



First Citizens

business
online

U S E R G U I D E

Bill Payment

1

Bill Payment

1. Log in to Business Online using your credentials.
2. 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 JANE

Tengen Electronics

WEALTH MANAGEMENT [View All](#)

Type	Value (BBD)
TTSE Listed Securities	0.00
FIP'S	0.00
Portfolios	0.00
International Holdings	0.00

QUICK LINKS/ FAVOURITES

- [Account Transfers](#)
- [Account Summary](#)
- [Account Statements](#)
- [ACH Transfers](#)
- [Bill Payment](#)
- [Credit Cards](#)
- [Messaging](#)

RECENT TRANSACTIONS [View All](#)

No records available

MY PENDING ACTIVITIES [View All](#)

No records available

MESSAGES [View All](#)

No records available

JUNE 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	26	27	28
29	30					

Click add button to add widget

Click add button to add widget

Click add button to add widget

2

Bill Payment

To make a payment you must first add a Payee. If a payee is available you can proceed to step **9** to make a payment.

Select **“Bill Payment”**.

The screenshot shows the First Citizens mobile app interface. On the left, a dark green sidebar menu contains the following items: Dashboard, Accounts, Wealth Management, Account Transfer, ACH, **Bill Payment** (highlighted with an orange box), Wire Transfer, RTGS, Stop Payment, Administration, Settings, Messaging, Debit Card, Credit Card, and Customer Service. The main content area is light green and displays the user's name 'JANE' at the top. Below the name, there are several widgets: a 'Get Instant Loan Approval' card, an 'AVERAGE BALANCE HISTORY' line chart showing a flat line at 0.0 from Nov 24 to Apr 25, and a 'QUICK LINKS/FAVOURITES' section with links to Account Transfers, Account Summary, Account Statements, ACH Transfers, Bill Payment, Credit Cards, and Messaging. At the bottom, there are three large white boxes with a plus icon and the text 'Click add button to add widget'. The top right of the app shows a search bar, language settings (Eng EN), and other utility icons.

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Bill Payment

Select “Payee”.

First Citizens

Dashboard

Accounts

Wealth Management

Account Transfer

ACH

Bill Payment

Single Payment

Payee

Batch Payment

Debit Mandates

Wire Transfer

RTGS

Stop Payment

Administration

Settings

Messaging

Debit Card

Credit Card

Customer Service

JANE

Search

Eng EN

Sophon Electronics

Available Balance

TTD

Ledger Balance

49,338.51

51,838.51

726,536.25

726,536.25

0.00

0.00

0.00

0.00

WEALTH MANAGEMENT

Type

Value (TTD)

TTSE Listed Securities

0.00

FIP'S

0.00

Portfolios

0.00

International Holdings

0.00

QUICK LINKS/ FAVOURITES

Account Transfers

Account Summary

Account Statements

ACH Transfers

Bill Payment

Credit Cards

Messaging

MY PENDING ACTIVITIES

No of Pending activities 2

MESSAGES

No records available

LOANS

No records available

Ref No

Transaction Amt (TTD)

