



First Citizens

business
online

U S E R G U I D E

Account Transfer

1

Account Transfer

1. Access Business Online via the First Citizens website and click the **“LOGIN”** button.
2. Log in to Business Online using your credentials.

The screenshot displays the First Citizens website interface. At the top, the First Citizens logo is on the left, and navigation links for 'About First Citizens', 'Locations', and 'News and Notices' are in the center. A search bar labeled 'Search First Citizens' is on the right. Below this, a secondary navigation bar features 'Personal' and 'Business' tabs, with 'Business' highlighted and circled in red. To the right of these tabs are links for 'Online Banking', 'Contact Centre', 'Web Chat', and 'Customer Support'. A dropdown menu for 'Trinidad & Tobago' is also present. The main content area has a green background. On the left, the text 'Business Banking' is displayed above a yellow button labeled 'BUSINESS ONLINE LOGIN'. On the right, a white box contains the text 'Log in to Business Online' above the 'business online' logo. Below the logo is a list of benefits: 'Manage Accounts', 'Enhanced Security', 'Real-Time Information', and '24/7 Access'. At the bottom of this box is a green 'LOGIN' button, which is circled in red.

First Citizens

About First Citizens | Locations | News and Notices

Search First Citizens

Personal Business

Online Banking | Contact Centre | Web Chat | Customer Support

Trinidad & Tobago

Digital Banking | Credit Cards | Savings and Chequing | Commercial Borrowing | Wealth Management

Business Banking

BUSINESS ONLINE LOGIN

Log in to Business Online

business online

- Manage Accounts
- Enhanced Security
- Real-Time Information
- 24/7 Access

LOGIN

2

Account Transfer

Once logged in, click the Dashboard icon at the top of the left menu bar or scroll to the bottom and click the arrow to expand the menu options.

Business Online

Welcome TOSHIRO

Wayne Enterprises Ltd

ACCOUNTS

Accounts	Available Balance	Ledger Balance
Savings	100,000.00	100,000.00
Chequing	125,000.00	125,000.00
Deposits	0.00	0.00
Commercial Loans	0.00	0.00

QUICK LINKS/ FAVOURITES

- Account Transfers
- Account Summary
- Account Statements
- ACH Transfers
- Bill Payment
- Credit Cards
- Messaging

RECENT TRANSACTIONS

No records available

MY PENDING ACTIVITIES

No records available

MESSAGES

No records available

CREDIT CARD

TTD 1,20,601.44 Available Balance

TTD 29,398.56 Current Balance

TTD 1,50,000.00 Total Credit limit

LOANS

No records available

CERTIFICATE OF DEPOSIT SUMMARY

No records available

JANUARY 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25

3

Account Transfer

Select the “**Account Transfer**” option.

The screenshot displays the First Citizens web portal interface. On the left, a dark green sidebar contains the navigation menu. The 'Account Transfer' option is highlighted with an orange border. The main content area shows the user's account details for 'Wayne Enterprises Ltd'. The 'Account Transfer' option is selected, showing a table with 'Available Balance' and 'Ledger Balance' for TTD. The table has two rows: one with 100,000.00 and another with 125,000.00. Below the table, there are sections for 'QUICK LINKS/ FAVOURITES', 'RECENT TRANSACTIONS', 'CREDIT CARD', and 'CERTIFICATE OF DEPOSIT SUMMARY'. The 'RECENT TRANSACTIONS' and 'CERTIFICATE OF DEPOSIT SUMMARY' sections show 'No records available'. The 'CREDIT CARD' section shows a 'Current Balance' of TTD 29,398.56 and a 'Total Credit limit' of TTD 1,50,000.00. The 'QUICK LINKS/ FAVOURITES' section lists various services like Account Transfers, Account Summary, Account Statements, ACH Transfers, Bill Payment, Credit Cards, and Messaging. The 'MESSAGES' section also shows 'No records available'. At the bottom, there is a calendar for January 2025.

