

## **Request Submitted for Review / Investigation**

*Subject: Customer Service Request*

Thank you for your interest in our First Citizens Digital Banking Service (<https://www.firstcitizensgroup.com/tt/>). We acknowledge receipt of your query, which has been forwarded to the relevant department for processing. For further assistance, connect with our Support Team from 6am to 10pm daily via Web Chat or email:

[easybanking@firstcitizenstt.com](mailto:easybanking@firstcitizenstt.com), [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com)

To review and update your personal information, log in to Online Banking → *My Home* → *About Me*.

*Subject: Customer Contact Request*

Your request has been acknowledged and forwarded to the relevant branch/unit.

## **1.8 Unable to Contact Customer**

*Subject: Customer Contact Request*

Our attempts to contact you via the telephone numbers provided were unsuccessful. Please provide an updated telephone number.

To review and update your personal information, log in to Online Banking → *My Home* → *About Me*.

## **1.9 Request Completed**

*Subject: Customer Service Request*

Kindly be advised that your request has been completed.

## **1.10 Feedback via Secure Message**

*Subject: Secure Message Response*

Kindly note the feedback provided by the respective department regarding your request:

You will be notified in a subsequent message when further updates are available.

Regards,

Customer Service Representative: Contact Center

## **1.11 Thank You for Suggestion / Feedback**

*Subject: Customer Feedback*

Thank you for your feedback. It has been submitted to our Customer Service Department.

Regards,

Customer Service Representative: Contact Center

## **1.12 Response for Complaint**

*Subject: Customer Feedback*

We extend our sincerest apologies for the inconvenience experienced. Your feedback has been escalated for urgent resolution.

### **1.13 WhatsApp / Social Media Support Policy**

*Subject: Customer Contact Request*

At this time, we do not offer customer support via social media or WhatsApp.

Our support channels are available from 6am to 10pm daily via:

- Web Chat (Live Agent)
- Email: [easybanking@firstcitizenstt.com](mailto:easybanking@firstcitizenstt.com) / [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com)  
For 24/7 support, you may also connect with our ChatBot Annie within Digital Banking.

Regards,

Customer Service Representative: Contact Center

### **1.14 Security Questions**

*Note:* Customer Service Representative to call customer if a reset is required for Online Banking security questions.

## **Section 2: Card Issues**

### **2.1 Debit Cards**

#### **How to Block Debit Cards via the Mobile App**

*Subject: Lost / Stolen / Compromised Debit Card*

To prohibit unauthorized activity on your First Citizens Debit EMV card:

1. Log in to the First Citizens Mobile App.
2. Navigate to the grid (top right-hand side).
3. Select **Cards → Debit**.
4. Click the account number, then card number.
5. Select **Hotlist** and complete the steps to restrict and replace your card.

For deposit account alerts (SMS/Email), visit:

<https://www.firstcitizensgroup.com/tt/mobile-banking-2/mobile-banking/mobile-alerts/>

#### **Re-PIN Debit Card**

*Subject: Debit Card PIN Reset*

You may reset your Debit Card PIN at any First Citizens ATM or by visiting your nearest branch with valid identification.

#### **Debit Card Replacement**

*Subject: Debit Card Replacement*

If your card is lost, stolen, or damaged, please request a replacement via the Mobile App or by visiting your nearest branch.

### **Debit Card Limits**

*Subject: Debit Card Limits*

Daily transaction and withdrawal limits apply to your Debit Card. For details, please contact our Support Team.

### **Contactless Transactions**

*Subject: Contactless Debit Transactions*

Your First Citizens Debit Card supports contactless transactions. Simply tap your card at enabled terminals for quick payments.

### **LINX Dispute / ATM Issues**

*Subject: Debit Card Dispute*

If you experience a declined or disputed transaction, please submit details (date, amount, merchant/ATM) via Secure Message or at your nearest branch.

## **2.2 Credit & Prepaid Cards**

### **How to Block Credit / Prepaid Cards via the Mobile App**

*Subject: Lost / Stolen / Compromised Credit/Prepaid Card*

To block your Credit/Prepaid Card:

1. Log in to the First Citizens Mobile App.
2. Navigate to the grid (top right-hand side).
3. Select **Cards → Credit**.
4. Select your card number → **Services → Hotlist**.
5. Complete the steps to restrict and replace your card.

### **How to Block Credit / Prepaid Cards via Online Banking**

*Subject: Lost / Stolen / Compromised Credit/Prepaid Card*

To block your Credit/Prepaid Card:

1. Log in to Online Banking.
2. Select **My Services → Credit Card / PIN Replacements**.
3. Complete the required information.

**Credit Card Real-Time Processing Error**

*Subject: Delay in Real-Time Processing*

We have been alerted of a delay in accessing real-time credit card payments. This issue is being addressed urgently and will be resolved shortly.

**Duplicate Transactions**

*Subject: Duplicate Credit Card Transaction*

We are aware of a duplicate transaction on your Credit Card. Kindly note that we are working with the external financial institution to reverse the duplicate within the shortest possible timeframe.

