



First Citizens

*business*  
online

U S E R   G U I D E

**Bill Payment –**  
Schedule a Payment

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# Bill Payment – Schedule a 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

Sophon Electronics

QUICK LINKS/ FAVOURITES

- Account Transfers
- Account Summary
- Account Statements
- ACH Transfers
- Bill Payment
- Credit Cards
- Messaging

MY PENDING ACTIVITIES

No records available

MESSAGES

No records available

CREDIT CARD

No records available

LOANS

No records available

APRIL 2026

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		

Get Instant Loan Approval

Fast and easy affordable loan.

Safe  
Easy Approval  
Low Repayment

AVERAGE BALANCE HISTORY

TTD

Click add button to add widget

# Bill Payment – Schedule a Payment

To make a scheduled payment, you must first add a Payee. If a payee is available, you can **proceed to step 10** to make a payment.

Select **“Bill Payment”**

The screenshot displays the First Citizens mobile banking app interface. On the left, a dark green navigation menu is open, with the 'Bill Payment' option highlighted by a red rectangular box. The main dashboard area is light green and contains several widgets. At the top right, there is a search bar and a language selector set to 'Eng EN'. Below the navigation menu, the dashboard is divided into a grid of sections. The 'MY PENDING ACTIVITIES' section shows a sad face icon and the text 'No records available'. The 'MESSAGES' section also shows a sad face icon and 'No records available'. The 'LOANS' section shows a sad face icon and 'No records available'. The 'AVERAGE BALANCE HISTORY' section shows a grid with a y-axis from 0.4 to 1.0 and a title 'TTD'. A calendar for 'APRIL 2026' is visible, with the date '22' highlighted in green. At the bottom right, there is a plus sign icon and the text 'Click add button to add widget'.

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# Bill Payment – Schedule a Payment

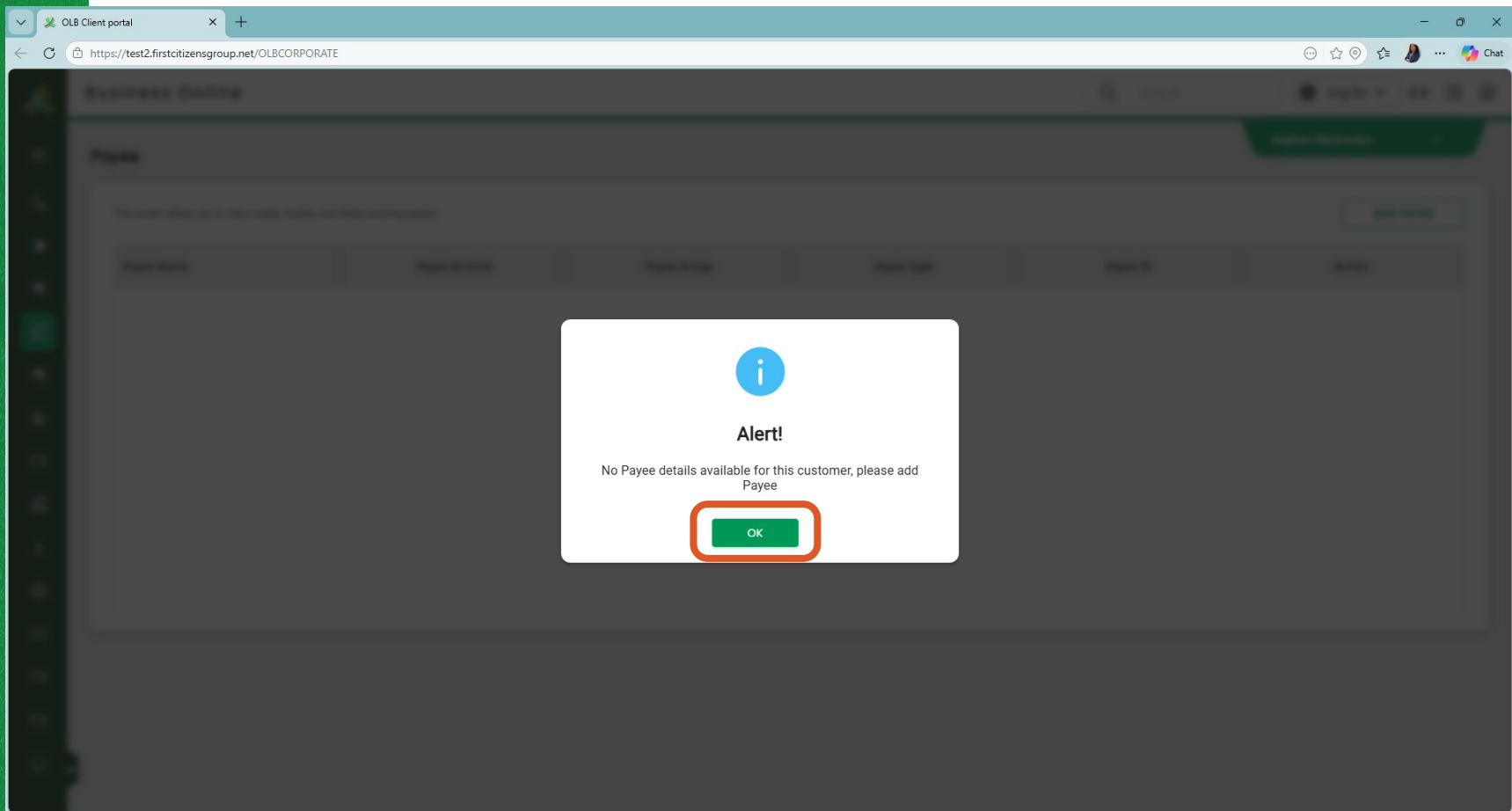
Select “Payee”

The screenshot displays the First Citizens online banking dashboard for user JANE. The left-hand navigation menu is open, with the 'Payee' option under the 'Single Payment' section highlighted with an orange border. The main dashboard area shows several sections: 'MY PENDING ACTIVITIES', 'MESSAGES', 'LOANS', and 'AVERAGE BALANCE HISTORY'. Each of these sections contains a sad face icon and the text 'No records available'. A calendar for April 2026 is visible on the right side of the dashboard, with the 22nd highlighted. The top of the page includes a search bar, language selection (Eng EN), and user profile icons.

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## Bill Payment – Schedule a Payment

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



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# Bill Payment – Schedule a 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 – Schedule a Payment

1. Under **“Payee Type”**, select the “Standard Payees” option and complete the following fields:  
Enter the payee information in the 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
2. Click **“Proceed”** to continue.

- Note:**
1. There are two payee types: Standard and Custom.
  2. 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.
  3. The “Custom” payee option enables you to make payments to other accounts at First Citizens.

**Business Online** Search  Eng EN

**Add Payee** Sophon Electronics

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

**Payee Type:**  Standard  Custom

**Transfer Limit:**  **Product Group:**

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

**Account Holder Name:**  **Remarks:**

# Bill Payment – Schedule a Payment

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

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  
BILLS/UTILITIES

Payee  
T&TEC

Account, Credit Card or Policy Number with Payee  
1085006-1041234-5

Account Holder Name  
Sophon Electronics

Remarks  
Enter Your Comment

CANCEL PROCEED

# Bill Payment – Schedule a Payment

Click **“Proceed”** to confirm the creation of the payee.

