

Welcome to First Citizens Online Banking!

Follow the steps below to make a Credit Card Payment

1. Log into your Online Banking account from <https://www.firstcitizensgroup.com>
Enter your **User ID and password**. Remember your **User ID** is the same as your *Customer Information File (CIF) number*.

The screenshot displays the First Citizens Online Banking login interface. At the top, the navigation bar includes the First Citizens logo, links for 'About First Citizens', 'Locations', and 'News and Notices', and a search function. Below this, a secondary menu lists 'Personal', 'Business', 'Online Banking', 'Contact Centre', 'Web Chat', and 'Customer Support'. A dropdown menu for 'Trinidad & Tobago' is also visible. The main content area features a festive banner with a couple opening a gift. A login form is overlaid on the right, containing fields for 'User ID / CIF #' (circled in red), 'Password', and 'User ID / CIF # required.'. Below these fields are 'Login', 'Forgot your password?', and 'Business Users Login Here' links. A 'Chat Here!' button is located in the bottom right corner of the banner area.

2. Select the "My Payments" tab

The screenshot shows the First Citizens online banking dashboard. The navigation menu at the top includes "My Home", "My Services", "My Messages", "My Calendar", "Transfer Funds", "My Payments", "Open Accounts", and "My Investments". The "My Payments" tab is circled in red. Below the navigation menu, there is a header section with the First Citizens logo, a Norton Secured badge, and the text "Online Banking". A green banner reads "Good Afternoon Online Banking & Telebanking Test" with a sub-header "Last login Monday 20 January 2020 at 8:36 am". Below this, there are two main sections: "Accounts" and "Transactions". The "Accounts" section shows a table of deposit accounts, including "Statement Savings - ***5808" with available and current balances of \$11.00. The "Transactions" section shows a table with columns for Date, Account, Description, and Amount, with a single entry for a deposit of \$1.00 on 2020-01-07.

3. Select "Payments" from the drop-down list

The screenshot shows the First Citizens online banking dashboard with the "My Payments" dropdown menu open. The "Payments" option is circled in red. The dropdown menu includes options for "Manage Payees", "Payments", "Standard Payee Payments", "Custom Payee Payments", and "Pending Payments". The "Accounts" and "Transactions" sections are visible in the background, showing the same data as in the previous screenshot. At the bottom of the page, the URL is displayed: <https://www.firstcitizenstt.net/payment.do?page=addSingle&16b6ea11e8d9a691a4c7140b2b9efff65e8e913fdb1b0f1247c6d2c49d1fd66f=e4e1af6be8576a76e66785f1c8196b9a>

4. Complete the information on the payment screen

Ensure your Credit Card is added as a "Payee" before proceeding to make a payment

First Citizens Bank Limited, - Pay: x

firstcitizenstt.net/payment.do?_flowExecutionKey=_c5DC5C7BC-D14E-1F9F-C604-CFC35AF0A35B_k2E108CFD-38D8-5FAC-435D-DA0E87CABB7F&16b6ea11e8...

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First Citizens chose VeriSign SSL for secure e-commerce and confidential communications.

Online Banking

Printer Friendly Version

My Home | My Services | My Messages | My Calendar | Transfer Funds | **My Payments** | Open Accounts | My Investments

Payments

All areas denoted with an * must be completed.

Specify the details of your payment below.

Payment

Enter your Transaction PIN and the details of your payment.

* Transaction PIN: **** [Reset Transaction PIN](#)

* Amount: 1 Available: \$11.00

* From Account: Statement Savings - ***5808 - TTD

* To Payee: First Citizens Visa Card - ?

Account/Policy Holder Name: Urvashi S Rajahram

Description: [text box]

Daily Limit Amount Available: \$20,000.00TTD

Terms

Specify the terms of the payment.

* Method: Immediately
 Scheduled

* Starting: [text box] (yyyy-mm-dd)

* Frequency: [text box]

Ending: [text box] (yyyy-mm-dd)

