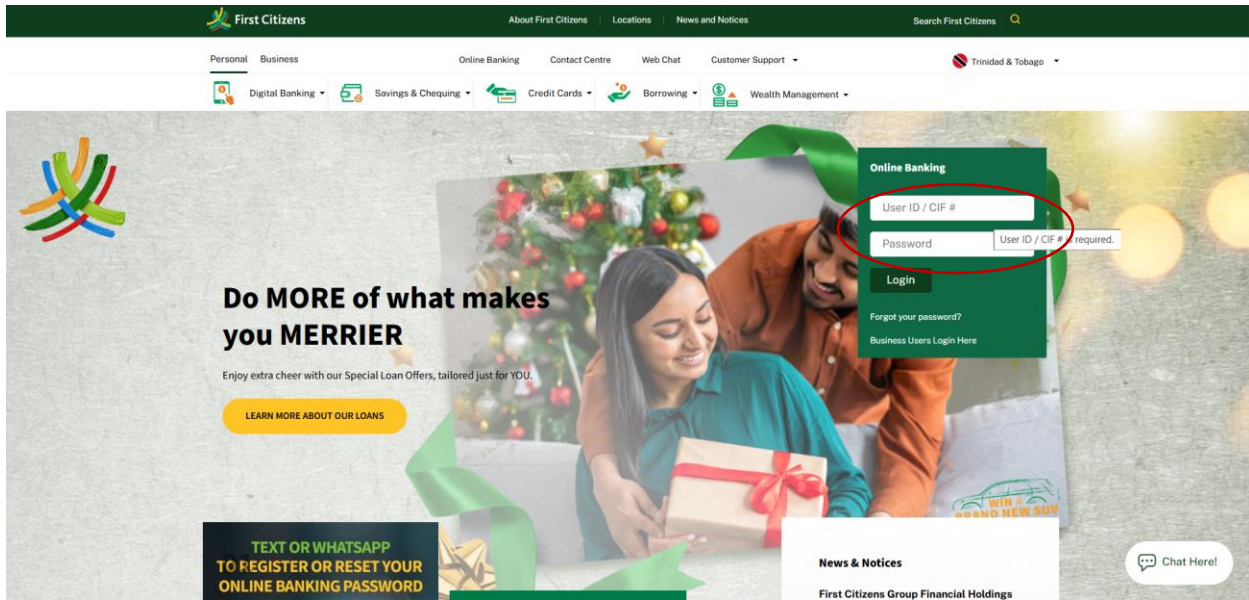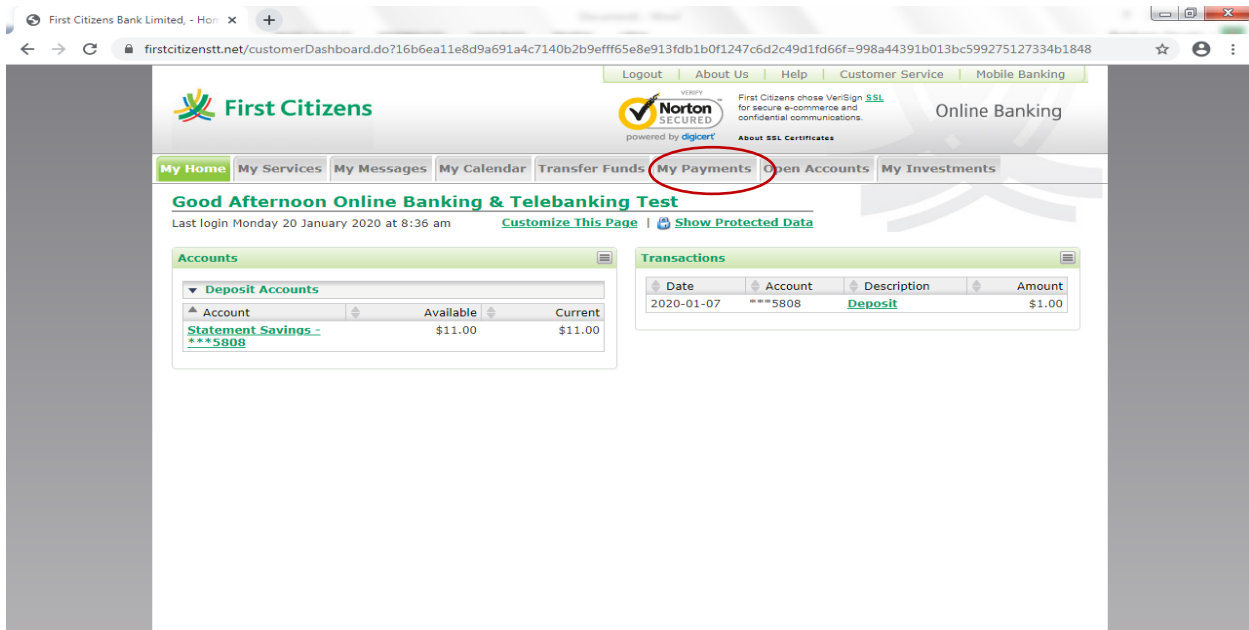# Welcome to First Citizens Online Banking!