**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.

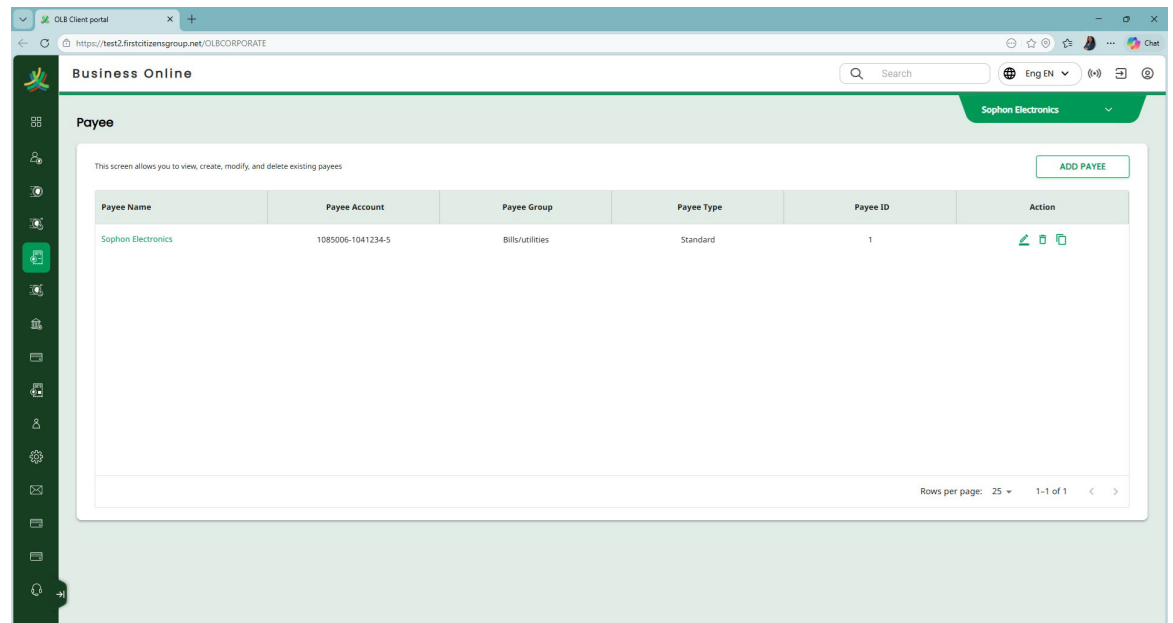
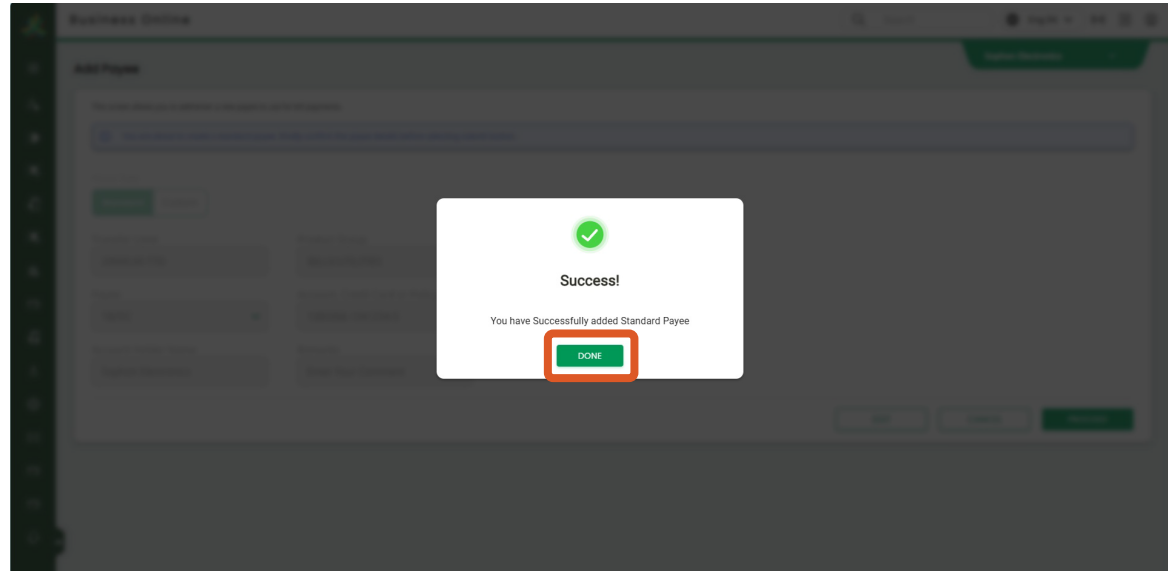
Payee Type

Transfer Limit <input type="text" value="20000.00 TTD"/>	Product Group <input type="button" value="BILLS/UTILITIES"/> <input type="button" value="⌵"/>
Payee <input type="button" value="T&amp;TEC"/> <input type="button" value="⌵"/>	Account, Credit Card or Policy Number with Payee <input type="text" value="1085006-1041234-5"/>
Account Holder Name <input type="text" value="Sophon Electronics"/>	Remarks <input type="text" value="Enter Your Comment"/>

## Bill Payment – Schedule a Payment

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

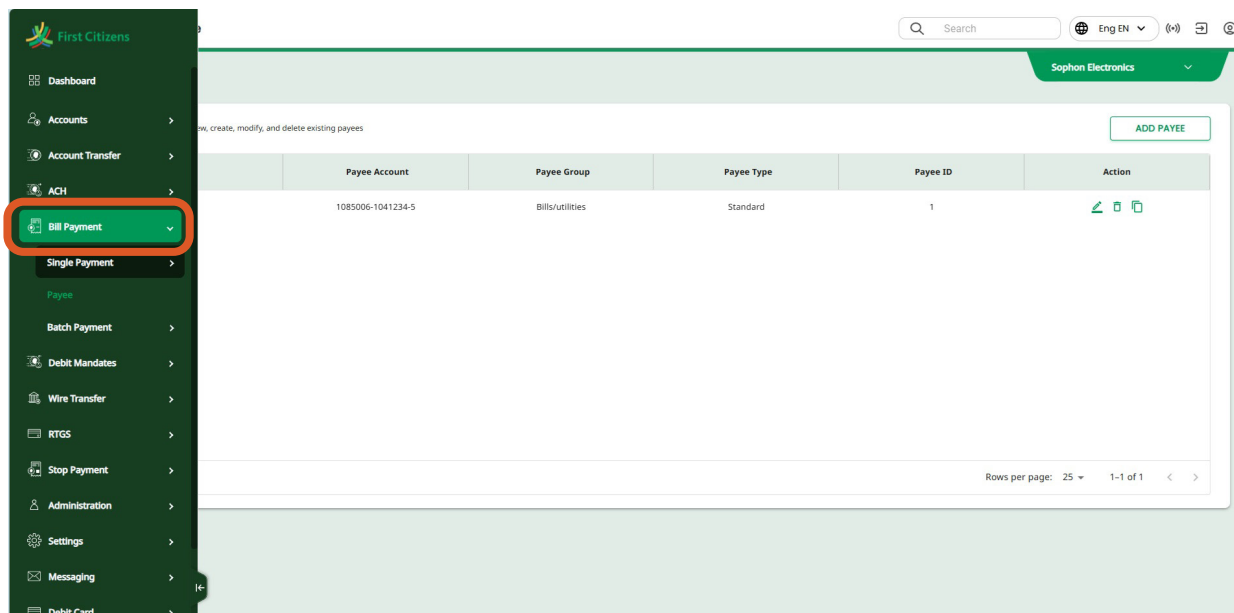
Click **“Done”** to exit.



