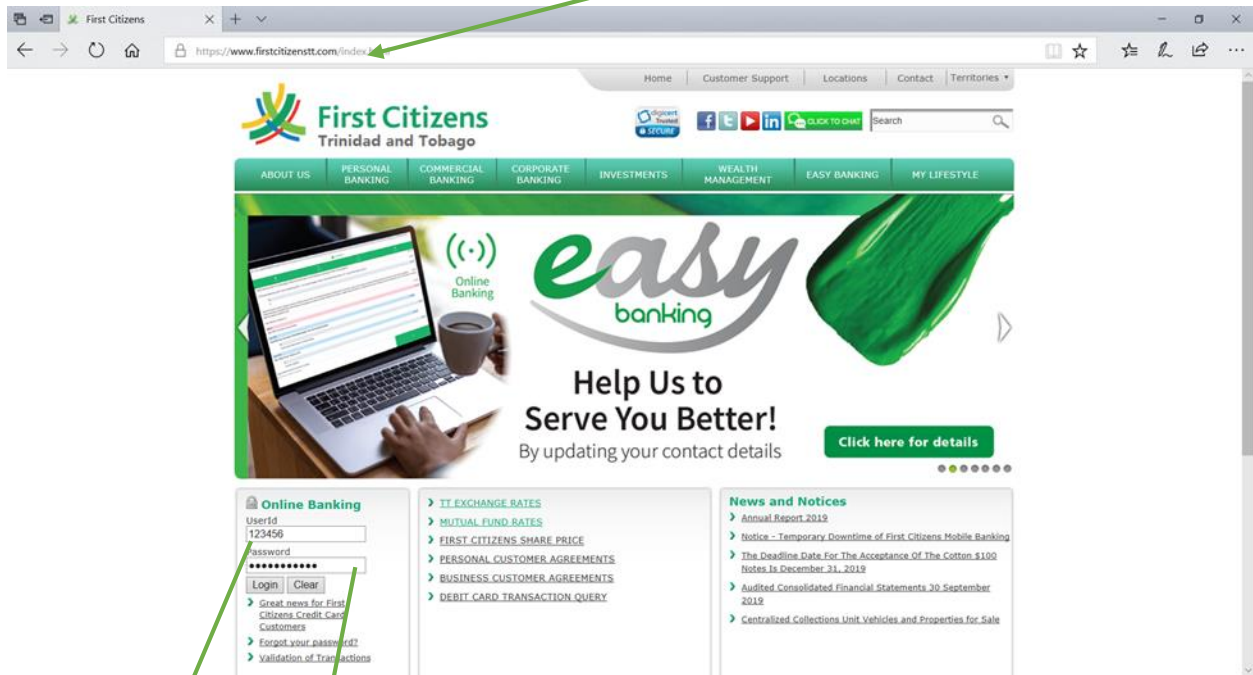


## Making a payment

Log into your Online Banking account from [www.firstcitizenstt.com](http://www.firstcitizenstt.com)



Enter your **User ID and password**. Remember your User ID is the same as your Customer Information File (CIF) number

Select "My Payments" tab

The screenshot shows the First Citizens 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 the First Citizens logo and a Norton Secured badge. A secondary navigation bar contains tabs for My Home, My Services, My Messages, My Calendar, Transfer Funds, My Payments, Open Accounts, and My Investments. The 'My Payments' tab is highlighted with a green arrow. Below the navigation bar, there is a header for 'Good Afternoon Online Banking & Telebanking Test' with a last login time of Monday 20 January 2020 at 8:36 am. Two main sections are visible: 'Accounts' and 'Transactions'. The 'Accounts' section shows a table of deposit accounts, and the 'Transactions' section shows a table of transactions.

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

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

Select "Payments" from the drop-down list

This screenshot is similar to the first one, but the 'My Payments' tab is selected, and a dropdown menu is open. The dropdown menu lists several options: Manage Payees, Payments, Standard Payee Payments, Custom Payee Payments, and Pending Payments. The 'Payments' option is highlighted with a green arrow. The 'Accounts' and 'Transactions' sections are still visible in the background.

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

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

Complete the information on the payment screen.

Ensure your payee is added before proceeding to make a payment.

The screenshot shows the First Citizens online banking interface. The top navigation bar includes links for Logout, About Us, Help, Customer Service, and Mobile Banking. The main navigation bar has tabs for My Home, My Services, My Messages, My Calendar, Transfer Funds, My Payments (highlighted), Open Accounts, and My Investments. The 'Payments' section is active, displaying a progress indicator (1-2-3) and a 'Show Protected Data' link. Below this, there is a warning: 'All areas denoted with an \* must be completed.' The 'Payment' section prompts the user to 'Enter your Transaction PIN and the details of your payment.' It includes fields for: Transaction PIN (masked with \*\*\*\* and a 'Reset Transaction PIN' link), Amount (set to 1, with 'Available: \$11.00'), From Account (Statement Savings - \*\*\*\*5808 - TTD), To Payee (First Citizens Visa Card - 4), Account/Policy Holder Name, and Description. A 'Daily Limit Amount Available: \$20,000.00TTD' is also shown. The 'Terms' section asks to 'Specify the terms of the payment.' It offers two methods: 'Immediately' (selected) and 'Scheduled'. For the scheduled method, there are fields for Starting, Frequency, and Ending dates, each with a calendar icon. At the bottom, there are 'Submit' and 'Cancel' buttons.