First Citizens

Dashboard

Accounts

Wealth Management

Account Transfer

Create

Pending

Template

Scheduled

History

Favourite

ACH

Bill Payment

Debit Mandates

Wire Transfer

RTGS

Stop Payment

Wayne Enterprises Ltd

Available Balance

Ledger Balance

TTD

View All

Account Transfer

100,000.00

100,000.00

125,000.00

125,000.00

0.00

0.00

0.00

0.00

QUICK LINKS/ FAVOURITES

Account Transfers

Account Summary

Account Statements

ACH Transfers

Bill Payment

Credit Cards

Messaging

RECENT TRANSACTIONS

No records available

CREDIT CARD

TTD 1,20,601.44

Available Balance

1

Total no of card

TTD 29,398.56

Current Balance

TTD 1,50,000.00

Total Credit limit

CERTIFICATE OF DEPOSIT SUMMARY

TTD

View All

MESSAGES

No records available

JANUARY 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25

4

Account Transfer

Select the “**Create**” option.

The screenshot displays the First Citizens online banking interface. On the left, a dark green sidebar menu is open, showing various navigation options. The 'Account Transfer' option is expanded, and the 'Create' button is highlighted with an orange rectangle. The main content area shows the account details for 'Wayne Enterprises Ltd' and 'TOSHIRO'. It includes a table of account balances, a 'QUICK LINKS/ FAVOURITES' section, a 'RECENT TRANSACTIONS' section, a 'CREDIT CARD' section, and a 'CERTIFICATE OF DEPOSIT SUMMARY' section. The 'MESSAGES' section also shows 'No records available'.

First Citizens

Search

Eng EN

Wayne Enterprises Ltd

Account Transfer

- Create
- Pending
- Template
- Scheduled
- History
- Favourite
- ACH
- Bill Payment
- Debit Mandates
- Wire Transfer
- RTGS
- Stop Payment

ACCOUNT BALANCE

Available Balance	TTD	Ledger Balance
100,000.00		100,000.00
125,000.00		125,000.00
0.00		0.00
0.00		0.00

QUICK LINKS/ FAVOURITES

- Account Transfers
- Account Summary
- Account Statements
- ACH Transfers
- Bill Payment
- Credit Cards
- Messaging

RECENT TRANSACTIONS

No records available

MESSAGES

No records available

CREDIT CARD

TTD 1,20,601.44 Available Balance

TTD 29,398.56 Current Balance

TTD 1,50,000.00 Total Credit limit

CERTIFICATE OF DEPOSIT SUMMARY

No records available

JANUARY 2025

Sun	Mon	Tue	Wed	Thu	Fri	Sat
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25

5

Account Transfer

1. Complete the following fields:

✓ From Account

✓ To Account

✓ Amount

✓ Name

✓ Memo

2. Click **“Continue”** to proceed.

The screenshot shows the 'Account Transfer' form in the Business Online system. The form is titled 'Account Transfer' and has tabs for 'Create', 'Pending', 'History', 'Template', 'Scheduled', and 'Favourite'. The 'Create' tab is selected. Below the tabs, a message states: 'This screen allows you to conduct Account Transfer between your own accounts'. The form contains several input fields, some of which are highlighted with orange boxes: 'From Account' (xxx4121 - TTD), 'To Account' (xxx4125 - TTD), 'Amount' (50.00), 'Name' (Wayne Enterprises Ltd), 'Memo (Optional)' (Transfer to Salaries), and the 'CONTINUE' button. Other fields include 'Template (Optional)' (Select Template), 'Effective Date' (17/01/2025), and a search bar at the top right.

Business Online

Search

Eng EN

Wayne Enterprises Ltd

Account Transfer

Create Pending History Template Scheduled Favourite

This screen allows you to conduct Account Transfer between your own accounts

Template (Optional)
Select Template

From Account
xxx4121 - TTD

To Account
xxx4125 - TTD

Amount
50.00

Name
Wayne Enterprises Ltd

Effective Date
17/01/2025

Memo (Optional)
Transfer to Salaries

CONTINUE

Account Transfer

1. Review all transfer details to ensure accuracy.
2. Click **“Submit”** to proceed.

Business Online

Search

Eng EN

Wayne Enterprises Ltd

Account Transfer

Create Pending History Template Scheduled Favourite

This screen allows you to conduct Account Transfer between your own accounts

You are about to create a transfer. Kindly confirm the transfer details before selecting submit button.

