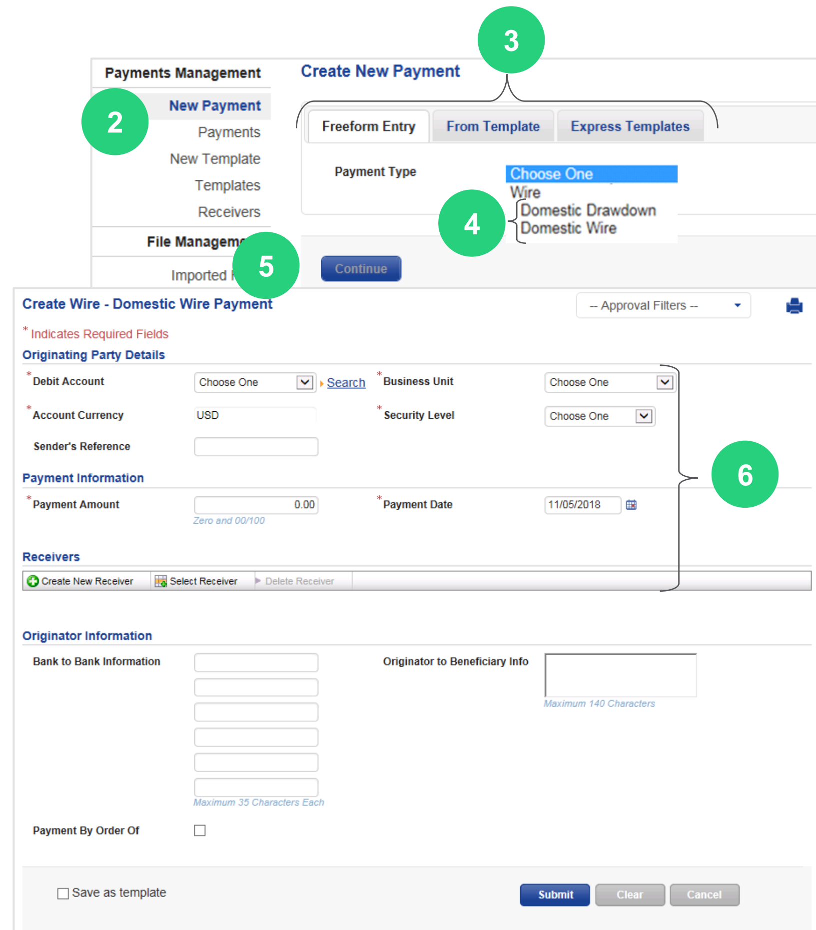
    NOTE: Your transfer will be ***"Pending Approval"*** until all approvals are completed.





Initiating a Domestic Wire Payment

Whether you are initiating your Domestic Wire Payment using the Freeform, Template or Express Template option you will need to complete specific information. This section of the reference guide will guide you in the completion of a Domestic Wire Payment. International Wire Payments have specific requirements not covered here. Please refer to the reference guide on how to initiate international wire payment.



1. Access **Fifth Third Direct** by referring to steps 1 through 6 on page 5 or click here to go back.
2. Click **New Payment** on the Payments Management menu.
3. Click the appropriate **Payment Initiation Option**, i.e., **Freeform Entry**, **From Template**, or **Express Templates**.
4. Select the appropriate **Wire Type** from the dropdown menu.
5. Click **Continue**.
6. Complete the **Originating Party Details** by selecting from the dropdown menus or typing in the boxes.

- **Debit Account**: Select the account from which your payment will be made from the dropdown menu.
- **Account Currency**: For domestic wire payments USD will be pre-choose.
- **Business Unit**: Select the appropriate business unit from the dropdown menu. A bunisness unit is a group of accounts, lockboxes, ACH Company IDs, etc. Each company has at least one business unit.
- **Security Level**: Select the appropriate security level from the dropdown menu. A security level is a tool that allows your company to manage who has access to various entities like a Receiver, Template or items awaiting approval. You may only have access to one security level.
- **Senders Reference**: Type information about the payment that you want the Receipient to receive. This is an optional Field.