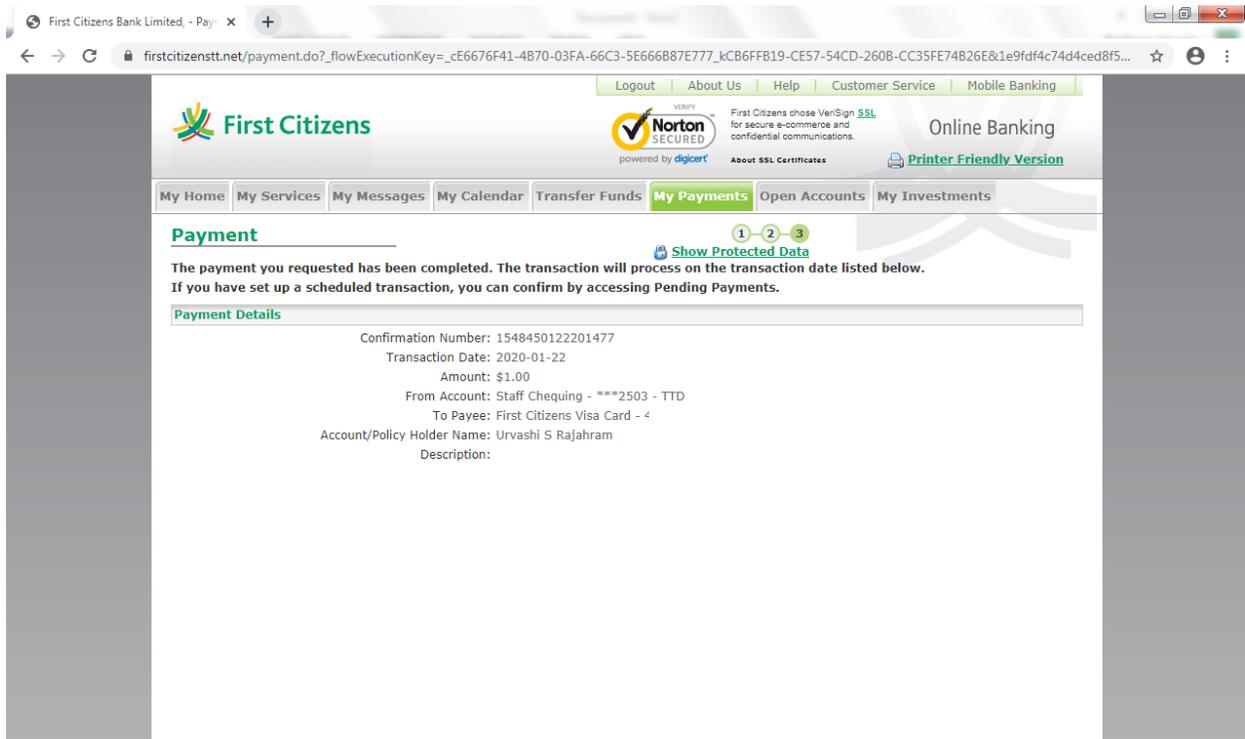
Submit Cancel

- ✓ Enter your four digit transaction PIN
- ✓ Enter the value you wish to pay (including dollars and cents)
- ✓ Select the account you wish to debit or make a payment from
- ✓ Select your Credit Card number
- ✓ Enter a brief description (not mandatory)
- ✓ Click "Submit"

5. A transaction summary will appear, providing a description of your payment details
Once the details are accurate, click **“Submit”**

The screenshot shows a web browser window with the URL `firstcitizenstt.net/payment.do?_flowExecutionKey=_cE6676F41-4B70-03FA-66C3-5E666B87E777_k7F414F3F-F48D-9BAB-1896-038507512B89&1e9fdf4c74d4ced8f5c...`. The page header includes the First Citizens logo, a Norton Secured badge, and navigation links for Logout, About Us, Help, Customer Service, and Mobile Banking. A secondary navigation bar contains links for My Home, My Services, My Messages, My Calendar, Transfer Funds, My Payments (highlighted), Open Accounts, and My Investments. The main content area is titled "Payment" and includes a "Show Protected Data" link. A warning message states: "This payment will not be made until you click Submit." Below this, a "Payment Details" section displays the following information: Amount: \$1.00, From Account: Staff Chequing - ***2503 - TTD, To Payee: First Citizens Visa Card - -, Account/Policy Holder Name: Urvashi S Rajahram, and Description: (blank). At the bottom of the details section, there are three buttons: "Submit" (circled in red), "Cancel", and "Back".

6. Once the transaction was successfully completed, confirmation details of your payment will appear on your screen



Please note, a payment made to your Credit Card account is *real-time* and is reflected on your credit card account. To view your available credit card balance:

- Click the “ *My Home* ” tab
- Click on “ *Account List* ”
- Go to Credit Card account and click on the Credit Card account number
- A summary screen of your Credit Card account will appear
- Click on “ **Click here for Real Time Available to Spend** ”
- A screen will appear providing your real-time Credit Card balance

For any concerns or queries, kindly:

- Send us a Secure Message or
- Email at channelsupport@firstcitizenstt.com or
- Chat with us via our **Web Chat** service available every day from 6am to 10pm.