81

368.00

78

600.00

79

1.25

75

900.00

76

1.25

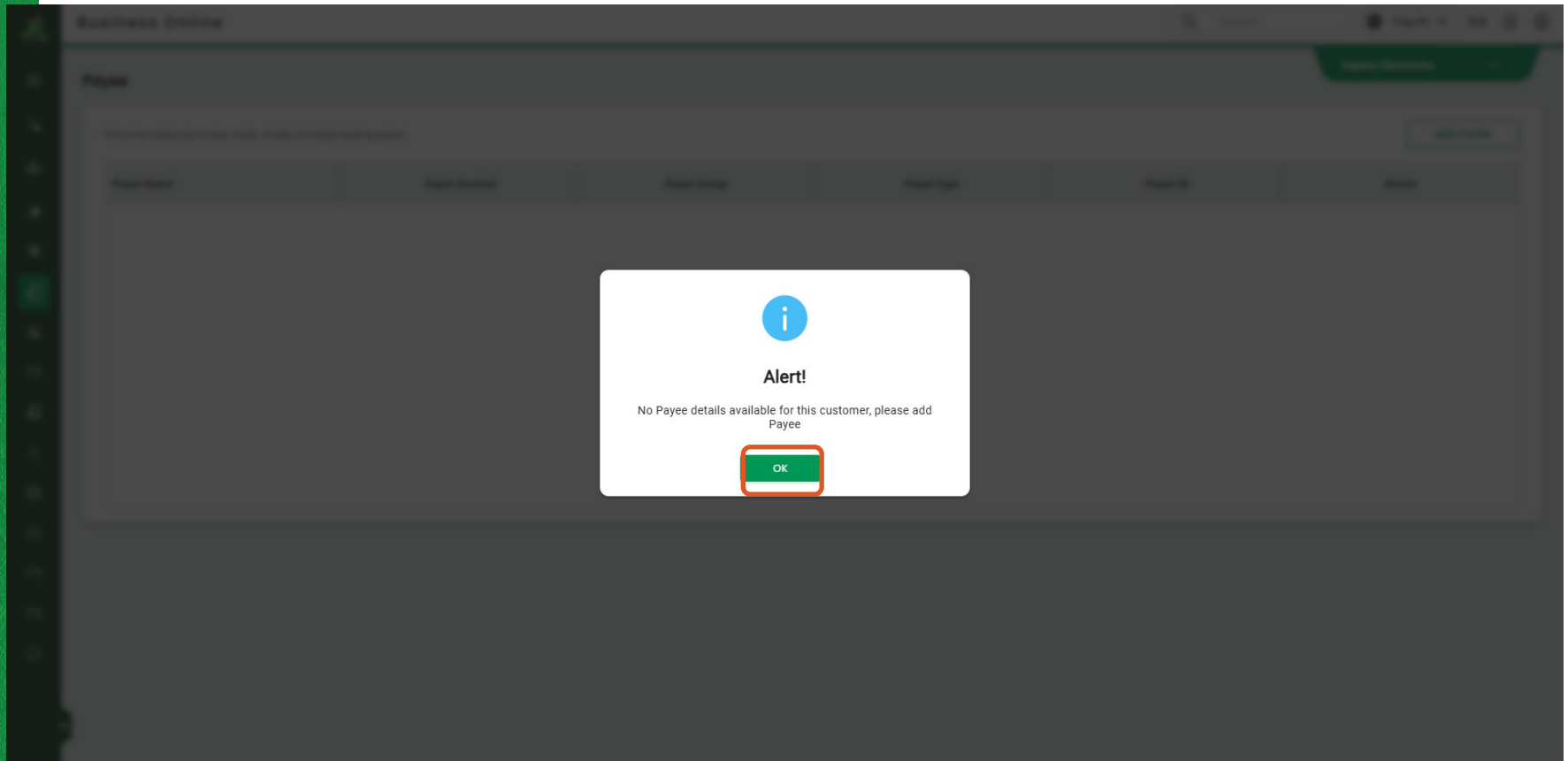
Showing Last 10 Transactions

JUNE 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	26	27	28
29	30					

Bill Payment

1. If no Payees are found an “Alert” will appear advising “No Payee details for the customer, please add Payee”.
2. Click **“Okay”** to proceed.



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Bill Payment

Click **“Add Payee”** to the right of the screen.

Business Online

Search

Eng EN

Sophon Electronics

Payee

This screen allows you to view, create, modify, and delete existing payees

ADD PAYEE

Payee Name	Payee Account	Payee Group	Payee Type	Payee ID	Action
No records available					

Bill Payment

- Under **“Payee Type”**, select the **“Standard Payees”** option and complete the following fields:
 - **Product Group:** This refers to the type of payee
 - **Payee:** Full name of the Payee
 - **Account, Credit Card or Policy Number with Payee:** Enter the account to make the required payment
 - **Account Holder:** Name of the account holder
 - **Remarks**
- Click **“Proceed”** to continue.

Note:

- There are two payee types: Standard and Custom.
- The **“Standard”** payee option enables you to make payments to other Financial Institutions, Utility companies, your First Citizens Credit/Prepaid cards, other third party Banks.
- The **“Custom”** payee option enables you to make payments to other accounts at First Citizens.