Template (Optional)

From Account

xxx4121 - TTD

To Account

xxx4125 - TTD

Amount

50.00

Name

Wayne Enterprises Ltd

Effective Date

17/01/2025

Memo (Optional)

Transfer to Salaries

EDIT

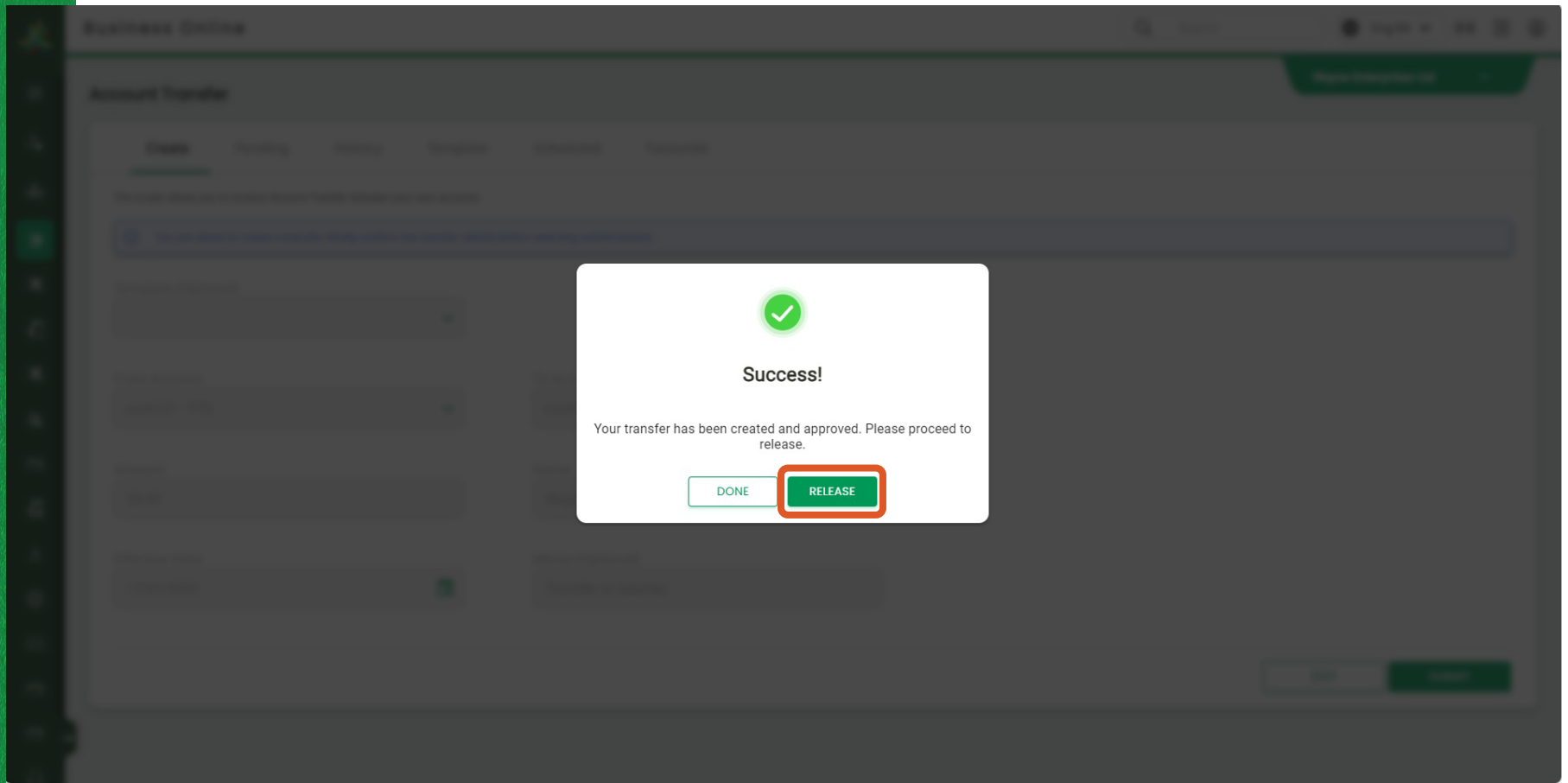
SUBMIT

7

Account Transfer

If dual control is not enabled, click **“Release”** to continue.