# Bill Payment – Schedule a Payment

Now that you have added a payee, you can proceed to schedule a payment.

Select **“Bill Payment”**, then select **“Single payment”** from the menu to the left of the screen.

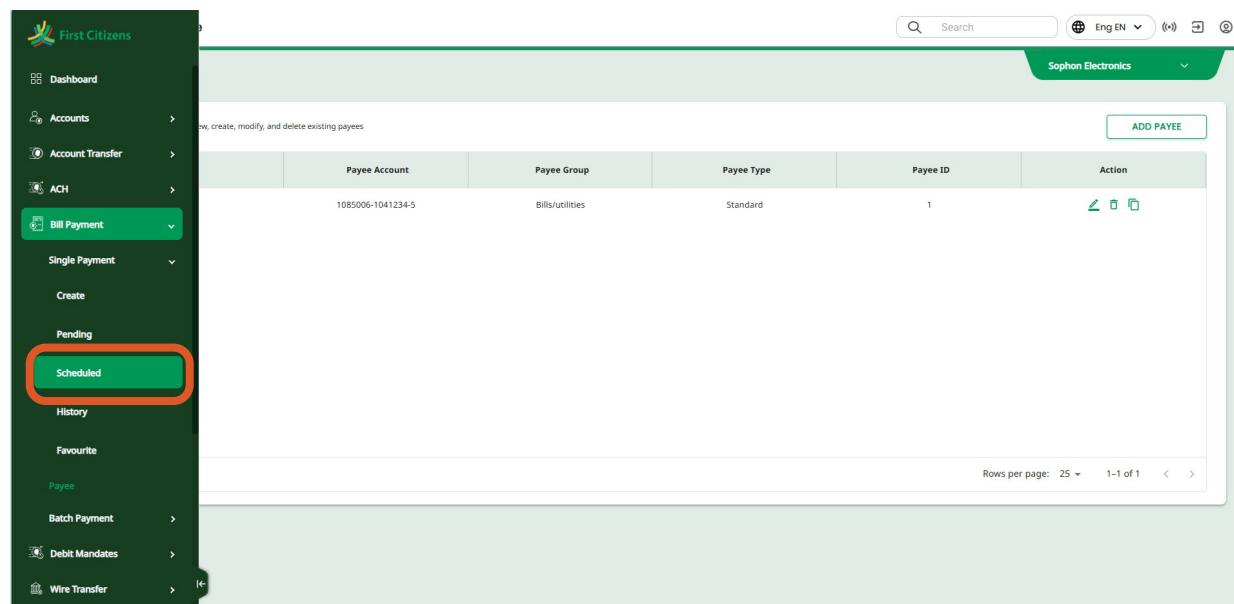


The screenshot shows the First Citizens web interface. On the left, a dark green sidebar contains a menu with the following items: Dashboard, Accounts, Account Transfer, ACH, **Bill Payment** (highlighted with a red circle), Single Payment, Payee, Batch Payment, Debit Mandates, Wire Transfer, RTGS, Stop Payment, Administration, Settings, Messaging, and Debit Card. The main content area displays a table with the following data:

Payee Account	Payee Group	Payee Type	Payee ID	Action
1085006-1041234-5	Bills/Utilities	Standard	1	<a href="#">Edit</a> <a href="#">Delete</a>

At the top right of the main area, there is a search bar, a language dropdown set to 'Eng EN', and an 'ADD PAYEE' button. At the bottom right, it shows 'Rows per page: 25' and '1-1 of 1'.

Select the **“Scheduled”** option.



The screenshot shows the First Citizens web interface with the 'Bill Payment' menu expanded. The 'Single Payment' sub-menu is open, and the 'Scheduled' option is highlighted with a red circle. The other options in the sub-menu are 'Create', 'Pending', 'History', and 'Favourite'. The main content area remains the same as in the previous screenshot, showing the table with one payee entry.

# Bill Payment – Schedule a Payment

Under Scheduled Type, you can view or search scheduled payments that are pending approval and/or release by selecting **"Pending"**. Scheduled payments that have been released and are ready to be processed can be viewed or searched by selecting "History".

Select the **"Create Scheduled"** button to the right of the screen.

The screenshot shows the 'Business Online' interface for 'Single Payment'. The top navigation bar includes a search bar, language settings (Eng EN), and user information (Sophon Electronics). The main content area has tabs for 'Create', 'Pending', 'Scheduled', 'History', and 'Favourite'. Under the 'Scheduled Type' section, there are two buttons: 'Pending' (highlighted with a red circle) and 'History'. To the right is a green 'CREATE SCHEDULED' button. Below this is a 'Status' dropdown menu set to 'All' and a 'SEARCH' button. A table with the following columns is displayed: Payee Name, Payee Account, From Account, Created Date, First Effective Date, Frequency, Amount, Created By, Status, and Action. The table is currently empty, with a message 'No records available' and a sad face icon in the center.

Payee Name	Payee Account	From Account	Created Date	First Effective Date	Frequency	Amount	Created By	Status	Action
No records available									

# Bill Payment – Schedule a Payment

Enter the required information on the page, then select **“Submit”**.

- From Account: If you have multiple accounts, select the account that you would like the funds to be withdrawn from to make the payment each time.
- Payee: Select the payee from the list of payees that you created. Both Standard and Custom Payees will display in this list
- Amount: Enter the amount that you would like deducted from the account for each payment.
- Send On: Select the date that you would like the scheduled payment to begin.
- Frequency: Select the frequency in which you would like the payment to be made e.g. Weekly, Bi-Weekly, or Monthly.
- Number of Payments : Enter the number of times you would like the payments to be deducted. If you would like the deductions to be made until you stop the payments, enter UFN (Until Further Notice) in the field.
- Memo: Any further information

The screenshot shows the 'Business Online' interface for creating a scheduled bill payment. The page title is 'Create Scheduled' and the user is logged in as 'Sophon Electronics'. The form includes the following fields:

- From Account:** A dropdown menu with the placeholder text 'Please Select Account'.
- Payee:** A dropdown menu with the placeholder text 'Please Select Payee'.
- Amount:** A text input field with the placeholder text 'Enter Amount'.
- Send On:** A date picker field showing '23/04/2026'.
- Frequency:** A dropdown menu with the placeholder text 'Please Select Frequency'.
- # of Payments:** A text input field with the placeholder text 'Enter UFN' and a note '(Please use UFN for Until Further Notice)'. The label is '# of Payments (Please use UFN for Until Further Notice)'.
- Memo (Optional):** A text input field with the placeholder text 'Enter Memo'.

At the bottom right of the form, there are two buttons: 'CANCEL' and 'SUBMIT'. The 'SUBMIT' button is highlighted with a red rectangular border.

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

# Bill Payment – Schedule a Payment

Click **“Submit”** to confirm the creation of the scheduled payment.