Business Online

Search

Eng EN

Sophon Electronics

Add Payee

This screen allows you to add/enter a new payee to use for bill payments.

Payee Type

Standard Custom

Transfer Limit

20000.00 TTD

Product Group

Please Select

Payee

Please Select

Account, Credit Card or Policy Number with Payee

Enter Account Number

Account Holder Name

Enter Holder Name

Remarks

Enter Your Comment

CANCEL PROCEED

Bill Payment

1. Review the details entered in the various fields.
2. Click **“Proceed”** to continue.

Business Online Search Eng EN «» 📄 👤

Add Payee Sophon Electronics

This screen allows you to add/enter a new payee to use for bill payments.

🔔 You are about to create a standard payee. Kindly confirm the payee details before selecting submit button.

Payee Type

☒ Standard ☐ Custom

Transfer Limit

Product Group

Payee

Account, Credit Card or Policy Number with Payee

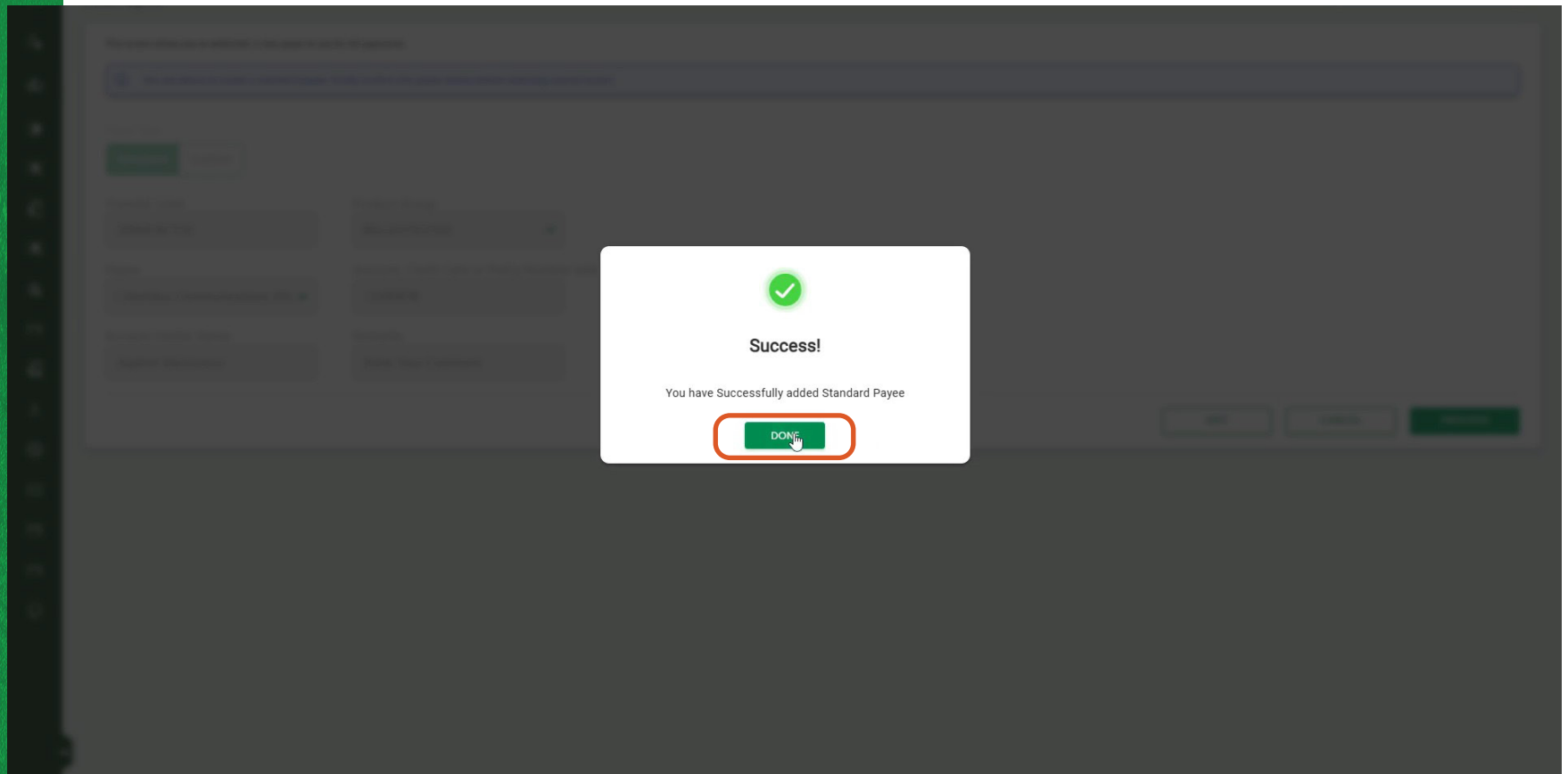
Account Holder Name

Remarks

Bill Payment

Congratulations! You have successfully added a payee and can make payments to this payee in the future.

Click **“Done”** to exit.



Bill Payment

Now that you have added a payee, you can proceed to make a payment. Select **“Bill Payments”**, then select **“Single Payment”** from the menu to the left of the screen.

The screenshot displays the First Citizens web application interface. On the left, a dark green sidebar contains a menu with the following items: Dashboard, Accounts, Wealth Management, Account Transfer, ACH, **Bill Payment** (highlighted with a red box), **Single Payment** (highlighted with a red box), Create, Pending, Scheduled, History, Favourite, Payee, Batch Payment, Wire Transfer, RTGS, and Stop Payment. The main content area has a light green header with a search bar, language selector (Eng EN), and user profile (Sophon Electronics). Below the header, a table lists payees with the following columns: Payee Account, Payee Group, Payee Type, Payee ID, and Action. The table contains one row with the following data: Payee Account: 123-456, Payee Group: Bills/utilities, Payee Type: Standard, Payee ID: 1, and Action: (edit, delete, and duplicate icons). At the bottom right of the table, it says 'Rows per page: 25' and '1-1 of 1'.