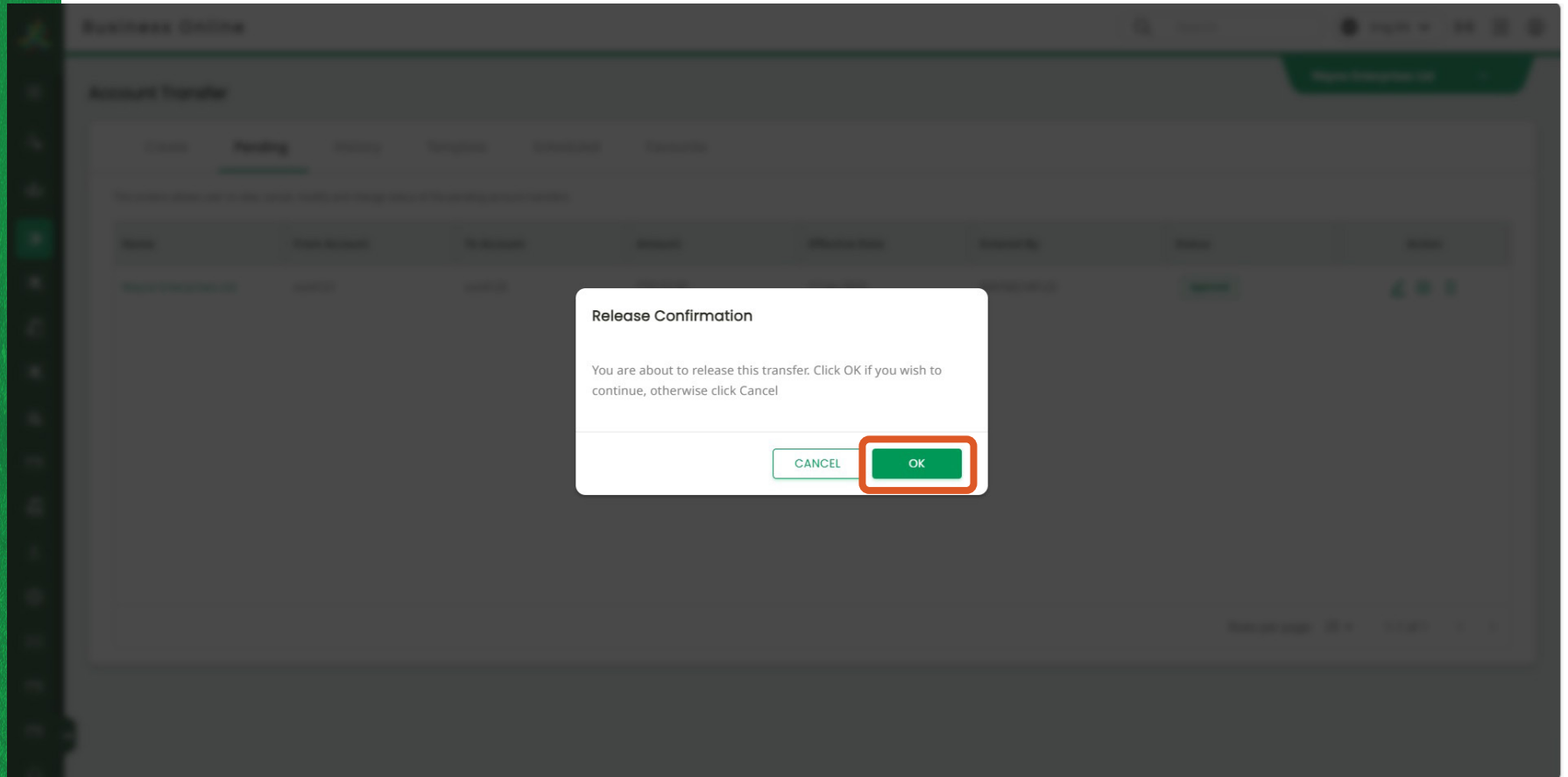
If dual control is enabled, the transaction will be submitted to the **"Pending"** tab. Please contact your company's administrator to approve and release the transaction.



