



First Citizens

business
online

U S E R G U I D E

Self-Enrolment

1

Self-Enrolment

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 is on the right. Below this, a secondary navigation bar includes 'Personal' and 'Business' (highlighted with a red box), '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 with the text 'Business Banking' and a yellow button labeled 'BUSINESS ONLINE LOGIN'. On the right, a white box titled 'Log in to Business Online' features the 'business online' logo, a list of benefits (Manage Accounts, Enhanced Security, Real-Time Information, 24/7 Access), and a green 'LOGIN' button (highlighted with a red box).

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

Self-Enrolment

Click **“New to First Citizens Business Online? Register Here”** to proceed.

The screenshot shows the First Citizens Business Online interface. The background is a dark image of a modern building at night. The page is divided into two main sections: a dark blue left panel and a white right panel.

Left Panel (Dark Blue):

- Top: First Citizens | Business Online
- Header: **Manage your business banking at any time with First Citizens Business Online**
- Sub-header: Online Banking Solution designed for Businesses
- Text: The easy, fast and secure way to manage your Business Banking! View real-time account balances, conduct wire transfers, process salaries, pay bills, transfer funds and more.
- Link: [Click here to view our interactive demo](#) (with a play button icon)

Right Panel (White):

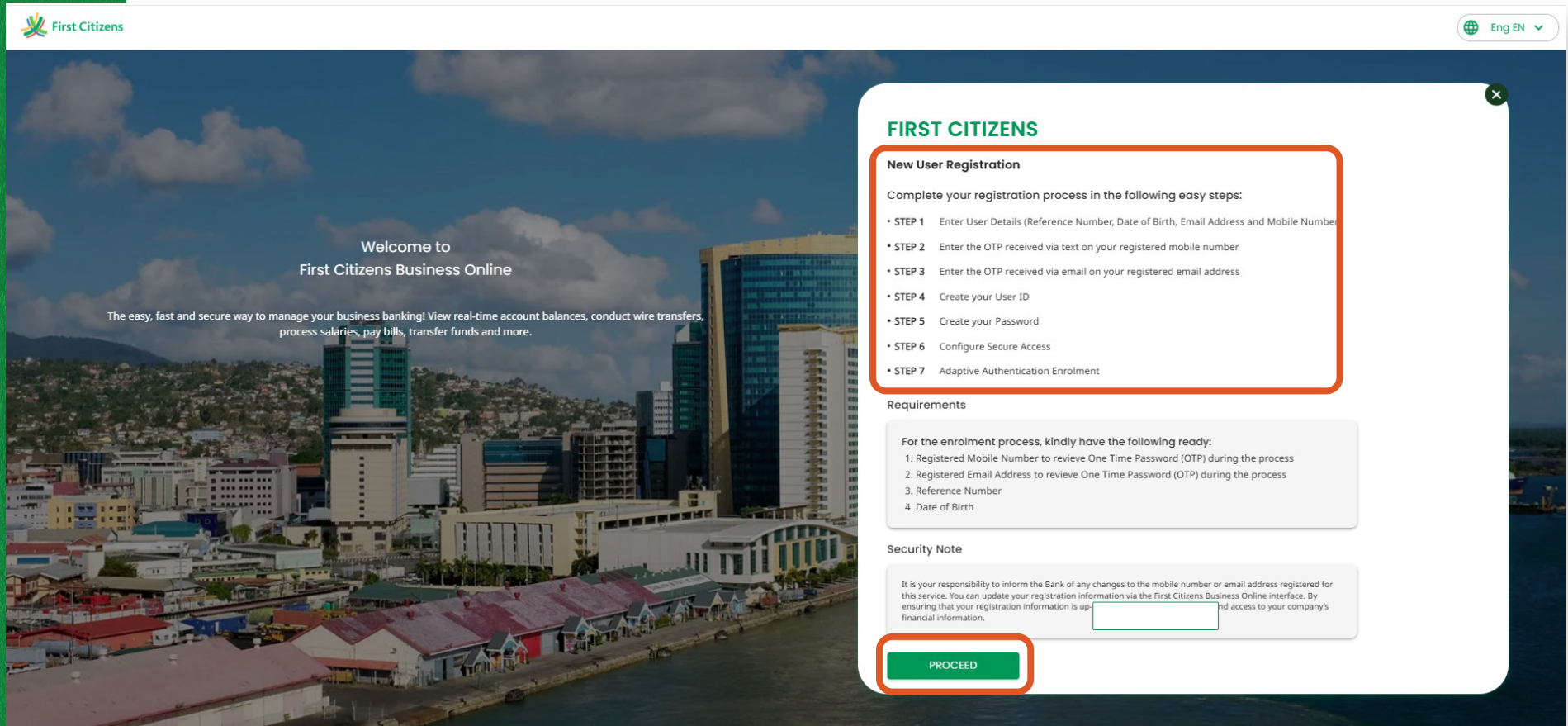
- Header: **Login to First Citizens Business Online**
- Form: User ID (Enter User ID)
- Button: **CONTINUE TO LOGIN**
- Link: **New to First Citizens Business Online? Register Here** (This link is highlighted with a red rectangular border)