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- **Payment Amount**: Type the Dollar Amount of the wire payment.
- **Payment Date**: Type date the payment will be made or click on the calendar to select the date.

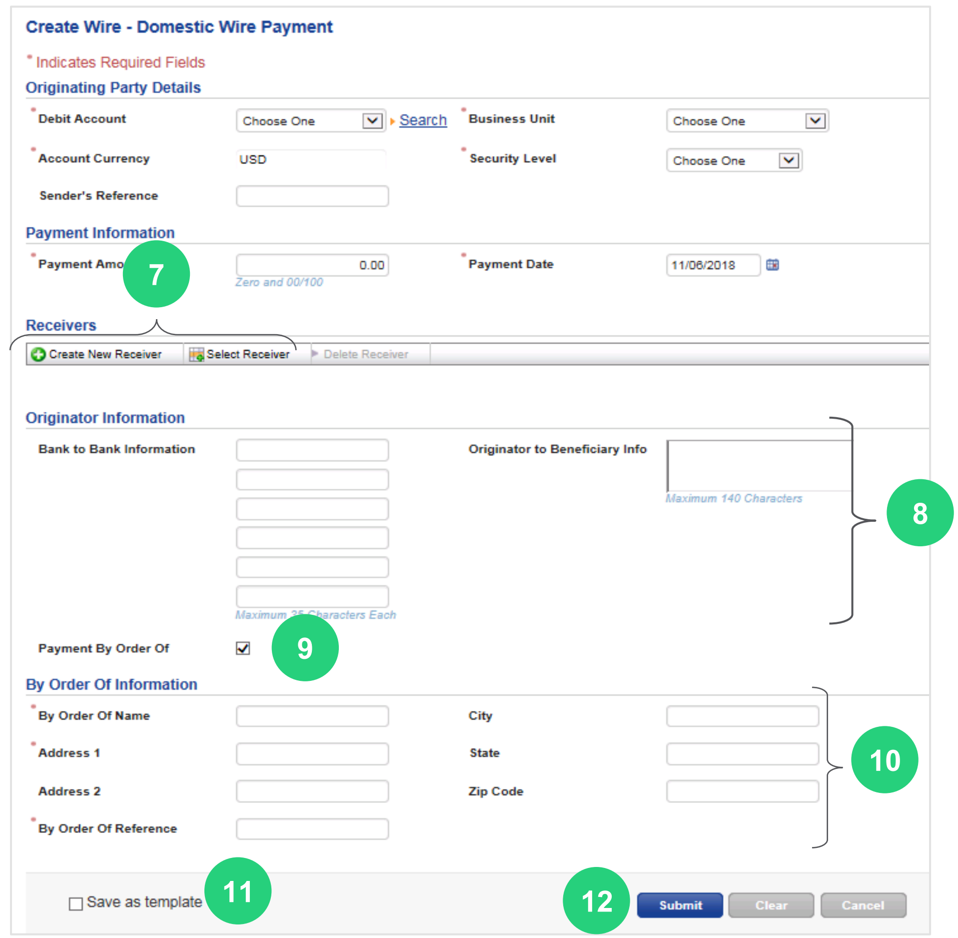
Initiating a Domestic Wire Payment, continued

7. Select **Create New Receiver** or **Select Receiver** based on your needs.

   NOTE: Please refer to the reference guide on how to create a new receiver for additional information.
8. Complete the **Originator Information** by typing in the boxes.
   - **Bank to Bank Information**: Type optional additional information for your Receipient's Bank.
   - **Originator to Beneficiary Info**: Type optional additional information for your Receipient.
9. Click the **Payment By Order Of** box if you wish to enter By Order of Information.

   NOTE: Additional By Order of Information boxes will appear.
10. Type Required and Optional **By Order of Information**.
11. Click **Save as Template** if you would like to save his payment to use again.
12. Click **Submit**.