- Enter your four digit transaction PIN
- Enter the value you wish to pay by simply stating the value (including dollars and cents)
- Select the account you wish to debit or make a payment from
- Select a payee you wish to credit or to pay
- Enter a brief description (this is not mandatory)
- Click "Submit"

A transaction summary will appear providing a description of your payment details

First Citizens Bank Limited - Pay: x

firstcitizenstt.net/payment.do?\_flowExecutionKey=\_cE6676F41-4B70-03FA-66C3-5E666887E777\_k7F414F3F-F48D-9BAB-1896-038507512B89&1e9fd4c74d4ced8f5c...

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

First Citizens  
Norton SECURED  
powered by digicert  
First Citizens chose VeriSign SSL for secure e-commerce and confidential communications.  
About SSL Certificates

Online Banking  
Printer Friendly Version

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

**Payment** 1-2-3 [Show Protected Data](#)

To place this payment, confirm the entered information, then click Submit. If the payment details are not correct, use the Back button to modify your payment information.  
**This payment will not be made until you click Submit.**

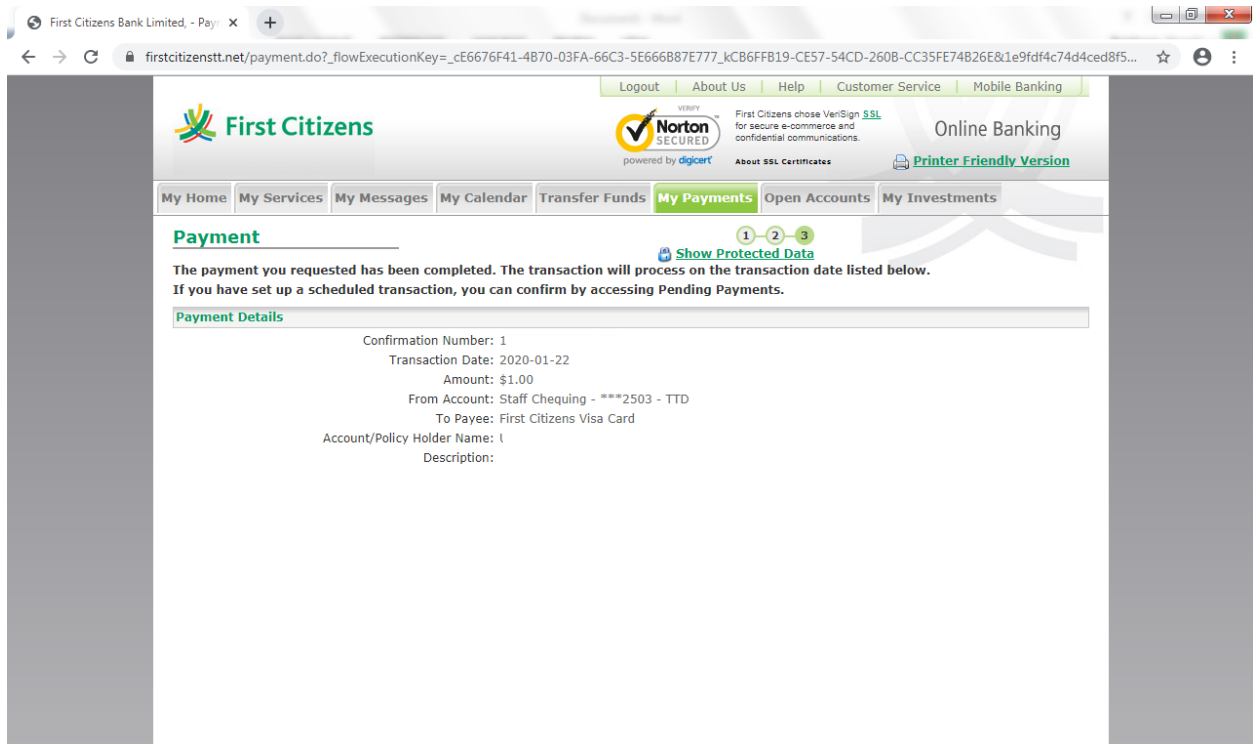
**Payment Details**

Amount: \$1.00  
From Account: Staff Chequing - \*\*\*\*2503 - TTD  
To Payee: First Citizens Visa Card -  
Account/Policy Holder Name: Urvashi S Rajahram  
Description:

Submit | Cancel | Back

Once the details are correct, click **“Submit”**


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



The screenshot shows a web browser window displaying the First Citizens online banking interface. The page title is "First Citizens Bank Limited, - Pay". The URL is "firstcitizenstt.net/payment.do?\_flowExecutionKey=\_cE6676F41-4B70-03FA-66C3-5E666887E777\_kCB6FFB19-CE57-54CD-260B-CC35FE74B26E&1e9fdf4c74d4ced8f5...". The page features the First Citizens logo, a Norton Secured badge, and a "Printer Friendly Version" link. The navigation menu includes "My Home", "My Services", "My Messages", "My Calendar", "Transfer Funds", "My Payments", "Open Accounts", and "My Investments". The "My Payments" tab is active, showing a confirmation message: "The payment you requested has been completed. The transaction will process on the transaction date listed below. If you have set up a scheduled transaction, you can confirm by accessing Pending Payments." Below this, a "Payment Details" section lists the following information: Confirmation Number: 1, Transaction Date: 2020-01-22, Amount: \$1.00, From Account: Staff Chequing - \*\*\*\*2503 - TTD, To Payee: First Citizens Visa Card, Account/Policy Holder Name: t, and Description: .

Please note, to view your transaction and to ensure it was completed, select the **“My Home”** tab and select **“Account List”**

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)