Footer:

- Left: Terms Code of Banking Practice | Agreements | Security
- Right: Registered Office: #9 Queen's Park East, Port of Spain, Trinidad and Tobago, WI. Tel: (868) 62-FIRST (623-4778), Option 2; E-mail: businessonline@firstcitizens.tt

Self-Enrolment

1. Review the **“New User Registration”** guidelines.
2. Click **“Proceed”** to continue.



First Citizens

Welcome to
First Citizens Business Online

The easy, fast and secure way to manage your business banking! View real-time account balances, conduct wire transfers, process salaries, pay bills, transfer funds and more.

FIRST CITIZENS

New User Registration

Complete your registration process in the following easy steps:

- STEP 1 Enter User Details (Reference Number, Date of Birth, Email Address and Mobile Number)
- STEP 2 Enter the OTP received via text on your registered mobile number
- STEP 3 Enter the OTP received via email on your registered email address
- STEP 4 Create your User ID
- STEP 5 Create your Password
- STEP 6 Configure Secure Access
- STEP 7 Adaptive Authentication Enrolment

Requirements

For the enrolment process, kindly have the following ready:

1. Registered Mobile Number to receive One Time Password (OTP) during the process
2. Registered Email Address to receive One Time Password (OTP) during the process
3. Reference Number
4. Date of Birth