Payee Account	Payee Group	Payee Type	Payee ID	Action
123-456	Bills/utilities	Standard	1	

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Bill Payment

Select “Create”.

First Citizens

Dashboard

Accounts

Wealth Management

Account Transfer

ACH

Bill Payment

Single Payment

Create

Pending

Scheduled

History

Favourite

Payee

Batch Payment

Wire Transfer

RTGS

Stop Payment

Search

Eng EN

Sophon Electronics

ADD PAYEE

new, create, modify, and delete existing payees

Payee Account	Payee Group	Payee Type	Payee ID	Action
123-456	Bills/utilities	Standard	1	

Rows per page: 25 1-1 of 1

Bill Payment

1. Select the **“Create”** tab.
2. Enter the required information on the page, then select **“Submit”**.

Note:

1. Bill payments to **Standard Payees** can only be made from a Trinidad & Tobago Dollar (TTD) account.
2. Bill payments to **Custom Payees** can only be made from a foreign currency account. To make a TTD payment to a Custom Payee, please use the ACH feature.

Business Online

Search Eng EN

Single Payment Sophon Electronics

Create Pending Scheduled History Favourite

This screen allows you to enter a payment for a bill to be deducted from the selected account.

From Account
Please Select Account

Payee
Please Select Account

Amount
Enter Amount

Memo (Optional)
Enter Memo

Send On
26/05/2025

Please Note :
Please note that the amount is paid in the currency displayed in the Payee List

SUBMIT

Bill Payment

1. Confirm the payment details.
2. Click **“Submit”** to continue.

Business Online Search Eng EN ⌂ ⓘ

Single Payment Sophon Electronics

Create Pending Scheduled History Favourite

This screen allows you to enter a payment for a bill to be deducted from the selected account.

① You are about to create a payment. Kindly confirm the payment details before selecting submit button.

From Account: xxx9735 - TTD

Payee: Sophon Electronics - 1085156-1...