8

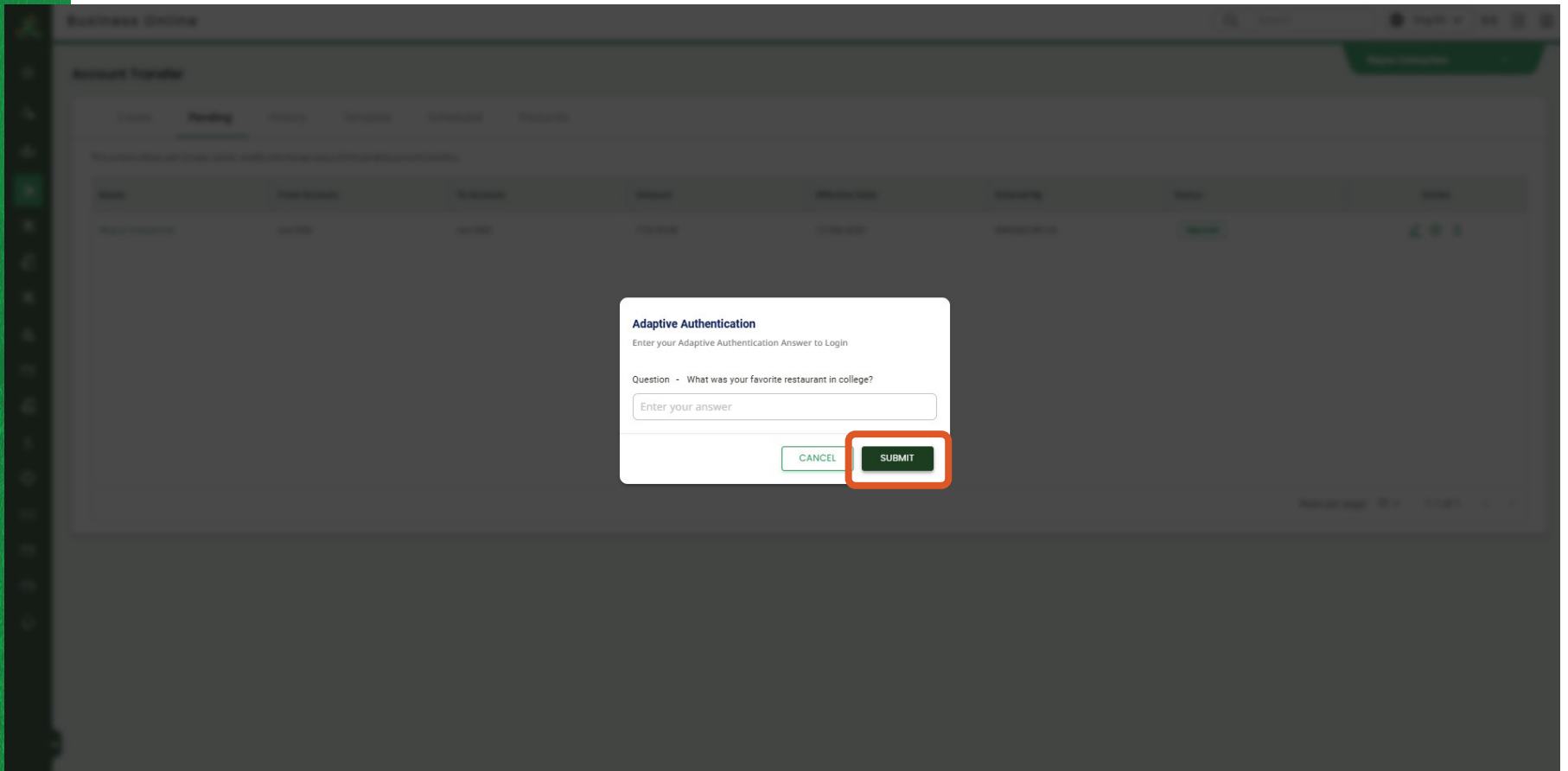
Account Transfer

Select “**OK**” to confirm the release of the Transaction.



Account Transfer

1. Enter your response to the security question.
2. Click **“Submit”** to proceed.



The screenshot shows a web application interface for "Business Online" with a sidebar menu. The main content area is titled "Account Transfer" and displays a table with columns: Name, Email Address, Phone Number, Address, Office Hours, Business Type, Status, and Action. A modal dialog box titled "Adaptive Authentication" is centered on the screen, prompting the user to "Enter your Adaptive Authentication Answer to Login". The dialog includes a question: "Question - What was your favorite restaurant in college?", a text input field with the placeholder "Enter your answer", and two buttons at the bottom: "CANCEL" and "SUBMIT". The "SUBMIT" button is highlighted with an orange border.

