

# Welcome to First Citizens Online Banking

## Follow the steps below to **Add A Payee**

Log into your Online Banking account using your user ID and password from [www.firstcitizenstt.com](http://www.firstcitizenstt.com) . Remember your User ID is the same as your Customer Information File (CIF) number



Select the "My Payments" tab

The screenshot shows the First Citizens Bank online banking interface. At the top, there is a navigation bar with links for Logout, About Us, Help, Customer Service, and Mobile Banking. Below this is a security banner for Norton Secured, powered by digicert. The main navigation menu includes tabs for My Home, My Services, My Messages, My Calendar, Transfer Funds, My Payments (highlighted with a green arrow), Open Accounts, and My Investments. The dashboard content area features a greeting: "Good Afternoon Online Banking & Telebanking Test" and a login timestamp: "Last login Monday 20 January 2020 at 8:36 am". There are two main sections: "Accounts" and "Transactions".

**Accounts**

Account	Available	Current
Statement Savings - ***5808	\$11.00	\$11.00

**Transactions**

Date	Account	Description	Amount
2020-01-07	***5808	Deposit	\$1.00

Select "Manage Payees" from the drop-down list

The screenshot shows the First Citizens Bank online banking dashboard. At the top, there is a navigation bar with links for Logout, About Us, Help, Customer Service, and Mobile Banking. Below this is a Norton Secured logo and the text "First Citizens chose VeriSign SSL for secure e-commerce and confidential communications." The main navigation bar includes "My Home", "My Services", "My Messages", "My Calendar", "Transfer Funds", "My Payments", "Open Accounts", and "My Investments". A green arrow points to the "My Payments" dropdown menu, which is open and shows options: "Manage Payees", "Payments", "Standard Payee Payments", "Custom Payee Payments", and "Pending Payments". Below the navigation bar, there is a greeting "Good Afternoon Online Banking & Telebanking" and a "Last login" timestamp. On the left, there is a "Accounts" section with a table of deposit accounts. On the right, there is a "Transactions" section with a table of recent transactions.

First Citizens Bank Limited, - Home x

firstcitizenstt.net/customerDashboard.do?16b6ea11e8d9a691a4c7140b2b9efff65e8e913fdb1b0f1247c6d2c49d1fd66f=bc0b9f7aaaca21af3649851d2c40b85d