Amount: 1000.00

Memo (Optional): January Bill

Send On: 26/05/2025

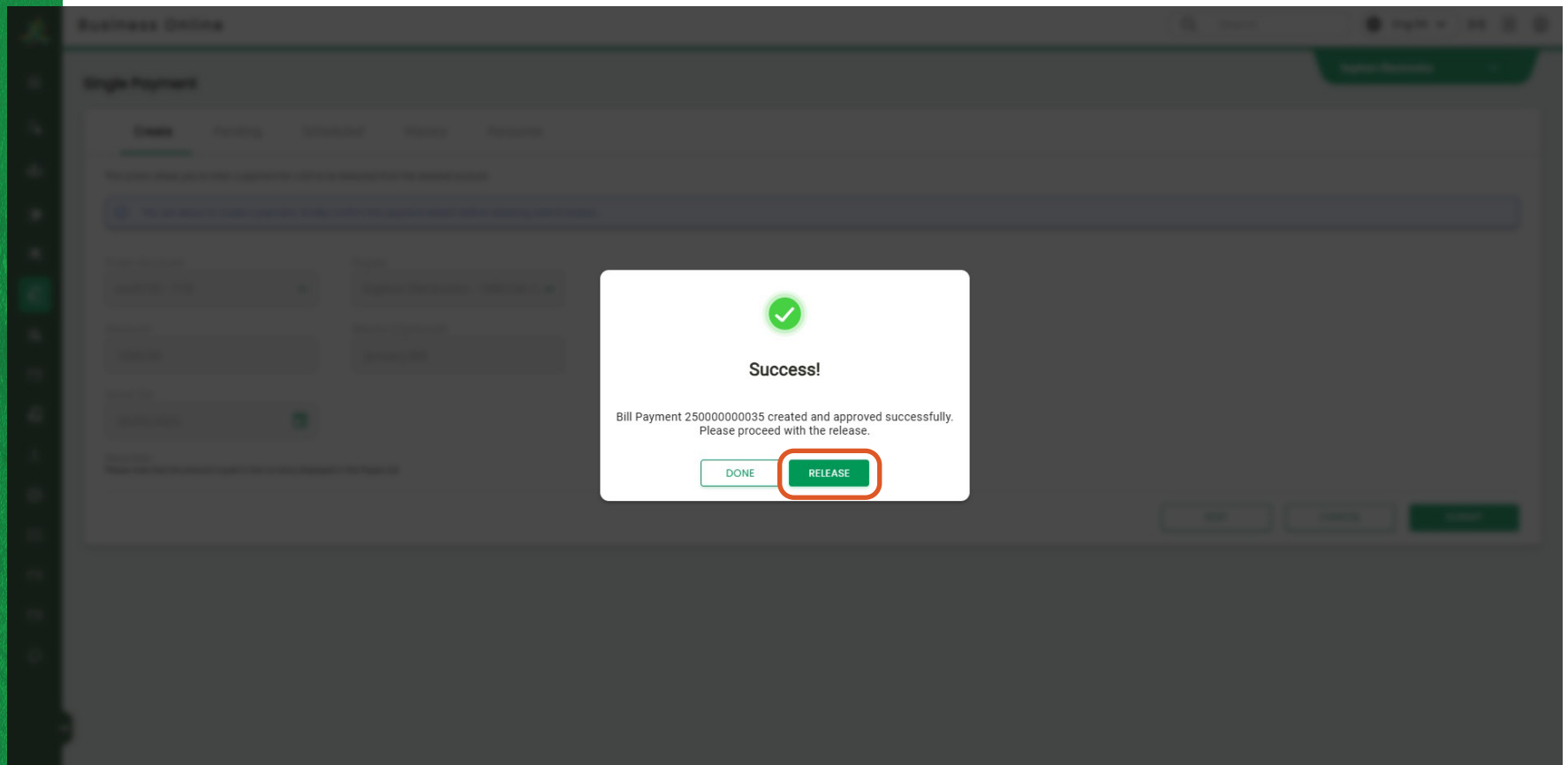
Please Note :
Please note that the amount is paid in the currency displayed in the Payee List

EDIT CANCEL **SUBMIT**

Bill Payment

Click **“Release”** to proceed.

