Welcome to First Citizens Online Banking!
Follow the steps below to make a Credit Card 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 Credit Card is added as a "Payee" 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 your Credit Card number
- ✓ Enter a brief description (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 details of your payment will appear on your screen
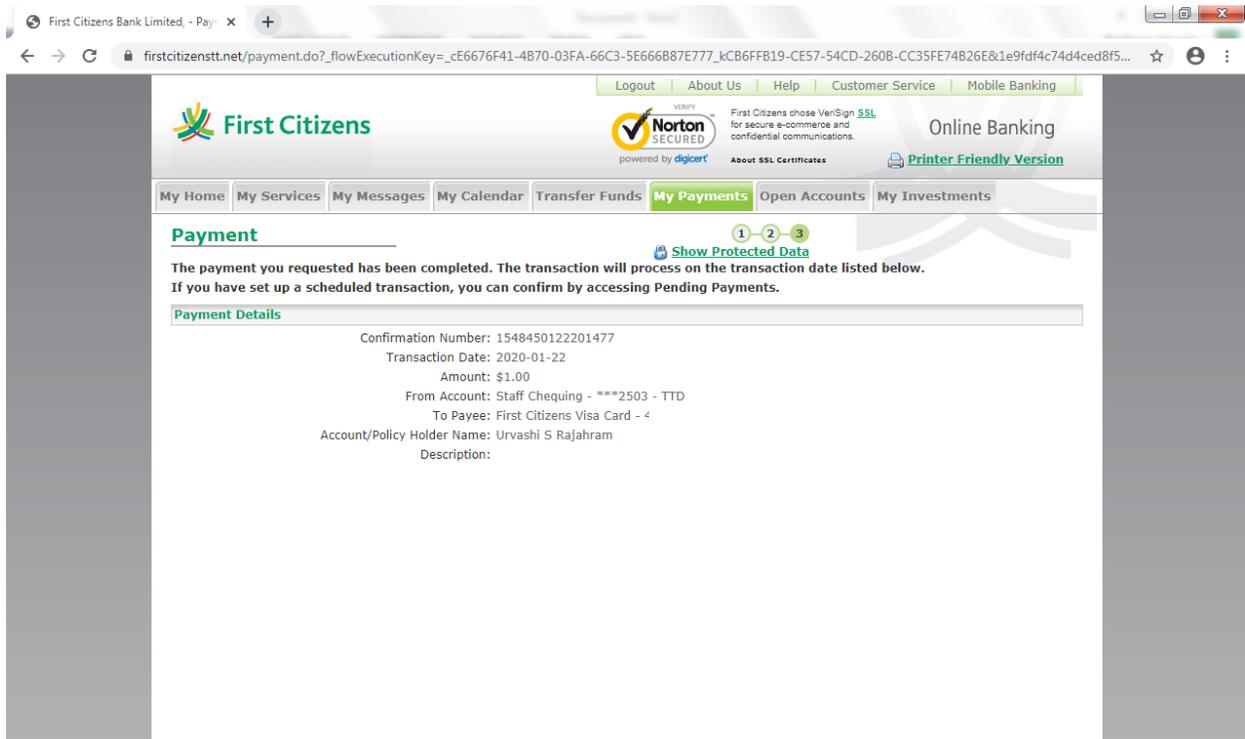
Please note, a payment made to your Credit Card account is *real-time* and is reflected on your credit card account. To view your available credit card balance:

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