Logout About Us Help Customer Service Mobile Banking

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Online Banking

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

Good Afternoon Online Banking & Telebanking

Last login Monday 20 January 2020 at 8:36 am Customize This Page

Accounts

Account	Available	Current
Statement Savings - ***5808	\$11.00	\$11.00

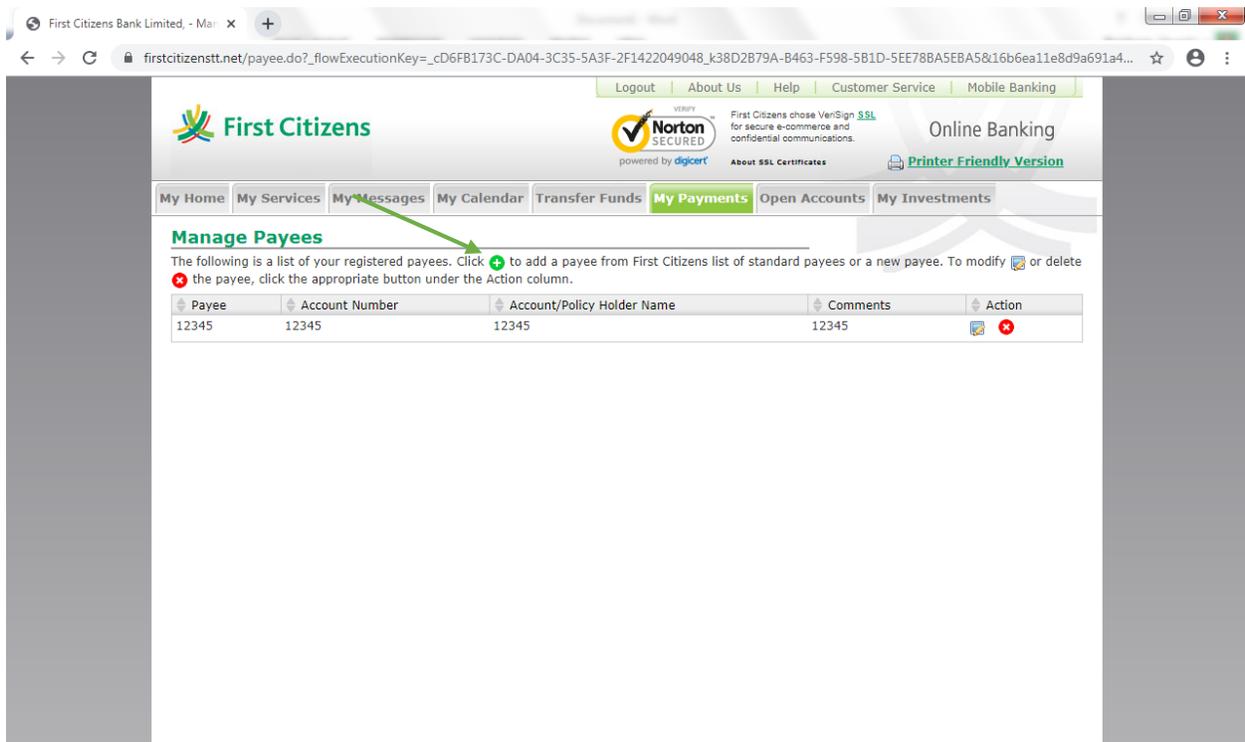
Manage Payees

- Payments
- Standard Payee Payments
- Custom Payee Payments
- Pending Payments

Date	Account	Description	Amount
2020-01-07	***5808	Deposit	\$1.00

https://www.firstcitizenstt.net/payee.do?16b6ea11e8d9a691a4c7140b2b9efff65e8e913fdb1b0f1247c6d2c49d1fd66f=af8c85450e47e9c7b88651ed98de565b

Click on the **green plus sign icon**  to add a new payee



Logout | About Us | Help | Customer Service | Mobile Banking

**First Citizens** | Norton SECURED | Online Banking | Printer Friendly Version

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

### Manage Payees

The following is a list of your registered payees. Click  to add a payee from First Citizens list of standard payees or a new payee. To modify  or delete  the payee, click the appropriate button under the Action column.

Payee	Account Number	Account/Policy Holder Name	Comments	Action
12345	12345	12345	12345	 

Select either **“Custom Payee Information”** or **“Standard Payee Information”**

Custom Payee	Standard Payee
This refers to another First Citizens account holder	This refers to an external institution you may wish to pay as well as your First Citizens Credit Card

## Adding a Custom payee:

Please note, the asterisked (\*) fields are mandatory

First Citizens Bank Limited, - Add x

firstcitizenstt.net/payee.do?\_flowExecutionKey=\_cD6FB173C-DA04-3C35-5A3F-2F1422049048\_kAAB8F883-B193-CBAE-54EF-715B34FCCF19&16b6ea11e8d9a691a4...

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Online Banking

Printer Friendly Version

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

### Add Payee

All areas denoted with an \* must be completed.

Select a payee from our list or create a new custom payee.

Standard Payee Information: -- Select Payee --

Custom Payee Information: First Middle Surname

#### Standard Payee Information

Enter your account number, credit card number or policy number with the payee. If applicable, also enter the account / policy holder's name and a brief comment.

\* Account, Credit Card or Policy Number with Payee:

Account/Policy Holder Name:

Comments:

Total Daily Limit: \$20,000.00 TTD

#### Custom Payee Information

Enter the Payee's account number at First Citizens Bank. If applicable, also enter your account number with the Payee and a brief comment.

\* Payee's Account Number:

Your Account Number with Payee:

Comments:

Total Daily Limit: \$5,000.00 TTD

- Input the payee's **Full Name** .Ensure you have the accurate spelling of the "Payee's" name before entering in the field. Some payee's name maybe include their middle or other names.
- Input the **Payee's First Citizens account number**

## Adding a Standard Payee:

Select "Standard Payee Information" and click on the drop down list

https://www.firstcitizenstt.net/payee.do?\_flowExecutionKey=\_cEC92E091-4BE9-202A-954A-C297A5A6247C\_MCFAB809-8E85-CD2E-DBAE-CAFF81

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### Add Payee

All areas denoted with an \* must be completed.

