

# Welcome to First Citizens Online Banking

## Follow the steps below to make a Credit Card Payment

Log into your Online Banking account using your user ID and password. Remember your User ID is the same as your Customer Information File (CIF) number

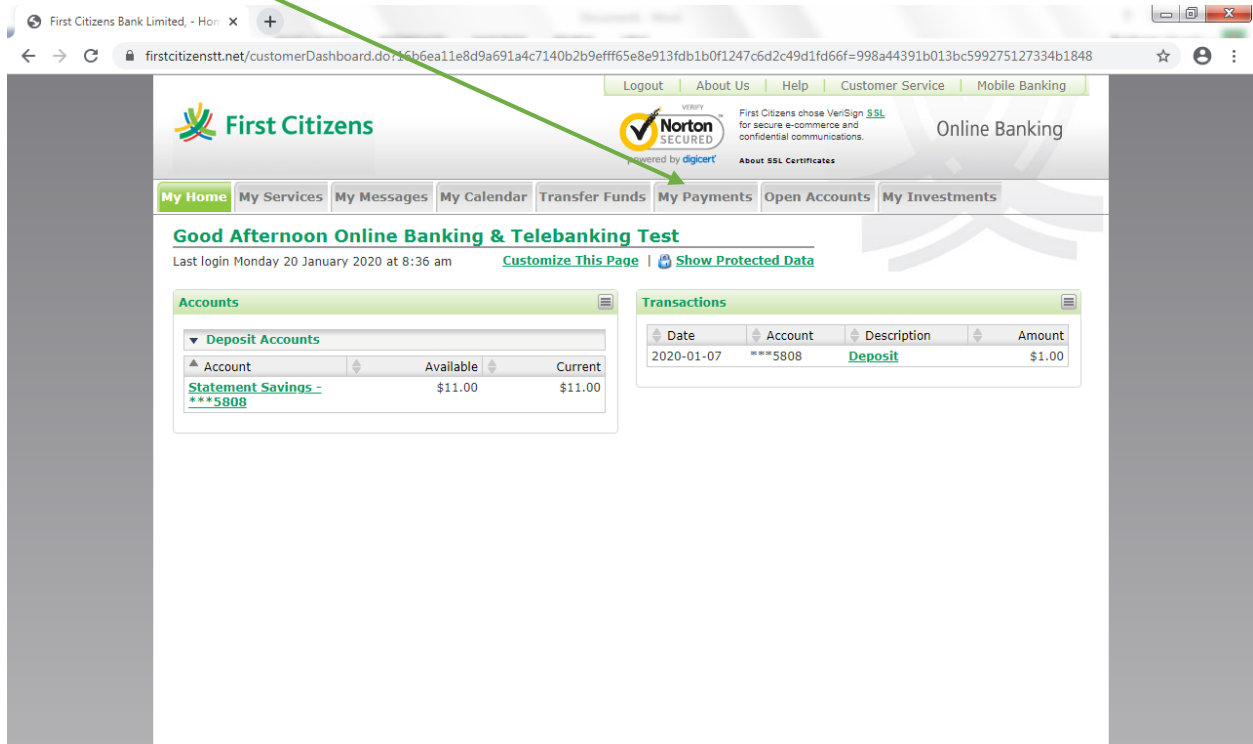
The screenshot shows the First Citizens Online Banking website. At the top, there is a promotional banner for "New Year, Higher Returns!" featuring a man in a suit with his hands behind his head. The banner text says "Earn 1.5% from January 1st, 2020" and "Abercrombie (TTD) FROM 1.1% to 1.5% p.a.". Below the banner, there is a "Click Here For Details" button and logos for "First Citizens INCOME INVESTMENTS" and "abercrombie YTD MONTHLY FIXED INCOME FUND".