    NOTE: Your payment will be ***"Pending Approval***" until all approvals are completed.

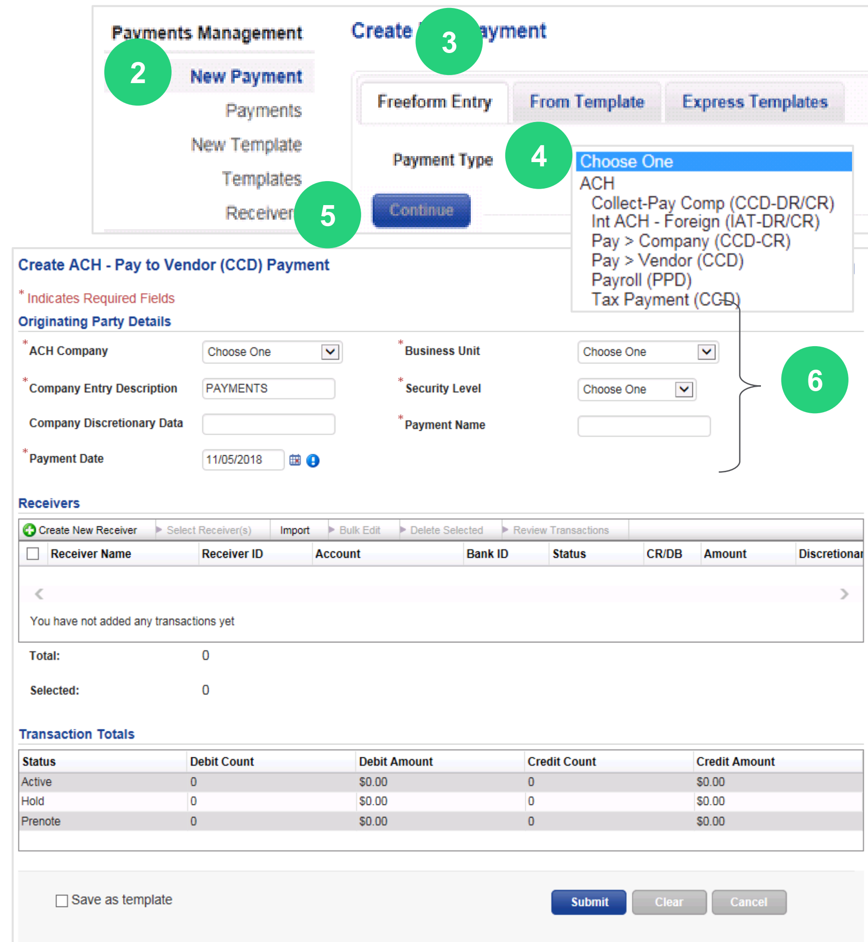


Initiating an ACH Payment

Whether you are initiating your ACH Payment using the Freeform, Template, or Express Template option you will need to complete specific information. This section of the reference guide will guide you in the completion of an ACH Payment. International ACH Payments, ACH Tax Payments, and CTX Payments have special requirements not covered here. Please refer to the reference guides for each specific payment type for additional information.

1. Access **Fifth Third Direct** by referring to steps 1 through 6 on page 5 or click <u>here</u> to go back.
2. Click **New Payment** on the Payments Management menu.
3. Click the appropriate **Payment Initiation Option**, i.e., **Freeform Entry**, **From Template**, or **Express Templates**.
4. Select the appropriate **ACH Type** from the dropdown menu.
5. Click **Continue**.
6. Complete the **Originating Party Details** by selecting from the dropdown menus or typing in the boxes.

- **ACH Company ID**: Select the correct ACH Company Id from the dropdown menu. ACH Company IDs are assigned by the bank and tied to a specific checking account.
- **Company Entry Description**: System will automaticaly fill in this field but you may change it. This field is used to describe the transaction for the Receipient, e.g., Payroll, Payment, etc. Maximum length is 10 characters.
- **Company Descretionary Data**: Type the Company Descretionary Data if desired. This is an optional field which is for the company's internal use. Maximum length is 20 characters.