Select a payee from our list or create a new custom payee.

Standard Payee Information: -- Select Payee --  
 Custom Payee Information: -- Enter Payee Name --

#### Standard Payee Information

Enter your account number, credit card number or policy number with the payee. If applicable, also enter the account / policy holder's name and a brief comment.

\* Account, Credit Card or Policy Number with Payee:   
Account/Policy Holder Name:   
Comments:   
Total Daily Limit: \$20,000.00 TTD

#### Custom Payee Information

Enter the Payee's account number at First Citizens Bank. If applicable, also enter your account number with the Payee and a brief comment.

\* Payee's Account Number:   
Your Account Number with Payee:   
Comments:   
Total Daily Limit: \$5,000.00 TTD

Submit Cancel

3:51 PM 05/02/2020

Select the institution of choice you wish to pay

https://www.firstcitizenstt.net/payee.do?\_flowExecutionKey=\_cEC92E091-4BE9-202A-954A-C297A5A6247C\_MCFAB809-8E85-CD2E-DBAE-CAFF81

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### Add Payee

All areas denoted with an \* must be completed.

Select a payee from our list or create a new custom payee.

Standard Payee Information: -- Select Payee --  
 Custom Payee Information: -- Enter Payee Name --

#### Standard Payee Information

Enter your account number, credit card number or policy number with the payee. If applicable, also enter the account / policy holder's name and a brief comment.

\* Account, Credit Card or Policy Number with Payee:   
Account/Policy Holder Name:   
Comments:   
Total Daily Limit:

#### Custom Payee Information

Enter the Payee's account number at First Citizens Bank. If applicable, also enter your account number with the Payee and a brief comment.

\* Payee's Account Number:   
Your Account Number with Payee:   
Comments:   
Total Daily Limit:

Submit Cancel

3:50 PM 05/02/2020

- Select Payee --
- BILLS/UTILITIES
  - Amplia Communications Limited
  - Columbus Communications (Flow)
  - Digicel-Broadband/Landline
  - Digicel-Mobile
  - T&TEC
  - TSTT Internet/TV/Vigilance(8 digit A/Cs)
  - TSTT Landline/Internet-12&13 Digit A/Cs
  - TSTT Mobile/Blink On The Go
  - Water & Sewerage Authority
- FIRST CITIZENS CREDIT CARD
  - First Citizens MasterCard
  - First Citizens Visa Card
- FIRST CITIZENS INVESTMENT SERVICES
  - First Citizens Brkg & Advisory Services
- FIRST CITIZENS PREPAID CARD
  - LinCU Active Card
  - Prepaid MasterCard
- OTHER BANKS
  - JMMB Bank (T&T) Ltd
  - RBC Royal Bank (Trinidad & Tobago) Ltd
  - Republic Bank Limited
  - Scotiabank T&T Limited
- OTHER FINANCIAL INSTITUTIONS
  - Colfire
  - Colonial Life Insurance Company
  - Eastern Credit Union
  - Guardian Life Insurance Co.
  - Pan American Life Insurance Group

Input the Account/ credit card /policy number which matches that of the institution selected

Also, input the **Name** stated on the account

https://www.firstcitizenstt.net/payee.do?\_flowExecutionKeys=\_cEC92E091-4BE9-202A-954A-C297A5A6247C\_M4CFAB809-8E85-CD2E-DBAE-CAFF81

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

### Add Payee

All areas denoted with an \* must be completed.

Select a payee from our list or create a new custom payee.

Standard Payee Information: TSTT Landline/Internet-12&13 Digit A/Cs  
 Custom Payee Information: -- Enter Payee Name --

#### Standard Payee Information

Enter your account number, credit card number or policy number with the payee. If applicable, also enter the account / policy holder's name and a brief comment.

\* Account, Credit Card or Policy Number with Payee: 1233333  
Account/Policy Holder Name: \_\_\_\_\_  
Comments: \_\_\_\_\_  
Total Daily Limit: \$20,000.00 TTD

#### Custom Payee Information

Enter the Payee's account number at First Citizens Bank. If applicable, also enter your account number with the Payee and a brief comment.