The main content area is divided into three sections:

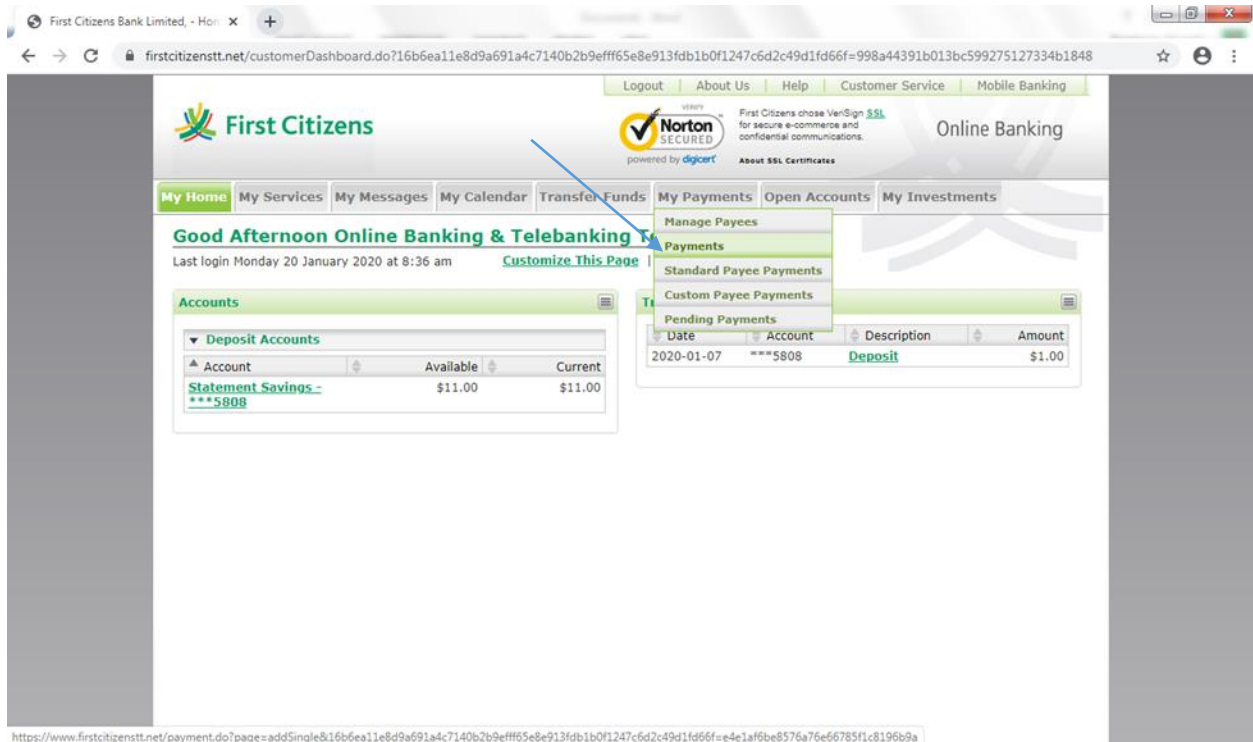
- Online Banking:** This section contains a login form with fields for "UserId" (containing "123456") and "Password" (masked with dots). There are "Login" and "Clear" buttons. Below the form are links for "Great news for First Citizens Credit Card Customers", "Forgot your password?", and "Validation of Transactions".
- Navigation Links:** A list of links including "TT EXCHANGE RATES", "MUTUAL FUND RATES", "FIRST CITIZENS SHARE PRICE", "PERSONAL CUSTOMER AGREEMENTS", "BUSINESS CUSTOMER AGREEMENTS", and "DEBIT CARD TRANSACTION QUERY".
- News and Notices:** A list of news items including "Notice - Temporary Downtime of First Citizens Mobile Banking", "The Deadline Date For The Acceptance Of The Cotton \$100 Notes Is December 31, 2019", "Nationwide Coverage Is Complete!", "Audited Consolidated Financial Statements 30 September 2019", "Temporary Point of Sale Limit Increase", "Notice - Limited ATM Downtime - San Fernando Branch", and "Centralized Collections Unit Vehicles and Properties for Sale".

At the bottom of the page, there is a Windows taskbar with various application icons and a system tray showing the time as 1:34 PM on 21/01/2020.

Select "My Payments" tab



Select "Payments" from the drop-down list



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...

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

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** [Show Protected Data](#)

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: [ ]

Daily Limit Amount Available: \$20,000.00TTD

**Terms**

Specify the terms of the payment.

