

## ATB FX Platform

# Frequently Asked Questions

### What are the security features provided by the ATB FX platform?

We take security seriously, which is why ATB FX has 128-bit encryption and a client generated confidential password.

### Which internet browser should I use when accessing the ATB FX platform?

Chrome 54 or later, or Microsoft Internet Explorer 11.0 and later, both use 128-bit encryption and will ensure the security of ATB FX.

### Help! Who do I contact if I need help using the ATB FX platform?

We're here to help. We can be reached at 1-855-282-3939 from 7am to 4pm MT, Monday to Thursday, 7am to 3pm on Friday (with the exception of statutory holidays)

### Can more than one member of my company be set up to use the ATB FX platform?

You bet! The new user will need to sign and return the user agreement. To get them set up, give us a call at the ATB Foreign Exchange desk at 1-855-282-3939.

### Can I use a bank account from another financial institution to fund a trade?

Sorry. Only ATB deposit accounts can be used to fund trades via the platform.

### I'm away from my desk but need to book a trade. What are my options?

Call us at 1-855-282-3939. Please note, instructions left on our voicemail cannot be executed.

## Will I receive confirmation of my trades?

A full history of both completed and pending trades booked on ATB FX are available in the Transaction History section of the platform for one year post-settlement.

## What time is ATB FX open for business?

The platform is available 24 hours a day, except for a brief period between 3-3:15pm MT for daily maintenance to accommodate the 5pm ET market rollover. You'll be able to book FX transactions anytime between Monday at 7am MT through until Friday at 3pm MT. Outside of this trading window, you will still be able to manage settlements on the ATB FX platform.

## I know the market closes at 3pm EST. Are trades after this time processed the next day?

ATB FX customers gain an additional two (2) hours of trading time. Between 1-3pm MT, ATB FX customers can trade CAD and USD at the current day's market rate. Trades after 3pm MST will be settled the next business day.

## The message says "Account is locked. Please contact administrator."

### Who's my administrator?

Locked out? No problem. Please call our Financial Markets Group at 1-855-282-3939 to initiate a password reset. We can be reached Monday to Thursday between 7am to 4pm MT, and Friday between 7am to 3pm MT.

## How do I know which Tenor to select for a trade?

When you are looking to request a rate, and you are selecting a "Tenor" from the Tenor Selection list, you can follow these tips:

### Same Day and SPOT Trades:

- **TOD:** This is used for a same day trade. If entered before 3pm MT, payment and delivery will be completed on the same day.
- **SPOT (Same Day) :** When selected, payment and delivery will be completed in two days.

## Forward Trades:

- If you have been set up to complete Forward trades by the ATB FX team, SN, 1W, 2W, etc., can be used for selecting dates in the future for the maturity of the trade.

## I need to set up new settlement instructions. How do I do that?

To Do this, click the tab at the stop labeled *Settlement Instructions*. From there select the +Add New button and complete the corresponding fields. Once all information has been inputted, confirm the information and click the +Add New on the bottom right corner..

## How will I know that I've successfully submitted my payment and delivery instructions to the trade?

You can view the status of trades awaiting payment from the All Transactions summary. If you have successfully submitted your payment and delivery instructions, your status will be "Approved." If you haven't inserted instructions yet, your status will be "Incomplete." If you have inserted instructions, but haven't submitted and approved them, your status will be "Incomplete."

## Is there a cutoff for inputting my settlement instructions?

To prevent delays in payment processing, please ensure your settlement instructions are approved by:

- **CAD/USD trades:** 2:30pm on the trade value date.
- **GBP trades:** 2:30pm, 1 weekday before the trade value date.
- **All other currencies:** 2:30pm, two weekdays before the trade value date.

## Can I edit my settlement instructions?

Yes. To do this, click the *Settlement Instructions* at the top of your screen. Once you have done that, you can search the instructions you are looking to edit. Once you find the instruction you are looking for, click on the magnifying glass to the right of the instruction. From the new screen, scroll to the bottom and select *Amend*. From here, you can choose to edit the fields of your choice. Once you have successfully edited the information, scroll to the bottom and click submit. Reasons you may do this are if a customer changes address or account number. Please be sure that if any of their information changes that you review all of the information again as other things may subsequently change as well such as IBAN if applicable.

## Can I have multiple deliveries from one trade?

Yes, you have the option to split delivery between multiple beneficiaries. In the Payment Details you can add multiple beneficiaries and divide the total amount by percentage (%) or by dollar value (\$) of the currency that you purchased. You will not be able to complete the settlement until the Remaining Amount is \$0.00 and the total settlement equals 100%.

## Can I complete payment from multiple accounts?

Yes, you can split your funding accounts before the maturity date of the trade. On the Transaction Details page, select your trade and then divide your funding by percentage (%) or by dollar value (\$) of the currency that you are selling. You won't be able to complete the settlement until the Remaining Amount is \$0.00 and the total settlement equals 100%

## How do I fix my formatting on my webpage if I see incorrect placement of buttons or incorrect text fields?

Make sure to clear your cache on your Web Browser.

# ATB FX Platform Frequently Asked Questions: Wires

## What is a Country Code?

This is the code of the recipient Bank's country.

## What is a SWIFT Code?

A SWIFT Code is an international bank code that uniquely identifies who and where a bank or financial institution is worldwide. A SWIFT code is also known as a Bank Identifier Code (BIC). These codes are used when transferring money between banks and financial institutions internationally. For example: International wire transfers.

## What is a Canadian Clearing Code?

A Canadian Clearing Code is a nine (9)-digit numerical code used to identify an individual branch of a financial institution in Canada. It's used by Canadian banks, credit unions and trust companies for wire payments within Canada.

## What is a Fedwire or ABA Code?

A Fedwire (or ABA) code is a bank code used in the United States, that identifies financial institutions. Fedwire/ABA codes are always nine (9)-digits in length (Sometimes known as the routing number)

## What is an IBAN?

IBAN is the abbreviation of International Bank Account Number and is an internationally agreed upon system of identifying bank accounts across national borders. Not all countries use IBAN, but for those that do, the beneficiary's IBAN is a series of 34 alphanumeric characters that identify the beneficiary's bank account, bank details, and other pertinent information to receive. IBANs are commonly used in Europe.

## What is a CLABE Code?

CLABE is the abbreviation for Clave Bancaria Estandarizada (Spanish for "Standardized Banking Cipher"), and is the standard for bank account numbering in Mexico. This 18-digit code is strictly for funds going to Mexico and is simply the beneficiary's account number.

## What is a Bank Key?

A Bank Key is used in Australia and New Zealand to identify the bank location for wire payment processing. It is a six (6)-digit country specific code also known as the BSB code.

## Who is the Beneficiary?

The Beneficiary is the recipient of the transaction.

## What is an IFSC?

IFSC is the abbreviation for Indian Financial System Code and is used to transfer money within India. This eleven (11)-digit alphanumeric code applies to payments made in Indian Rupee (INR) and uniquely identifies a bank branch participating in any RBI regulated funds transfer system.