\* Payee's Account Number: \_\_\_\_\_  
Your Account Number with Payee: \_\_\_\_\_  
Comments: \_\_\_\_\_  
Total Daily Limit: \$5,000.00 TTD

Submit Cancel

Click "Submit"

https://www.firstcitizenstt.net/payee.do?\_flowExecutionKeys=\_cEC92E091-4BE9-202A-954A-C297A5A6247C\_M4CFAB809-8E85-CD2E-DBAE-CAFF81

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### Add Payee

All areas denoted with an \* must be completed.

Select a payee from our list or create a new custom payee.

Standard Payee Information: TSTT Landline/Internet-12&13 Digit A/Cs  
 Custom Payee Information: -- Enter Payee Name --

#### Standard Payee Information

Enter your account number, credit card number or policy number with the payee. If applicable, also enter the account / policy holder's name and a brief comment.

\* Account, Credit Card or Policy Number with Payee: 1233333  
Account/Policy Holder Name: \_\_\_\_\_  
Comments: \_\_\_\_\_  
Total Daily Limit: \$20,000.00 TTD

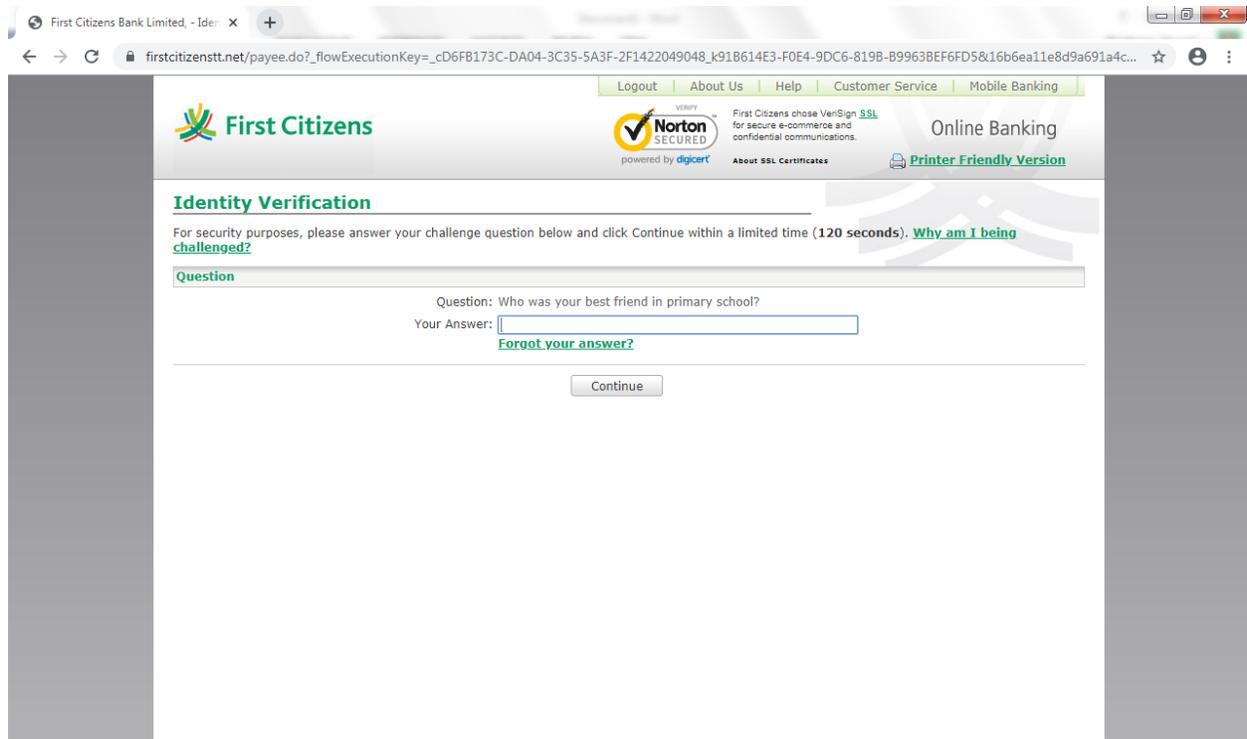
#### Custom Payee Information

Enter the Payee's account number at First Citizens Bank. If applicable, also enter your account number with the Payee and a brief comment.