Follow the steps below to make a Payment

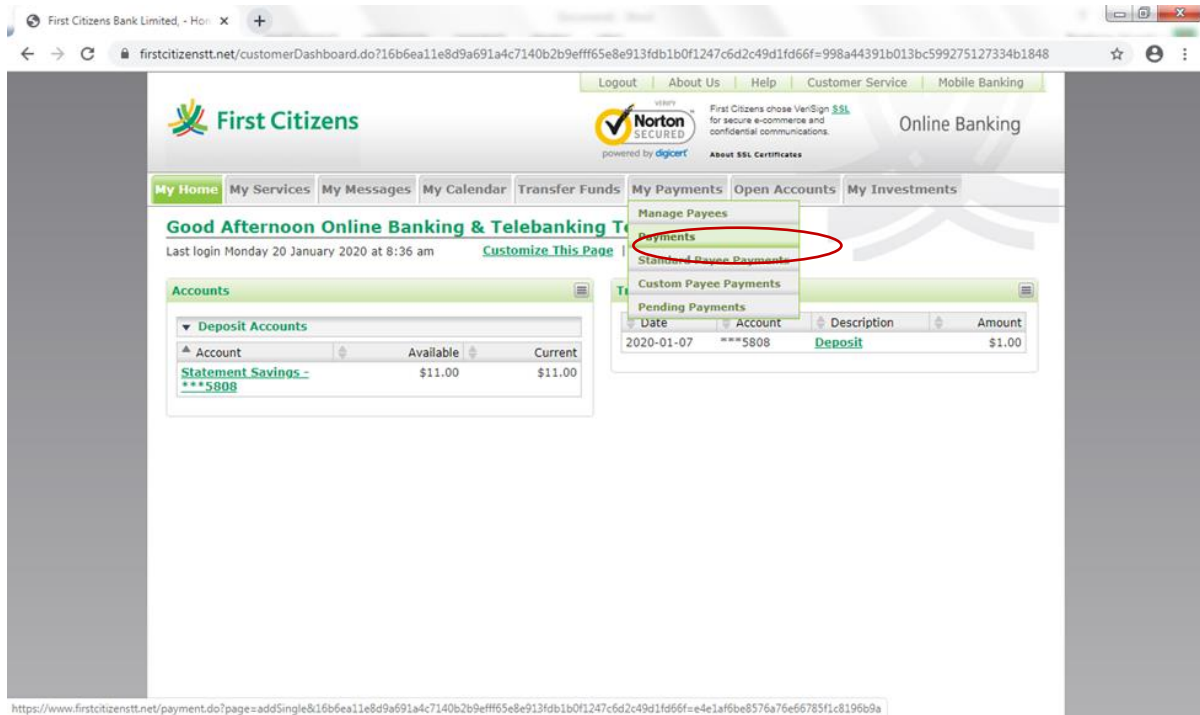1. Log into your Online Banking account from https://www.firstcitizensgroup.com
   Enter your **User ID and password**. Remember your **User ID** is the same as your *Customer Information File (CIF) number*

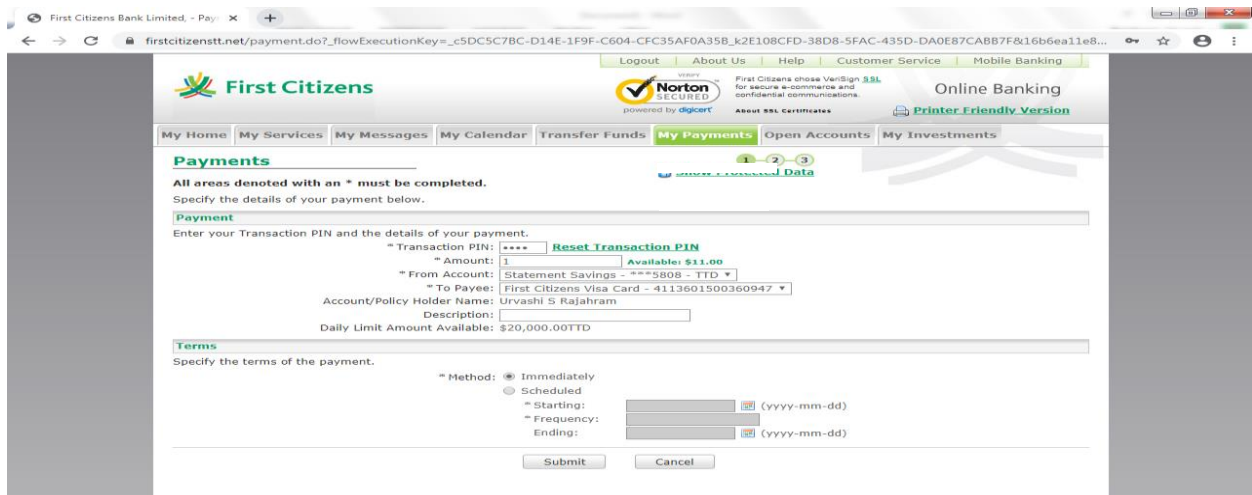2. Select the "**My Payments**" tab
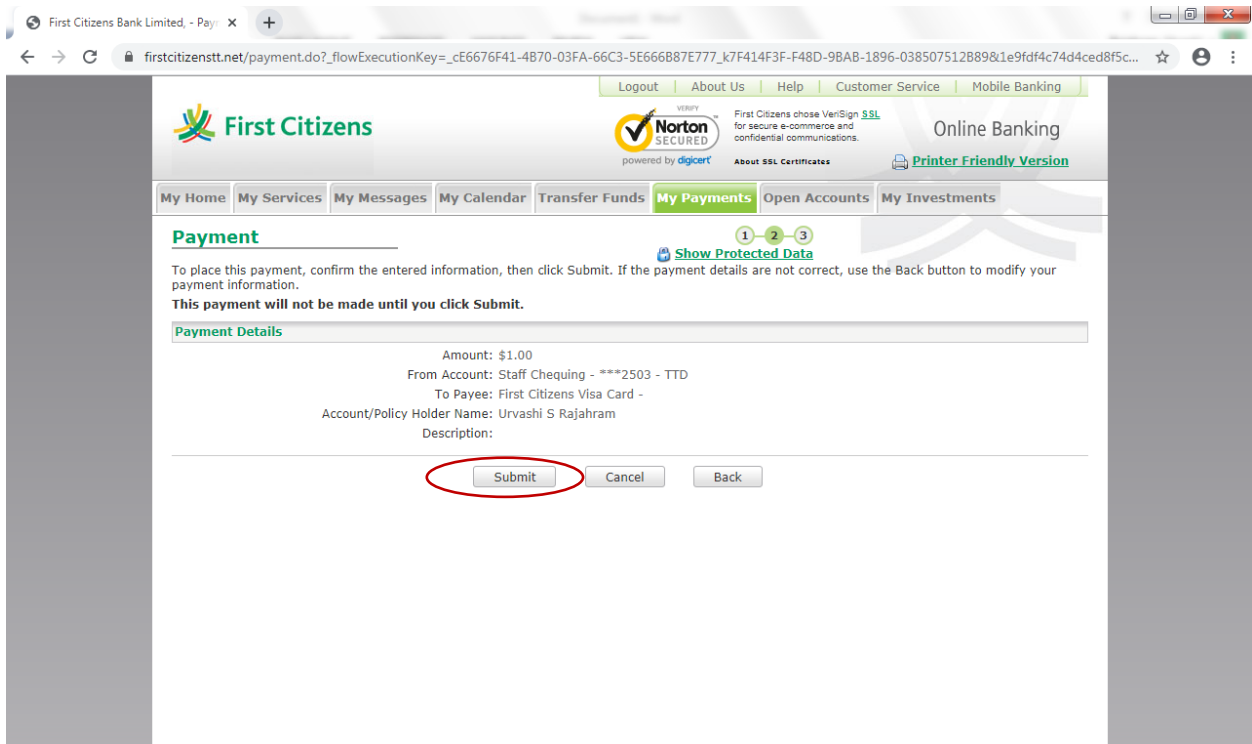