\* Method:  Immediately  Scheduled

\* Starting: [ ] (yyyy-mm-dd)

\* Frequency: [ ]

Ending: [ ] (yyyy-mm-dd)

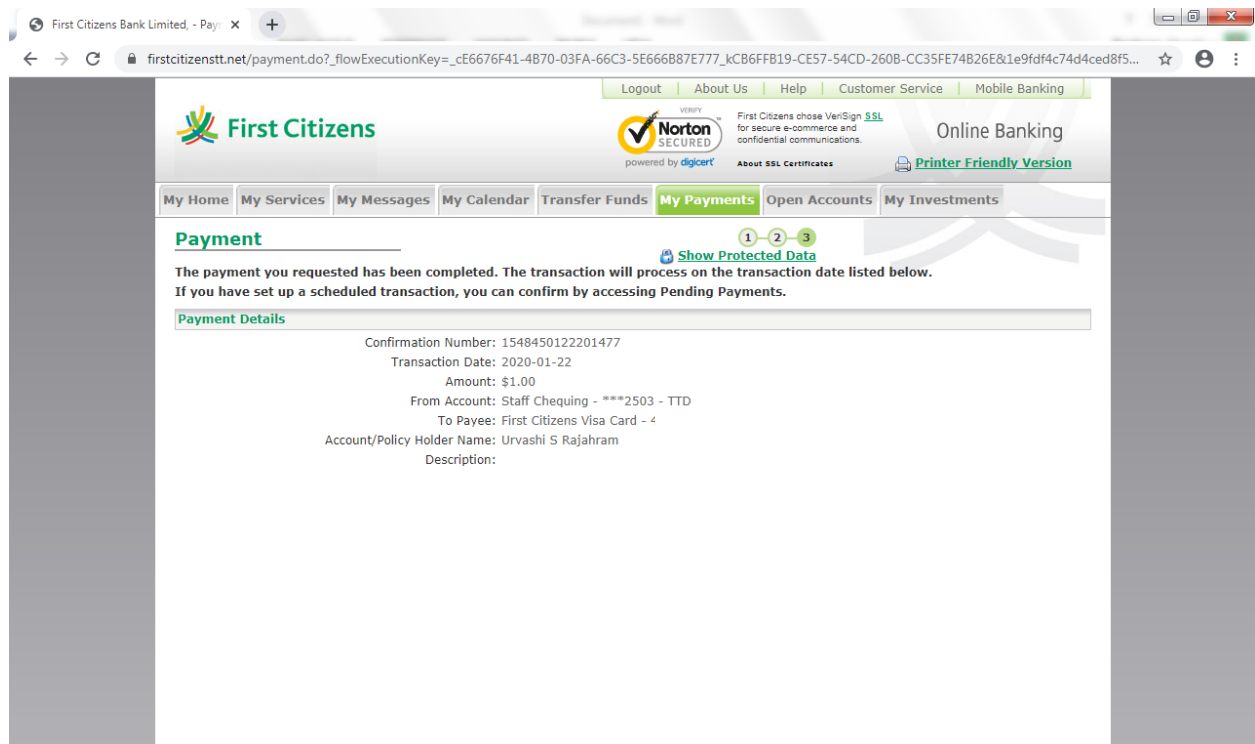
Submit Cancel

- Enter your four digit transaction PIN
- Enter the value you wish to pay simply stating the value (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 of your choice Click “Submit”

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

The screenshot shows the First Citizens Online Banking interface. At the top, there is a navigation bar with links for Logout, About Us, Help, Customer Service, and Mobile Banking. The First Citizens logo is on the left, and a Norton Secured badge is in the center. The main navigation menu includes My Home, My Services, My Messages, My Calendar, Transfer Funds, My Payments (highlighted), Open Accounts, and My Investments. The page title is "Payment" with a progress indicator showing steps 1, 2, and 3, where step 2 is active. A warning message states: "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." Below this is a "Payment Details" section with 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: (which is currently blank). At the bottom of the details section are three buttons: Submit, Cancel, and Back. A blue arrow points from the "Account/Policy Holder Name" field to the Submit button.


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 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](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)