\* Payee's Account Number: \_\_\_\_\_  
Your Account Number with Payee: \_\_\_\_\_  
Comments: \_\_\_\_\_  
Total Daily Limit: \$5,000.00 TTD

Submit Cancel

You will be prompted with a security question .This must be answered correctly for the payee to be added



The screenshot shows a web browser window with the URL `firstcitizenstt.net/payee.do?_flowExecutionKey=_cD6FB173C-DA04-3C35-5A3F-2F1422049048_k91B614E3-F0E4-9DC6-819B-B99638EF6FD5&16b6ea11e8d9a691a4c...`. The page header includes the First Citizens logo, navigation links (Logout, About Us, Help, Customer Service, Mobile Banking), and security logos (Norton Secured, VeriSign SSL). The main content area is titled "Identity Verification" and contains the following text:

For security purposes, please answer your challenge question below and click Continue within a limited time (120 seconds). [Why am I being challenged?](#)

**Question**

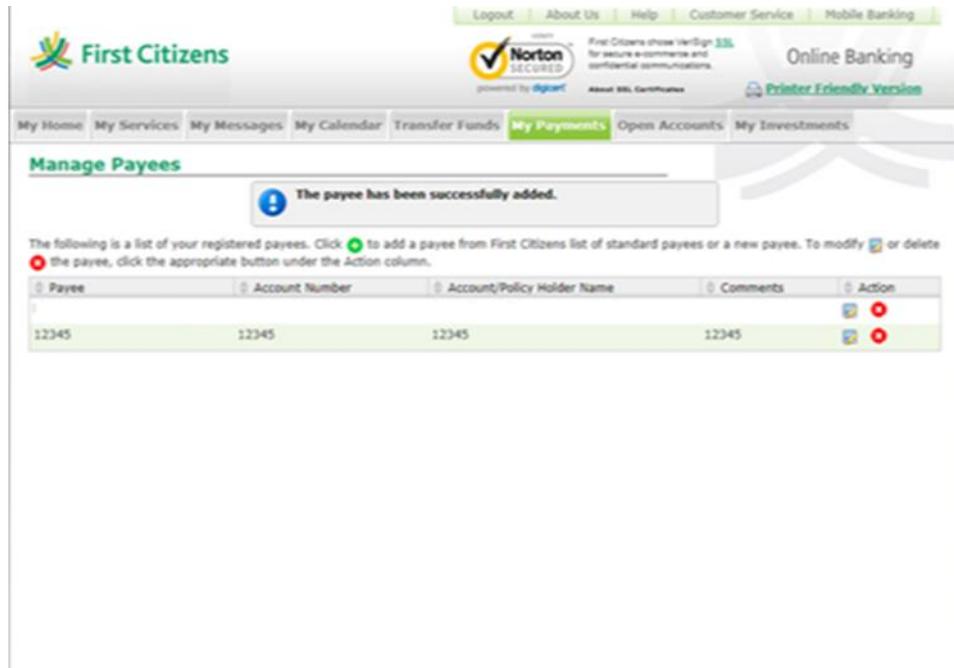
Question: Who was your best friend in primary school?

Your Answer:

[Forgot your answer?](#)

Please contact 62-FIRST (34778) and select option 3 for further assistance if you are unable to answer your security question correctly or if you are locked out. Our Contact Centre is available every day from 6am to 10pm.

Once you have successfully added your payee, a message “The **payee has been successfully added**” will appear on your screen



NOTE: To modify or view your added payees, select “**My Payments**” and then select “**Manage Payees**”.

Click the edit icon  to change payee’s details and click the delete icon  to delete a payee

For any concerns or queries, kindly:

- Send us a Secure Message or
- Email at [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com) or
- Chat with us via our Webchat service available every day from 6am to 10pm. To access Webchat, click on  located on the First Citizens website, [www.firstcitizenstt.com](http://www.firstcitizenstt.com) .