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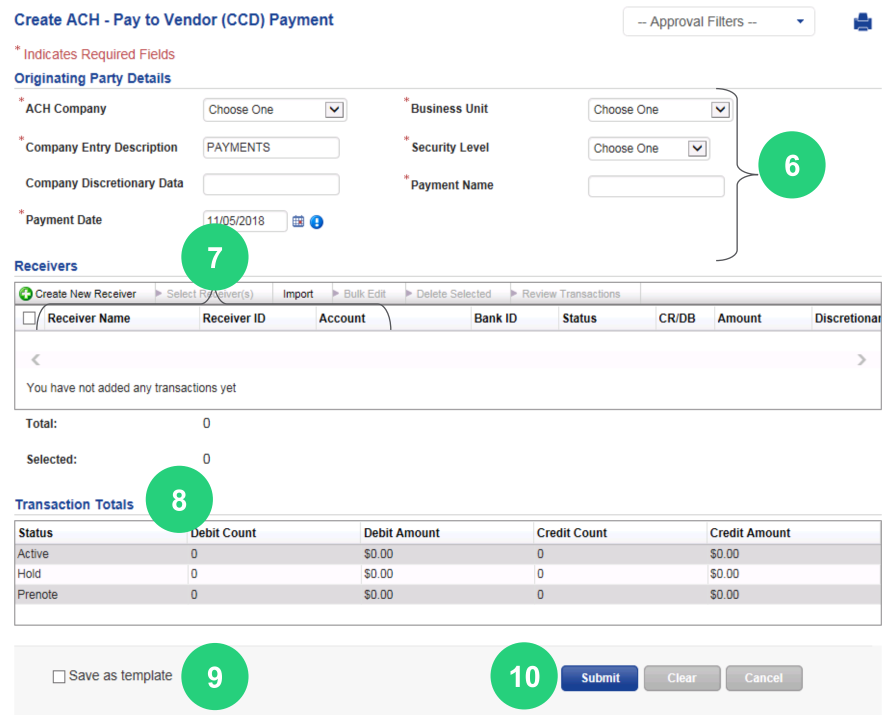
Initiating an ACH Payment, continued



- **Payment Date:** Type the payment date as MM/DD/YYYY or click on the calendar to select the date. The payment date is the date your receiver will receive credit from their Financial Institution.
  - **Same Day ACH**: Payment must be created and fully approved prior to 2:00 p.m. ET for the payment to be received by the Recipient today. Other restrictions apply. See ACH Restrictions on page 2 or click <ins>Same</ins> to move to the section.
  - **ACH Payments**: ACH Payments other than Same Day ACH, must be created and approved at least one day prior to payment date.
- **Business Unit**: Select the appropriate business unit from the dropdown menu. A bunisness unit is a group of accounts, lockboxes, ACH Company IDs, etc. Each company has at least one business unit.
- **Security Level**: Select the appropriate security level from the dropdown menu. A security level is a tool that allows your company to manage who has access to various entities like a Receiver, Template or items awaiting approval. You may only have access to one security level.
- **Payment Name**: Type a Payment Name in the box. Maximum is 40 characters.

7. Select Create **New Receiver** or **Import** based on your needs.

   NOTE: Please refer to the reference guide on how to create a new receiver for additional information or the reference guide on How do I Import a Payment for additional information on importing Receivers.
8. Once the Receivers are created or uploaded, the **Transaction Totals** will be shown here.
9. Click **Save as template** if you wish to keep this payment for future use.
10. Click **Submit** to complete the creation of the payment.

NOTE: Your payment will be ***"Pending Approval"*** until all approvals are completed

Have a question? Contact your relationship team or call our Commercial Support Center at 866-475-0729, Monday through Friday, 7 a.m. to 10 p.m., ET.