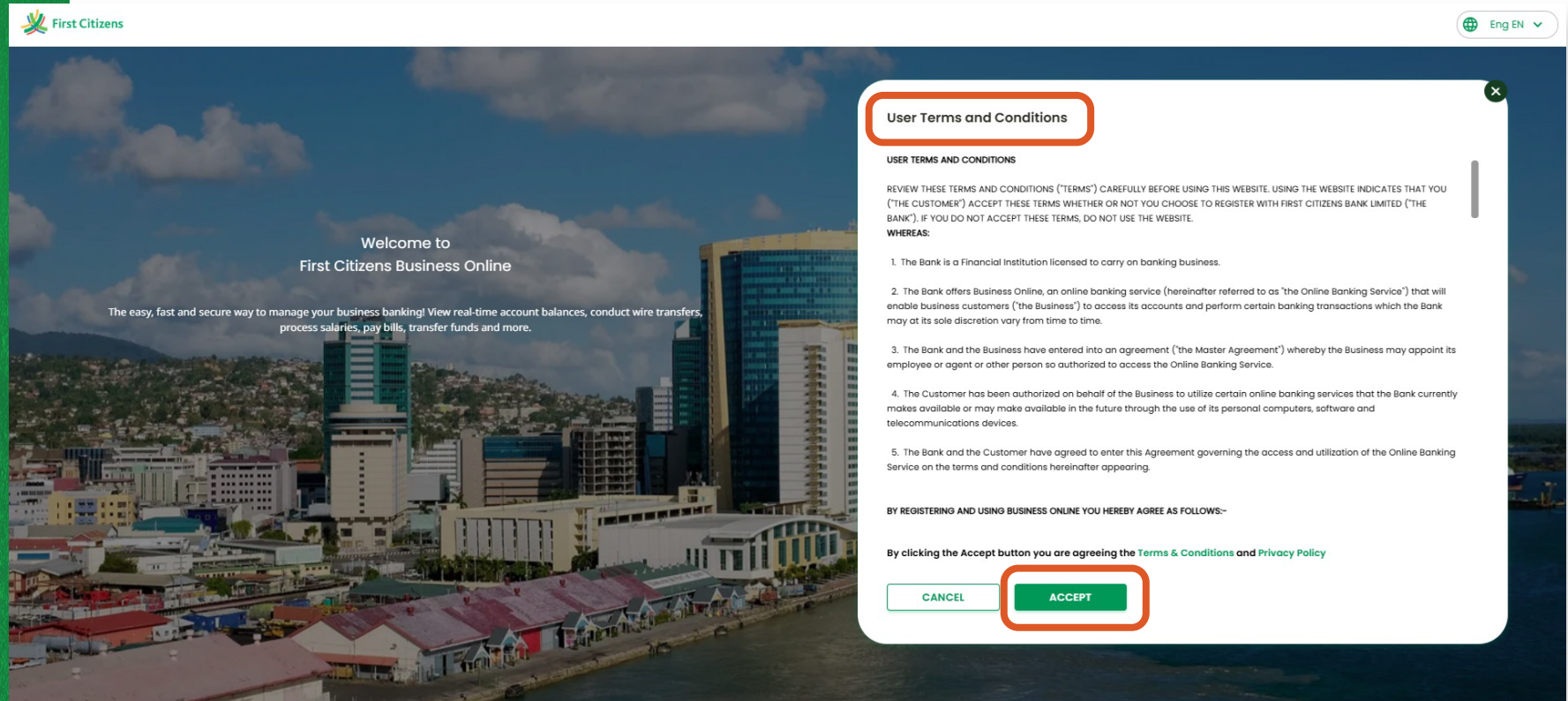
Security Note

It is your responsibility to inform the Bank of any changes to the mobile number or email address registered for this service. You can update your registration information via the First Citizens Business Online interface. By ensuring that your registration information is up-to-date, you will have access to your company's financial information.

PROCEED

Self-Enrolment

1. Review the “**User Terms and Conditions**”.
2. Click “**Accept**” to continue.



Self-Enrolment

1. Enter the required information in the respective fields:
 - ✓ Reference Number (Sent to your email address on file with First Citizens)
 - ✓ Date of Birth
 - ✓ Email address
 - ✓ Mobile number
2. Click **“Continue”** to proceed.

The screenshot shows the First Citizens Business Online interface. On the left, a banner reads "Welcome to First Citizens Business Online" and "The easy, fast and secure way to manage your business banking! View real-time account balances, conduct wire transfers, process salaries, pay bills, transfer funds and more." On the right, a white modal window titled "Enrolment" with a question mark icon is displayed. It shows a progress bar at "1 of 7 | Next: Mobile Verification". The "User Details" section contains four input fields: "Reference Number" (with an info icon), "Date of Birth" (with an info icon and a calendar icon), "Email Address" (with an info icon), and "Mobile Number" (with an info icon). Each field has a placeholder text "Enter your [field name]". At the bottom of the modal are two buttons: "BACK" and "CONTINUE". The "CONTINUE" button is highlighted with an orange border. The background of the page is a cityscape image.

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Enrolment ?

1 of 7 | Next: Mobile Verification

User Details

Reference Number ⓘ
Enter your Reference Number

Date of Birth ⓘ
Enter your Date of Birth

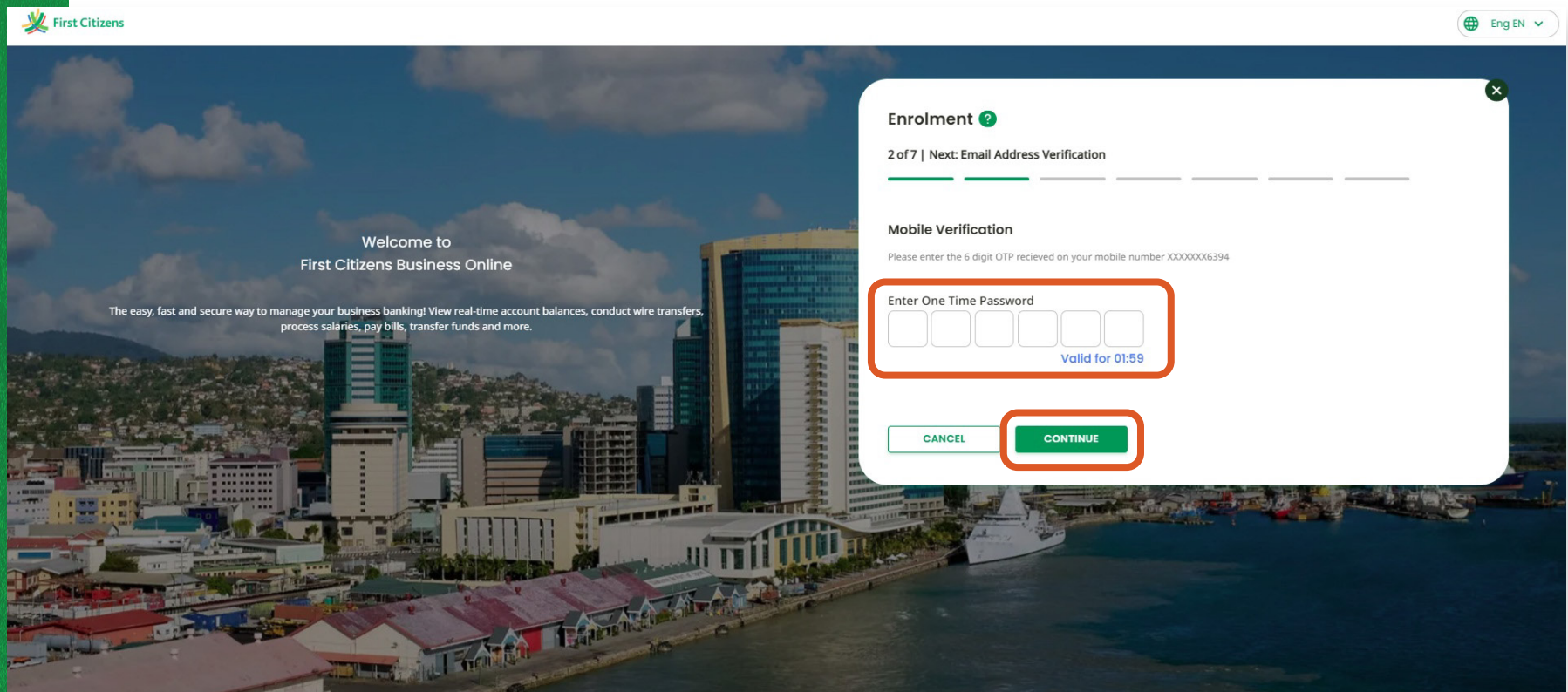
Email Address ⓘ
Enter your Email Address