The screenshot shows the 'Create Scheduled' page in the Business Online system. The page title is 'Business Online' and the user is logged in as 'Sophon Electronics'. The page contains a form for creating a scheduled bill payment. The form fields are as follows:

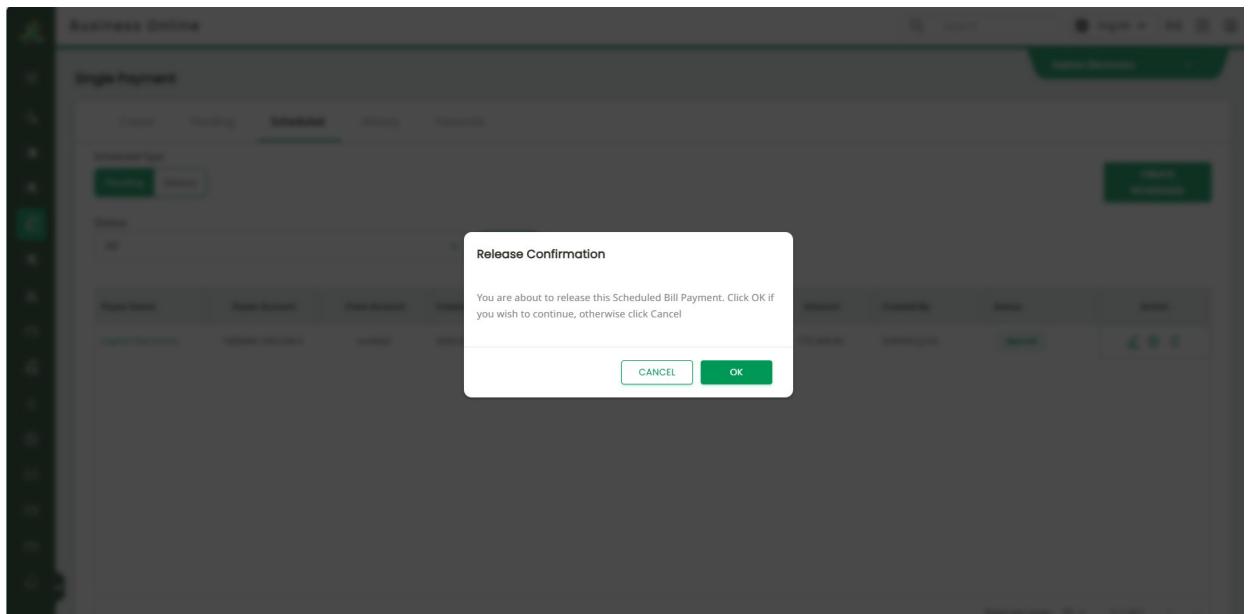
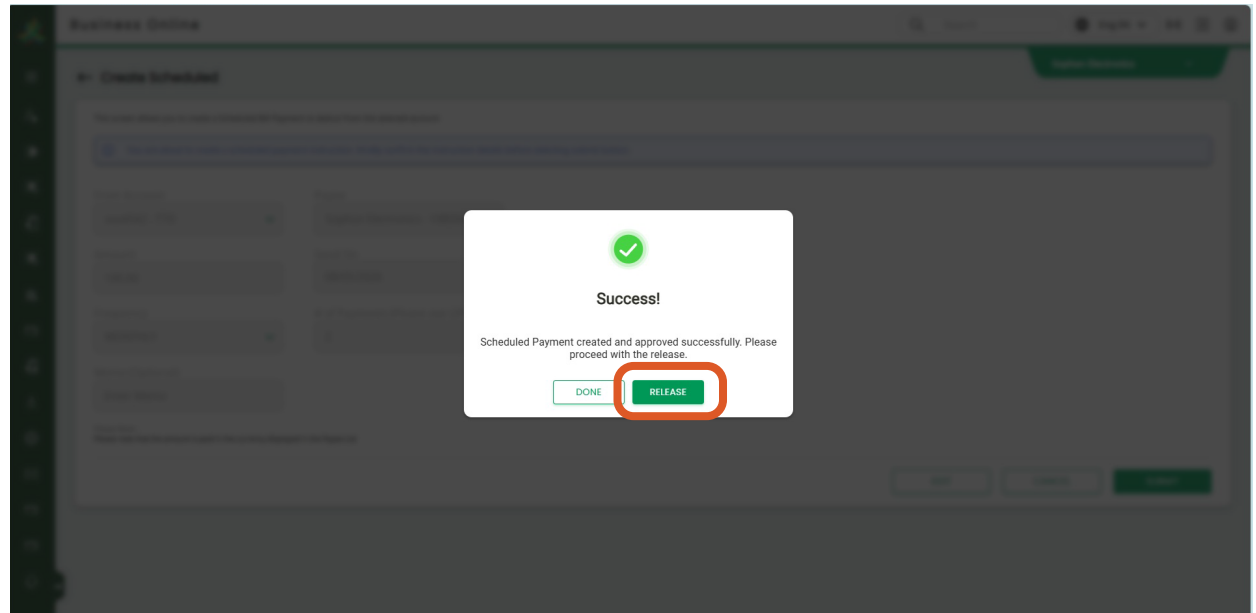
Field	Value
From Account	xxxx542 - TTD
Payee	Sophon Electronics - 1085006-1
Amount	400.00
Send On	01/05/2026
Frequency	MONTHLY
# of Payments (Please use LFN for Until Further Notice)	3
Memo (Optional)	Enter Memo

At the bottom right of the form, there are three buttons: 'EDIT', 'CANCEL', and 'SUBMIT'. The 'SUBMIT' button is highlighted with a red border, indicating it is the button to click to confirm the payment.

## Bill Payment – Schedule a Payment

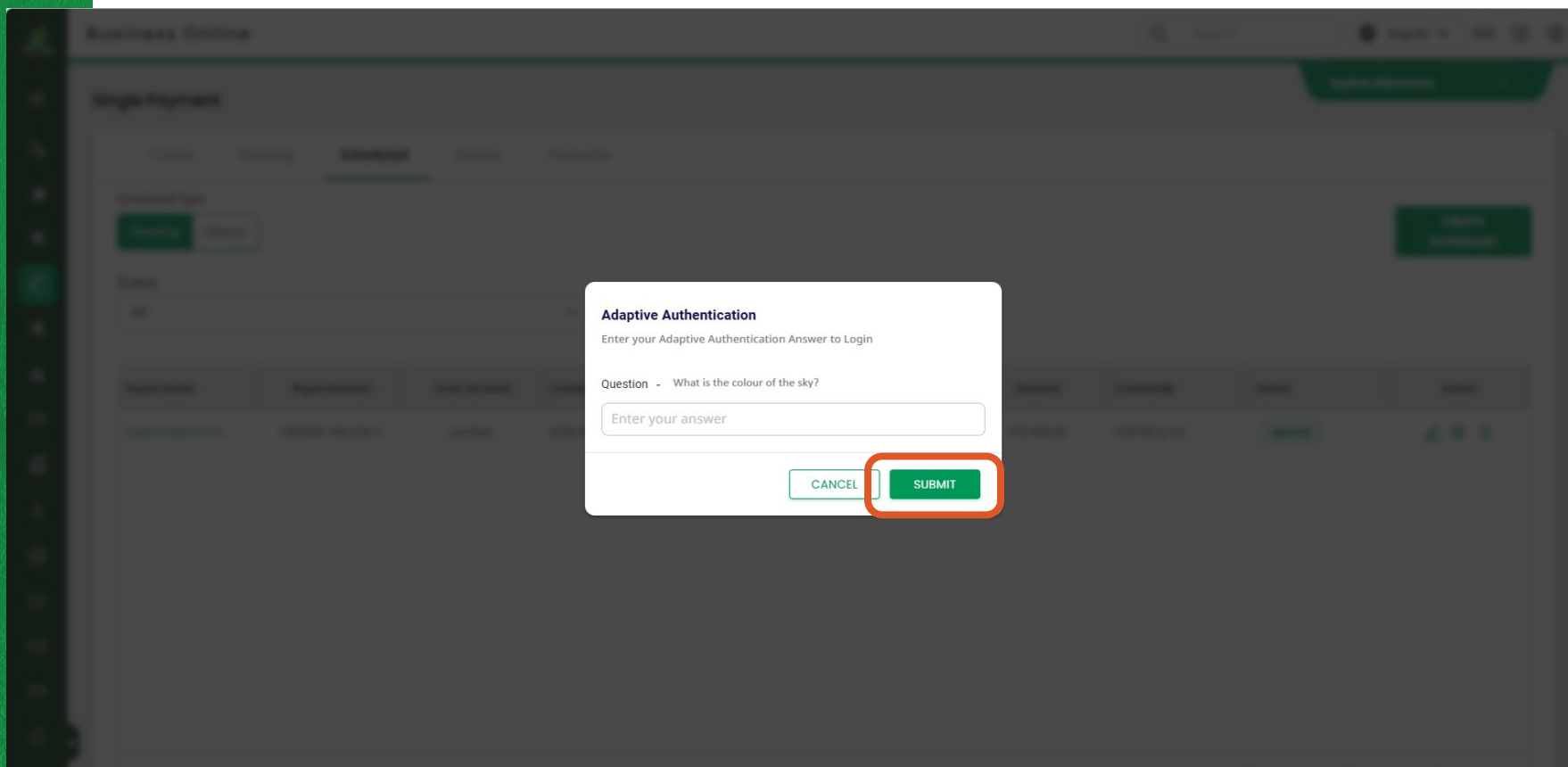
Click **“Release”** to proceed.