3. Select "**Payments**" from the drop-down list

4. Complete the information on the payment screen
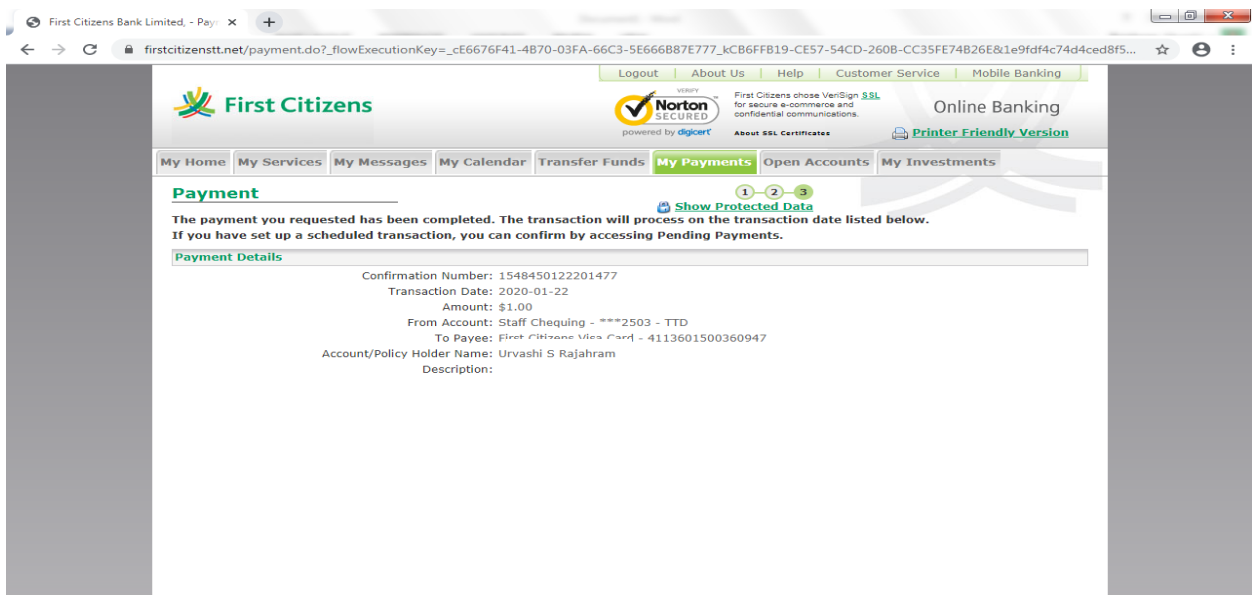   **Ensure your Payee is added before proceeding to make a payment.**
- Enter your four digit transaction PIN
- Enter the value you wish to pay (including dollars and cents)
- Select the account you wish to debit or make a payment from
- Select the payee you wish to credit or pay
- Enter a brief description (this is not mandatory)
- Click "**Submit**"

5. A transaction summary will appear providing a description of your payment details. Once the details are accurate, click "**Submit**"

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

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 or
- Chat with us via our **Web Chat** service available every day from 6am to 10pm.