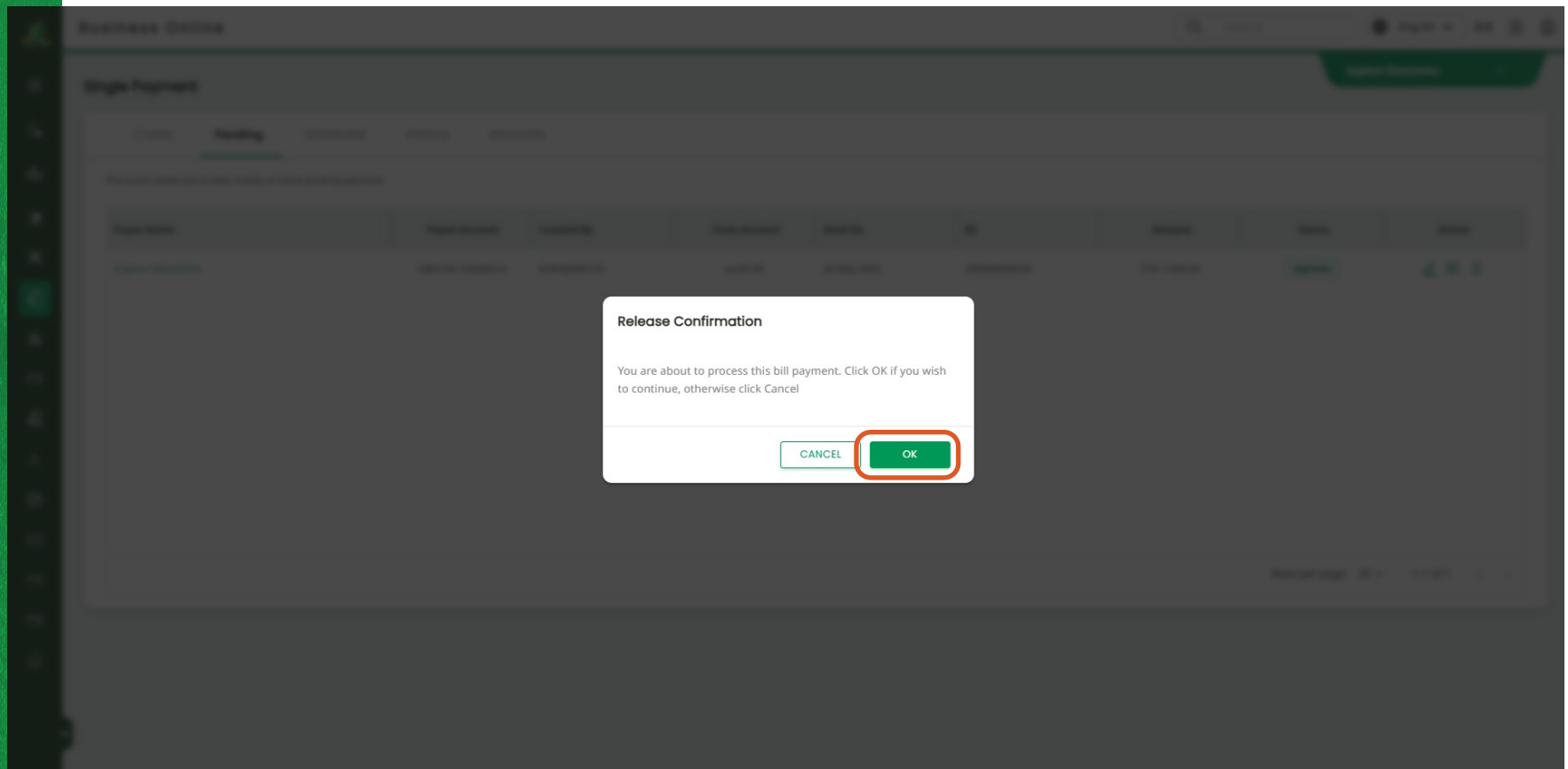
If Dual Control is enabled, contact your administrator to approve and release your payment.