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



## Bill Payment – Schedule a Payment

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

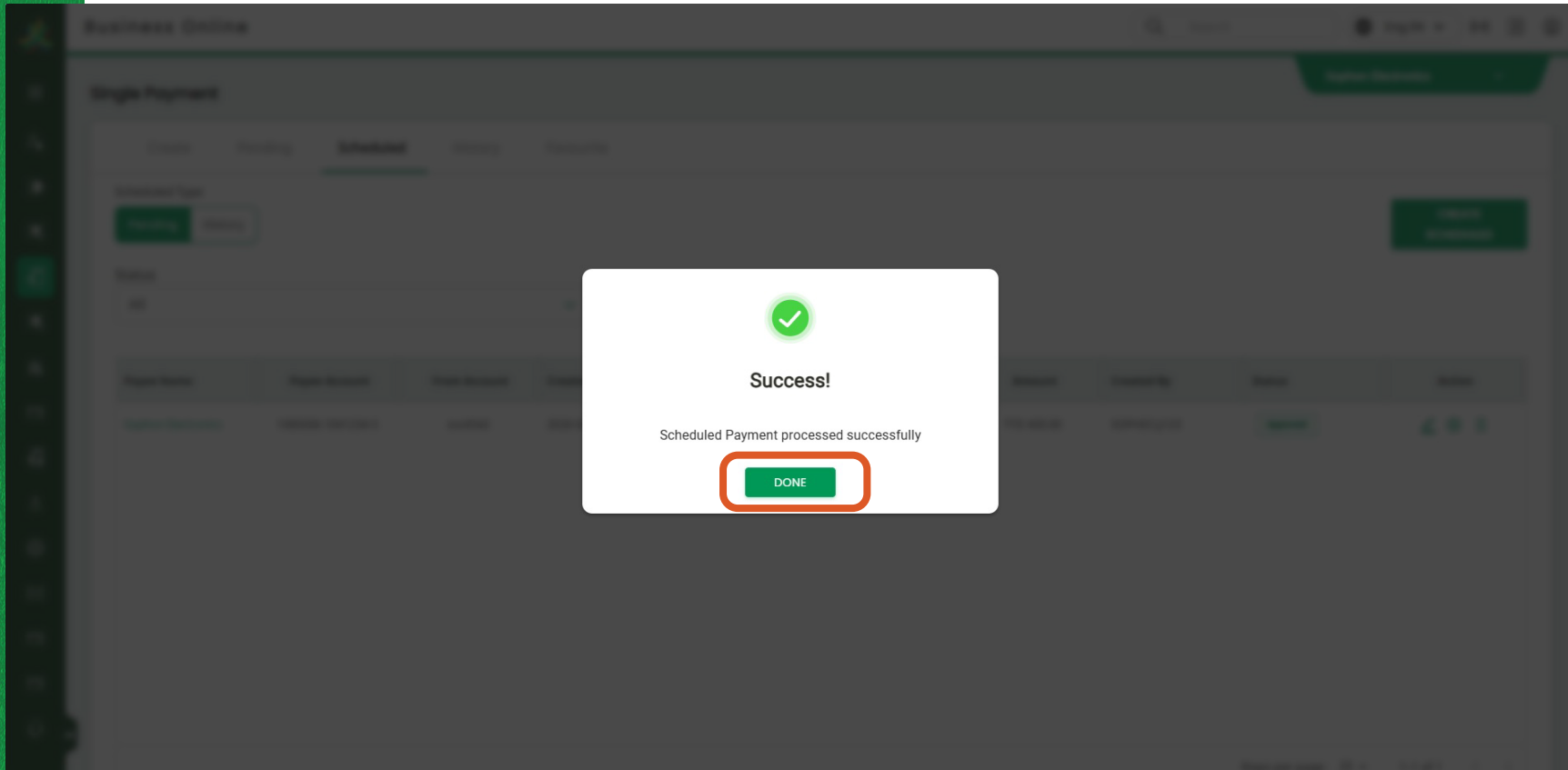


**Adaptive Authentication**  
Enter your Adaptive Authentication Answer to Login

Question - What is the colour of the sky?

## Bill Payment – Schedule a Payment

Your Scheduled Bill Payment was successfully released.  
Click **“Done”** to exit.



# Bill Payment – Schedule a Payment

Your Scheduled Bill Payment is no longer Pending for approval. It is now completed and can be viewed in the Scheduled Type – History tab.

To make any adjustments to the Scheduled Bill payments, Click “History” under “Scheduled Type”.

Business Online

Search

Eng EN

Sophon Electronics

Single Payment

Create Pending **Scheduled** History Favourite

Scheduled Type

Pending **History**

CREATE SCHEDULED



Status

All

SEARCH

Payee Name	Payee Account	From Account	Created Date	First Effective Date	Frequency	Amount	Created By	Status	Action
No records available									

# Bill Payment – Schedule a Payment

Scheduled Bill Payments can be edited or cancelled using the icons in the action column. To edit a scheduled payment, select the  icon. To cancel a scheduled payment, select  the icon.

Business Online

Search


Eng EN



Sophon Electronics

### Single Payment

Create Pending **Scheduled** History Favourite

Scheduled Type  
Pending History **CREATE SCHEDULED**

Date Range: DD/MM/YYYY - DD/MM/YYYY  Status: All **SEARCH**

Payee Name	Payee Account	From Account	Created Date	First Effective Date	Frequency	Amount	Scheduled Last Date	Created By	Status	Action
Sophon Electronics	1085006-1041234-5	xxx4542	2026-04-22	2026-05-01	MONTHLY	TTD 400.00	2026-07-01	SOPHECLJ123	Released	 

# Bill Payment – Schedule a Payment

You can edit the Amount, Frequency and number of Payments for the scheduled Bill payment. If you wish to adjust any other information, the Scheduled Bill Payment must be Cancelled and created again.