Mobile Number ⓘ
Enter your Mobile Number

BACK CONTINUE

Self-Enrolment

1. Enter the One Time Password (Sent via SMS to your mobile phone number registered on file with First Citizens).
2. Click **“Continue”** to proceed.



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Enrolment ?

2 of 7 | Next: Email Address Verification

Mobile Verification

Please enter the 6 digit OTP recieved on your mobile number XXXXXXX6394

Enter One Time Password

Valid for 01:59

CANCEL CONTINUE

Self-Enrolment

1. Enter the One Time Password (Sent to your email address registered on file with First Citizens).
2. Click **“Continue”** to proceed.

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Enrolment ?

3 of 7 | Next: Set User ID

Email Address Verification

Please enter the 6 digit OTP sent to your Email Address chrxxxxxxx@gmail.com

Enter One Time Password

Valid for 01:33

CANCEL CONTINUE

Self-Enrolment

1. Enter the **“Username”** (3 to 5 letters that are initials of the Corporate Admin/Corporate User).
2. Set your **“Unique Number”** (This can be up to 3 digits).
3. Click **“Continue”** to proceed.

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Enrolment ?

4 of 7 | Next: Set Password

SET USER ID

Company Name - **SOPH**
Company name is an acronym of about 3 to 5 characters for the company. This is system generated and the field is auto filled

Username
Username is the initials of the Corporate Admin / Corporate user and can be of 3 to 5 characters.

Enter User Name

Unique Number
A unique number of 3 digits to be appended after the combination of Company name and Username. Corporate Admin / Corporate User can choose the unique number within the range of '1' to '999'

Enter Unique No.

Your user id is - **SOPH**

CONTINUE

Self-Enrolment

1. Create your unique password using the guidelines displayed on the screen.
2. Confirm your password.
3. Click **“Continue”** to proceed.

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Enrolment ?

5 of 7 | Next: Security Access

SET PASSWORD

Password

Enter your Password

Password Must :

- ✓ Have at least one lower case character
- ✓ Have at least one upper case character
- ✓ Have at least one number
- ✓ Have at least one special character
- ✓ Must start with a number
- ✓ Your password cannot be the same as the User ID
- ✓ Must not contain following characters: @

Confirm Password

Re-enter your Password

BACK CONTINUE

Self-Enrolment

1. Select your unique **“Secure Image”**.
2. Set your **“Secure Access Text”**.
3. Click **“Continue”** to proceed”.

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Enrolment ?

6 of 7 | Next: Adaptive Authentication

← CONFIGURE SECURE ACCESS

As an added security step, select 1 image from the list provided below and enter 1 word for your Secure Access Text. The combination of your selected image and word will serve as your unique security identifier for future logins.