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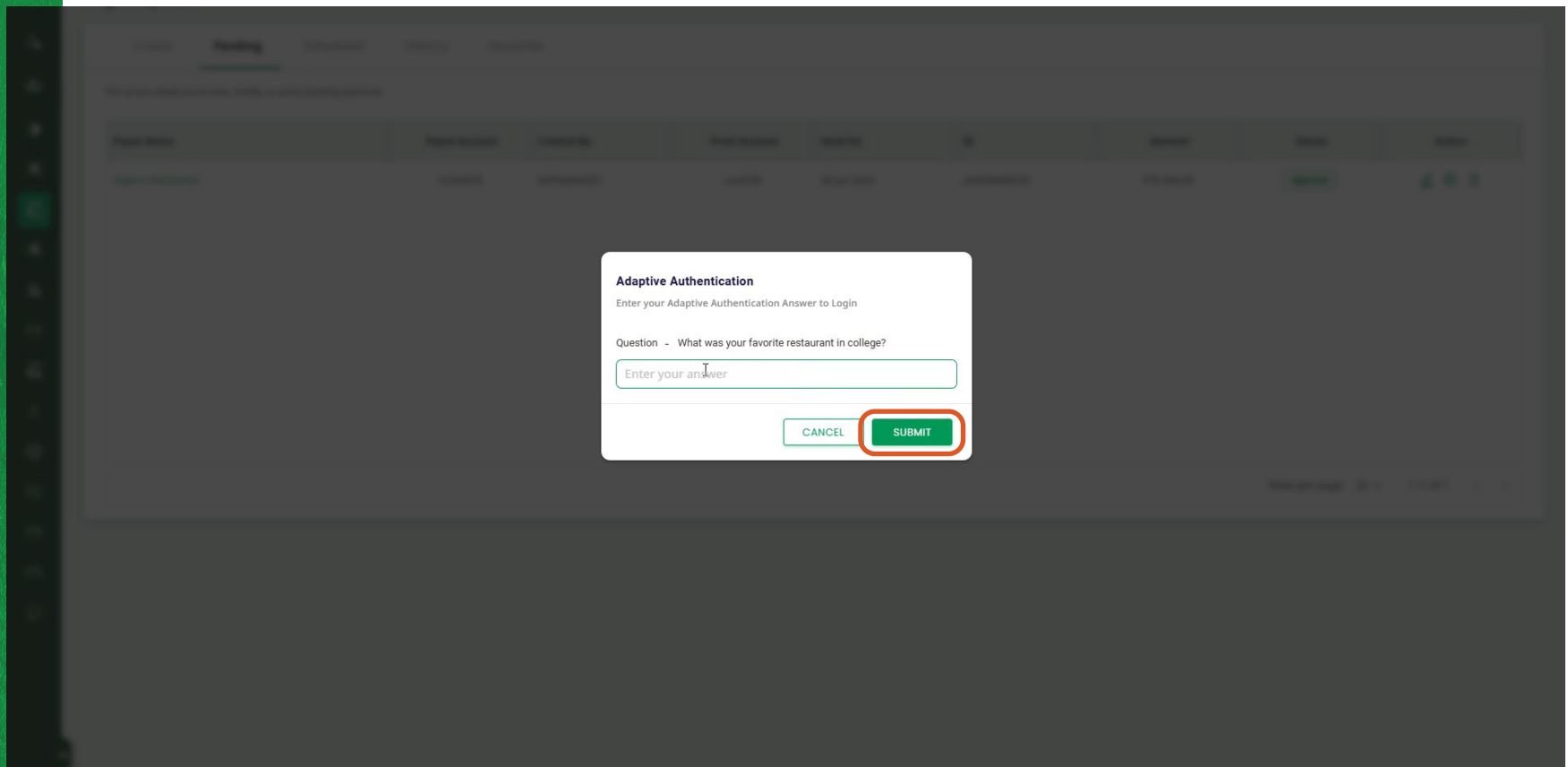
Bill Payment

Click **“OK”** to confirm release of the payment.



Bill Payment

Enter your response to the Adaptive Authentication question, then click **“Submit”**.