Name	Email Address	Phone Number	Address	Office Hours	Business Type	Status	Action
Business Name	business@email.com	555-555-5555	123 Main St	9AM - 5PM	Restaurant	Pending	View Edit Delete

Adaptive Authentication

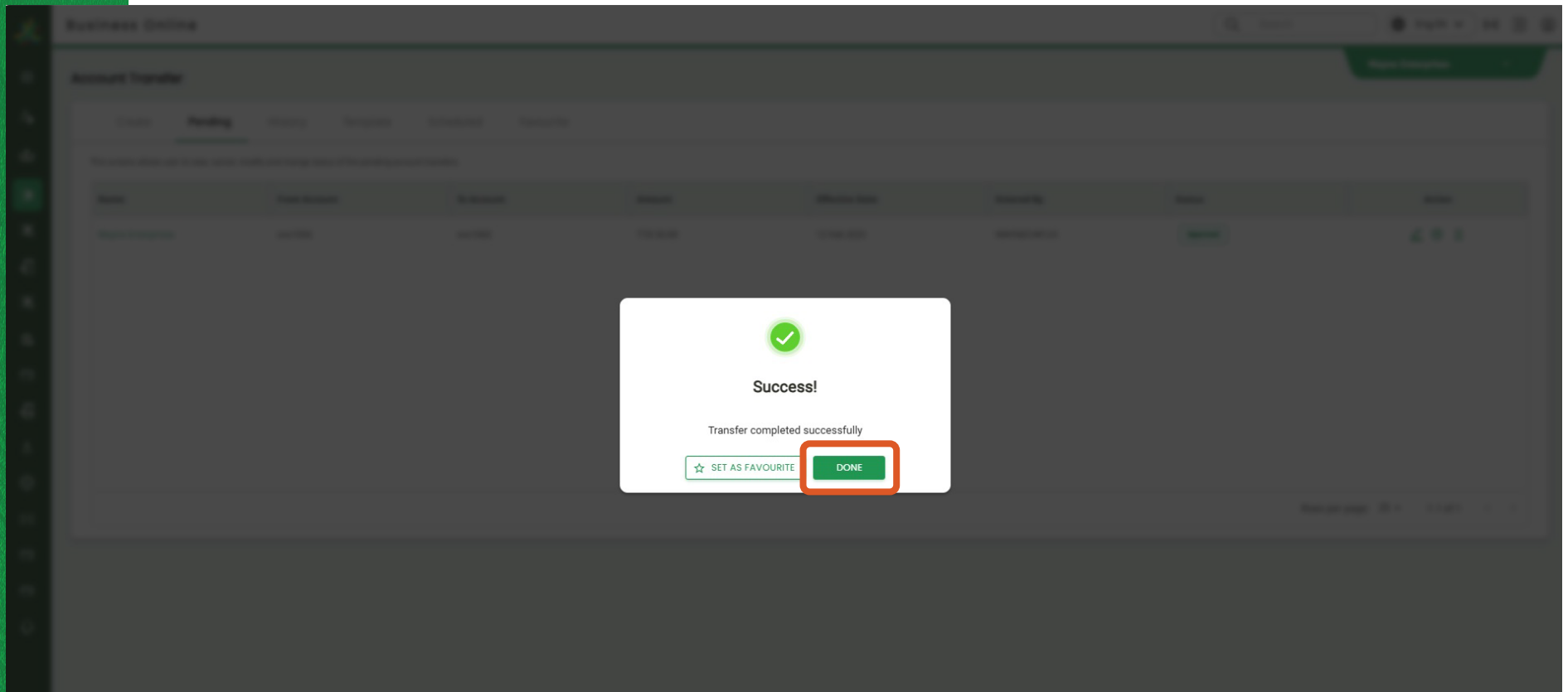
Enter your Adaptive Authentication Answer to Login

Question - What was your favorite restaurant in college?

CANCEL SUBMIT

Account Transfer

1. Congratulations! Your transfer has been successfully completed.
2. Optional: Click **“Set As Favourite”** to save this transfer for future use.
3. Click **“Done”** to exit.



business online

Contact Us:

Email: businessonline@firstcitizensbb.com

Call: 431-4577



First Citizens