Click **“Submit”** to save changes

The screenshot shows the 'Business Online' interface for modifying a scheduled payment. The page title is '← Modify Single scheduled' and the payee is 'Sophon Electronics'. The form includes the following fields:

- From Account:** xxx4542 - TTD
- Payee:** Sophon Electronics - 1085006-1..
- Amount:** 400.00
- Send On:** 01/05/2026
- Frequency:** MONTHLY
- # of Payments:** 3
- Memo (Optional):** Enter Memo

A note at the bottom states: 'Please Note: Please note that the amount is paid in the currency displayed in the Payee List'. At the bottom right, there are two buttons: 'CANCEL' and 'SUBMIT'. The 'SUBMIT' button is highlighted with a red border.

# Bill Payment – Schedule a Payment

Select **“Submit”** to confirm changes.

Business Online

Search

Eng EN

Sophon Electronics

## ← Modify Single scheduled

This screen allows you to modify a scheduled payment before processing

Kindly confirm scheduled single payment before submit

From Account	Payee
xxx4542 - TTD	Sophon Electronics - 1085006-1...
Amount	Send On
500.00	01/05/2026
Frequency	# of Payments (Please use UFN for Until Further Notice)
MONTHLY	3
Memo (Optional)	
Enter Memo	

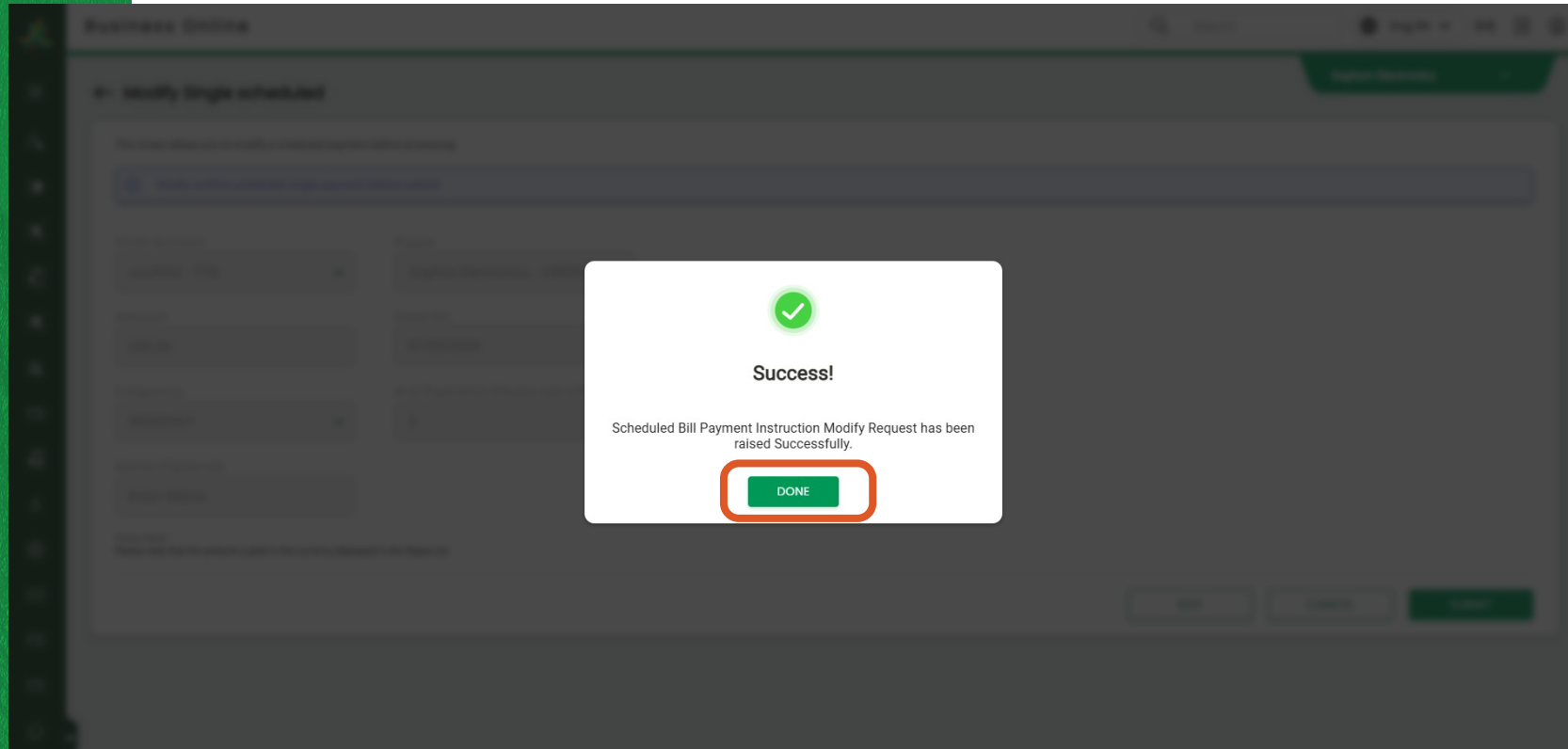
Please Note :  
Please note that the amount is paid in the currency displayed in the Payee List

EDIT CANCEL **SUBMIT**

## Bill Payment – Schedule a Payment

Your Scheduled Bill Payment has been submitted for adjustment.