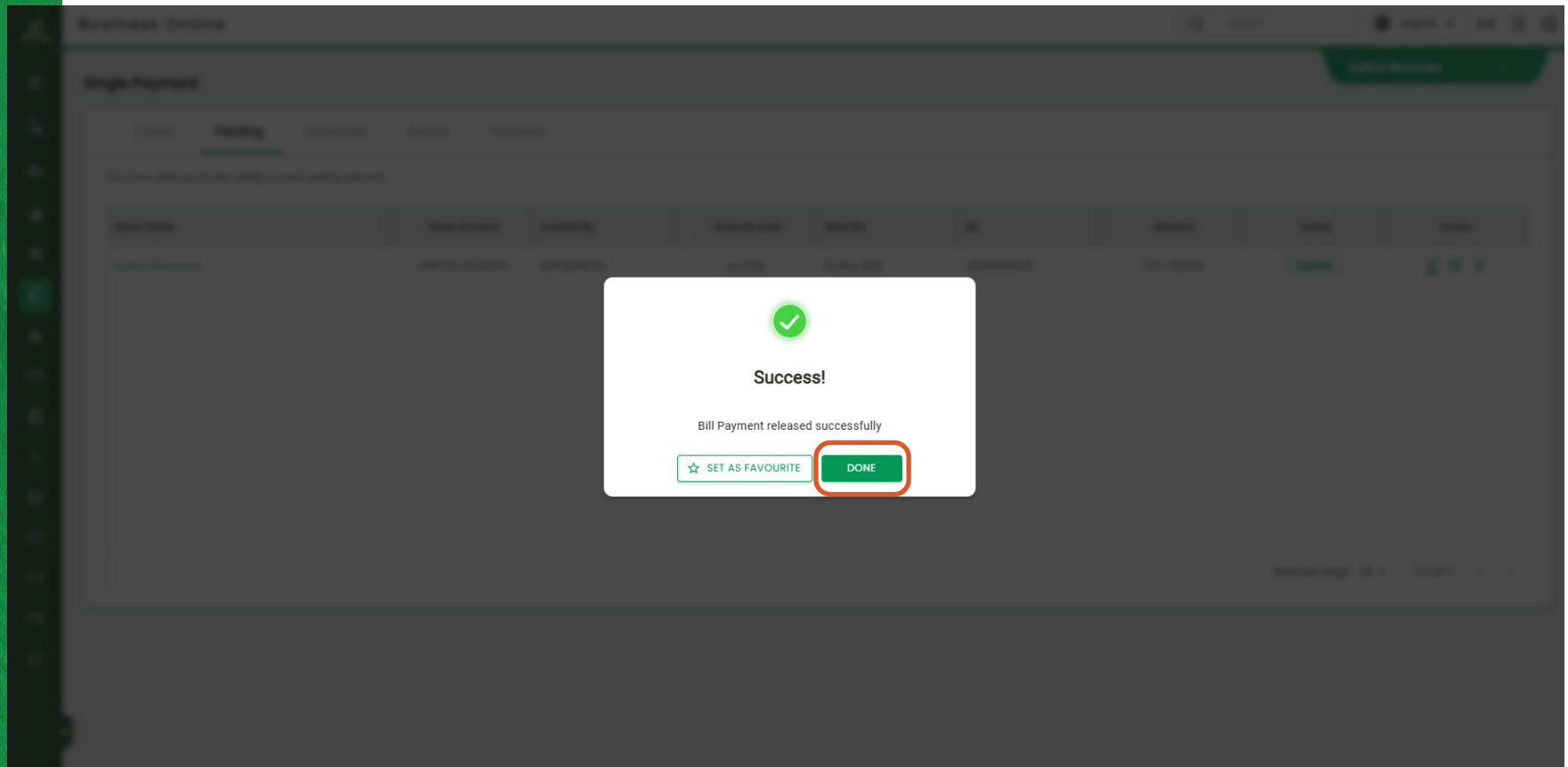


The screenshot shows a dark-themed web application interface. In the center, a white dialog box titled "Adaptive Authentication" is displayed. Below the title, it says "Enter your Adaptive Authentication Answer to Login". The question presented is "Question - What was your favorite restaurant in college?". Below the question is a text input field with the placeholder text "Enter your answer". At the bottom of the dialog box, there are two buttons: "CANCEL" and "SUBMIT". The "SUBMIT" button is highlighted with a red rectangular border.

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Bill Payment

Your bill payment was successfully released.
Click **“Done”** to exit.



business online

Contact Us:

Email: businessonline@firstcitizenstt.com

Call: 62-FIRST, Select Option 2



First Citizens