Select Secure Image

Select the Secure Access Image

Set Secure Access Text

Enter Secure Access Text

BACK CONTINUE

Self-Enrolment

Select five (5) unique security questions from the drop-down list and enter your responses.

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Enrolment ?

7 of 7 | Next: Confirmation

← **ADAPTIVE AUTHENTICATION**

You will be able to register the computer(s) you use to access the First Citizens website. Unregistered devices, will need to be verified. For security purposes, you will be asked to answer Challenge Questions to verify your identity before the login process can continue

Q1) Select the Question

Enter Answer

Q2) Select the Question

Enter Answer

Q3) Select the Question

Enter Answer

Q4) Select the Question

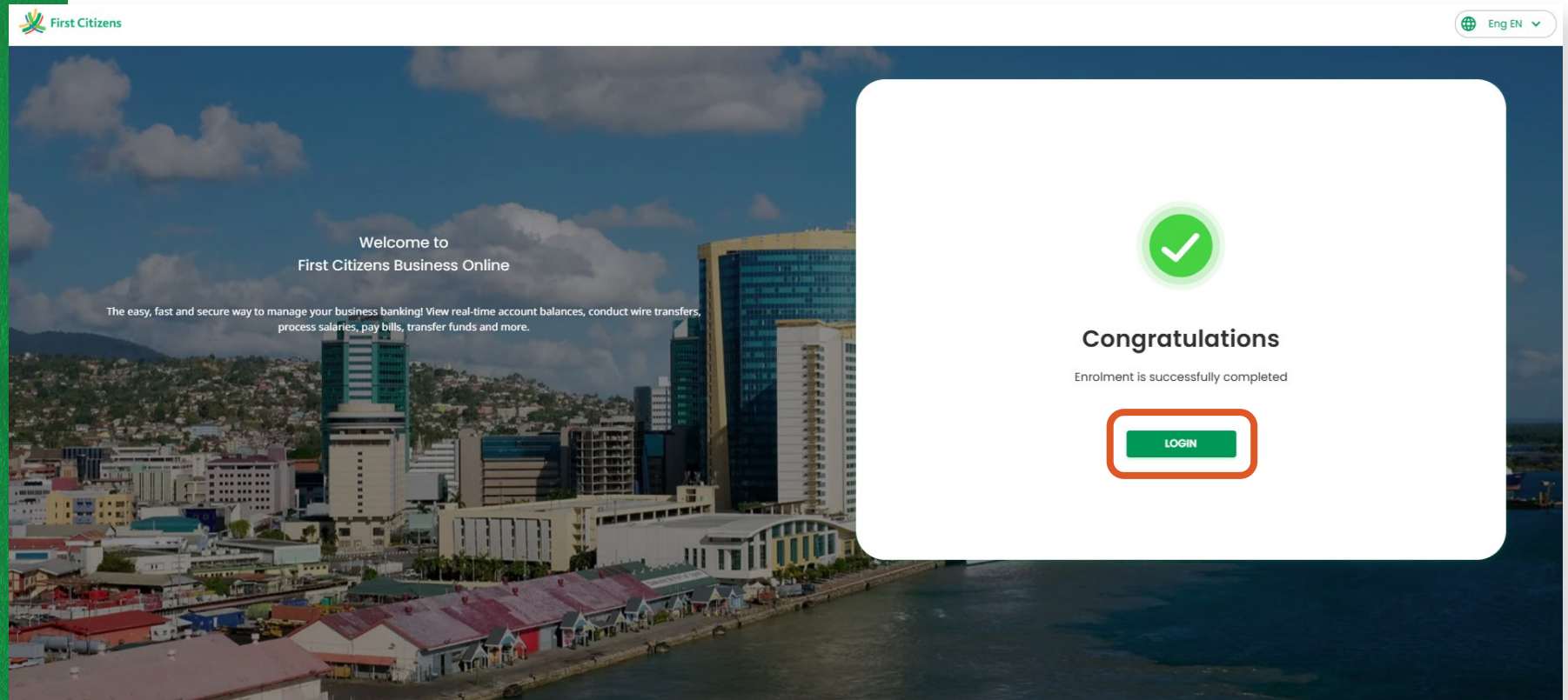
Select the Question

Q5) Select the Question

Select the Question

Self-Enrolment

Congratulations! You have been **successfully enrolled** in First Citizens Business Online. If you wish to log into Business Online, click the **“LOGIN”** button.



business online

Contact Us:

Email: businessonlinequeries@firstcitizenstt.com

Call: 62-FIRST, Select Option 2



First Citizens