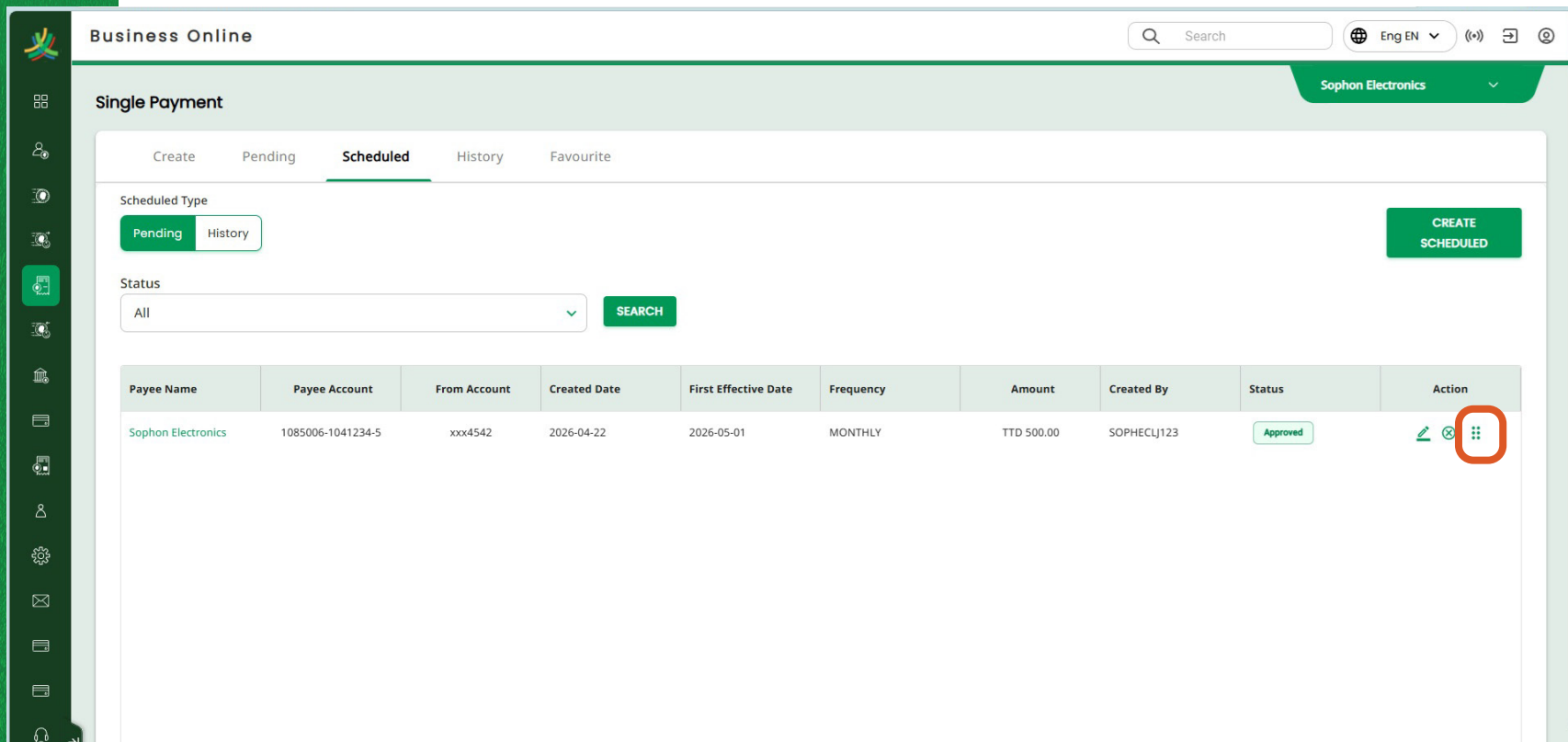
Click **“Done”**






## Bill Payment – Schedule a Payment

The adjustment must be Approved and Released for the change to take effect. If Dual control is enabled, contact your administrator to approve and release your payment.

Select the  icon in the Action Column



The screenshot displays the 'Business Online' interface for 'Single Payment'. The page is titled 'Single Payment' and shows a 'SOPHON ELECTRONICS' dropdown menu. The 'Scheduled' tab is active, showing a table of scheduled payments. The table has columns for Payee Name, Payee Account, From Account, Created Date, First Effective Date, Frequency, Amount, Created By, Status, and Action. A single payment is listed for 'Sophon Electronics' with a status of 'Approved'. The 'Action' column for this payment contains three icons: a pencil, a trash can, and a three-dot menu icon, which is highlighted with a red circle.

Payee Name	Payee Account	From Account	Created Date	First Effective Date	Frequency	Amount	Created By	Status	Action
Sophon Electronics	1085006-1041234-5	xxx4542	2026-04-22	2026-05-01	MONTHLY	TTD 500.00	SOPHECLJ123	Approved	  

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# Bill Payment – Schedule a Payment

Select the “**Release**” option.

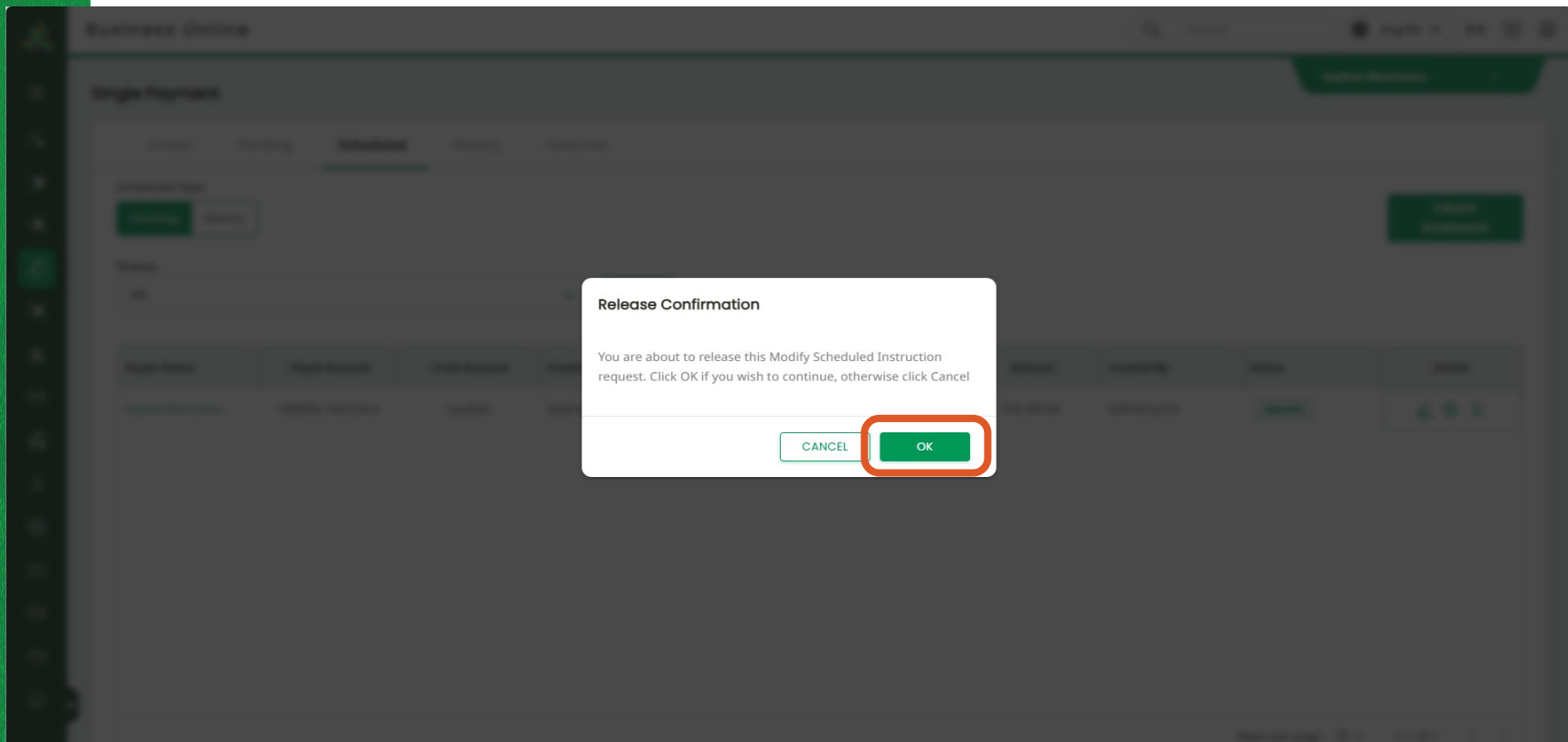
The screenshot displays the 'Business Online' interface for scheduling a payment. The page title is 'Single Payment' and the payee is 'Sophon Electronics'. The 'Scheduled' tab is active, showing a table with one scheduled payment. The payment details are as follows:

Payee Name	Payee Account	From Account	Created Date	First Effective Date	Frequency	Amount	Created By	Status	Action
Sophon Electronics	1085006-1041234-5	xxx4542	2026-04-22	2026-05-01	MONTHLY	TTD 500.00	SOPHECLJ123	Approved	<input type="button" value="Release"/>

The 'Release' button in the 'Action' column is highlighted with a red rectangular box. Other interface elements include a search bar, a 'CREATE SCHEDULED' button, and a 'SEARCH' button for the status dropdown.

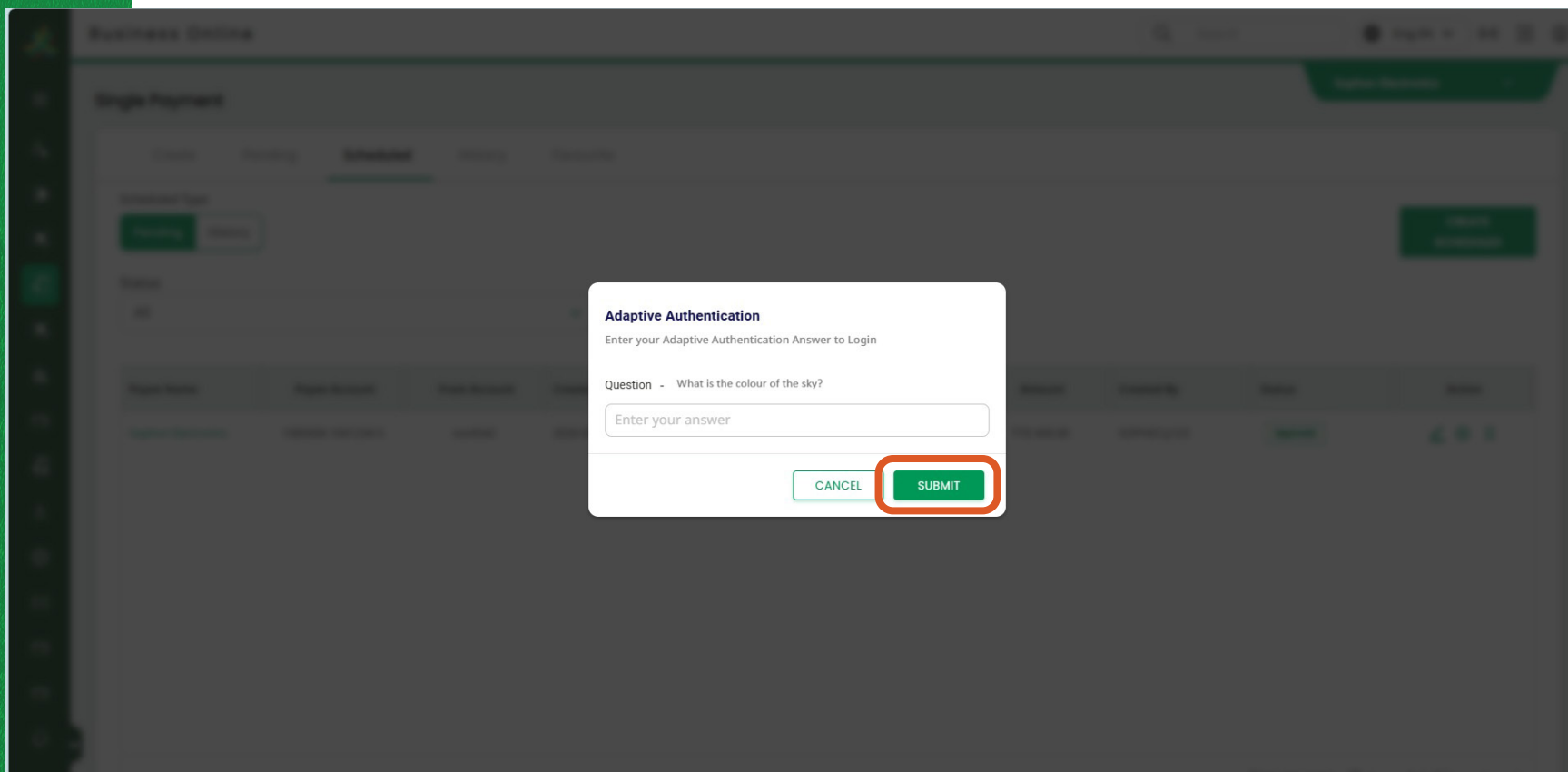
## Bill Payment – Schedule a Payment

Select “**Ok**” to confirm the release.



## Bill Payment – Schedule a Payment

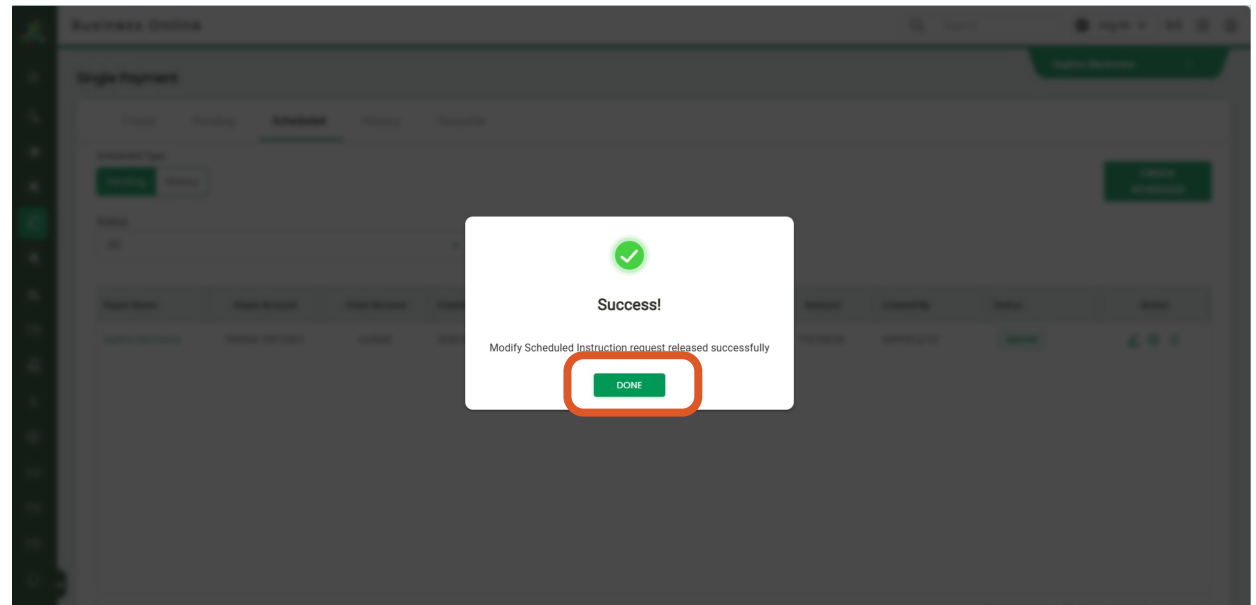
Enter your response to the Adaptive Authentication question, then click **“Submit”**.



## Bill Payment – Schedule a Payment

Your Modified Scheduled Instruction was successfully released.

Click **“Done”** to exit.



A screenshot of the Business Online 'Single Payment' page. The page has a green header with the 'Business Online' logo and a search bar. Below the header, there are tabs for 'Create', 'Pending', 'Scheduled', 'History', and 'Favourite'. The 'Scheduled' tab is active. Under 'Scheduled Type', there are buttons for 'Pending' and 'History'. A 'CREATE SCHEDULED' button is on the right. Below that is a 'Status' dropdown menu set to 'All' and a 'SEARCH' button. A table with columns: Payee Name, Payee Account, From Account, Created Date, First Effective Date, Frequency, Amount, Created By, Status, and Action is shown. The table is empty, and a message 'No records available' with a sad face icon is displayed in the center.

# *business* online

**Contact Us:**

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Call: 62-FIRST, Select Option 2



**First Citizens**