**Credit Card Activation / Renewal / Replacement**

*Subject: Credit Card Activation / Renewal*

To activate or renew your Credit Card, log in to the Mobile App and follow the prompts under **Cards → Credit**. For replacements, please submit a request via Online Banking or visit your nearest branch.

**Credit Card Dispatch & Delivery Issues**

*Subject: Credit Card Delivery*

If your card delivery has failed, please confirm your mailing address and contact details. We will arrange re-dispatch or replacement as required.

**Credit Card Operations (Limits, Statements, Fees, Rewards)**

*Subject: Credit Card Operations*

For queries regarding:

- Credit Card limits (daily, FX, cash withdrawal)
- Statement reprints or reconciliations
- Membership, late, or over-limit fees
- Rewards (cashback, miles, redemption)

Please contact our Support Team or submit a Secure Message.

**Prepaid Mastercard Requests / Closure**

*Subject: Prepaid Mastercard Request*

For Prepaid Mastercard services (new card, replacement, closure, or balance transfer), please submit your request via Online Banking or visit your nearest branch.

Excellent — let's keep building. Here comes the next big section of your cleaned document.

## **Section 3: Digital Banking Support**

### **3.1 CIF Number Queries**

*Subject: CIF Number Request*

Your CIF (Customer Information File) number is a unique identifier for your banking profile. For security reasons, it cannot be shared via email or chat. Please log in to Online Banking or visit your nearest branch with valid ID to obtain it.

### **3.2 Credentials / Registration (Local & International)**

*Subject: Online Banking Registration*

To register for Online Banking:

1. Visit <https://www.firstcitizensgroup.com/tt/>
2. Select **Register for Online Banking**.
3. Follow the on-screen instructions.

For international customers, additional verification may be required.

### **3.3 Password Reset / Account Reset**

*Subject: Online Banking Reset*

If you forgot your password or need to reset your Online Banking access:

1. Select **Forgot Password** on the login page.
2. Follow the prompts to reset using your registered email/phone.  
If unsuccessful, please contact our Support Team.

### **3.4 Mobile Banking Alerts & OTP Errors**

*Subject: Mobile Banking Alerts*

To register for Mobile Banking Alerts:

1. Log in to the Mobile App.
2. Select **Alerts & Notifications**.
3. Enable SMS/Email alerts.

For OTP errors, ensure your mobile number is updated and your device has network coverage.

### **3.5 Updating Contact Details**

*Subject: Update Contact Information*

To update your contact details:

1. Log in to Online Banking.
2. Select **My Home → About Me**.
3. Update your phone number, email, or address.

### **3.6 Secure Messaging**

*Subject: Secure Message Request*

To send a secure message:

1. Log in to Online Banking.
2. Select **Messages → Compose**.
3. Enter your query and submit.

### **3.7 Viewing Account Numbers**

*Subject: Account Number Request*

To view your account number:

1. Log in to Online Banking.
2. Select **Accounts → Account Details**.

### **3.8 Proof of Payment**

*Subject: Proof of Payment*

To print proof of payment:

1. Log in to Online Banking.
2. Select **Payments → History**.
3. Choose the transaction and select **Print**.

### **3.9 Transaction PIN Changes**

*Subject: Transaction PIN Change*

To change your Transaction PIN:

1. Log in to the Mobile App.
2. Select **Settings → Security → Change PIN**.

### **3.10 Payee Management**

*Subject: Payee Management*

You may:

- **Add a Payee:** Online Banking → Payments → Add Payee.

- **Amend a Payee:** Select existing payee → Edit details.
- **Add Utilities:** Choose from the Utilities list.
- **Resolve Errors:** Ensure correct account/payee details.
- **Daily Limits:** Transactions are subject to daily limits.

### 3.11 Credit Card Payments via Digital Banking

*Subject: Credit Card Payments*

To pay your Credit Card:

1. Log in to Online Banking or Mobile App.
2. Select **Payments → Credit Card**.
3. Enter amount and confirm.

### 3.12 Scheduled / Recurring Payments

*Subject: Scheduled Payments*

To set up or modify scheduled payments:

1. Log in to Online Banking.
2. Select **Payments → Scheduled Payments**.
3. Add, edit, or delete as required.

### 3.13 Transfers vs Payments

*Subject: Transfers vs Payments*

- **Transfer:** Move funds between your own accounts.
- **Payment:** Send funds to external accounts or payees.

### 3.14 Bill Payment Queries

*Subject: Bill Payment Support*

If a bill payment is rejected, please verify the payee details and account number. If still unresolved, contact our Support Team.

Account opening queries

[https://www.firstcitizenstt.net/FCGWebClient/origination.do?\\_flowExecutionKey=\\_c7D38EDBB-17FC-998B-31B0-EFE05486DCF2\\_kA0823E32-1E48-D1AE-E33D-76C6B0A03D4F&a6c6fbb26e6880ec4507b0b421bc96ef6a4d6d54137822eb488e2585ce39082b=40fc27ad9fe52b499ab3a0dd2a48e222](https://www.firstcitizenstt.net/FCGWebClient/origination.do?_flowExecutionKey=_c7D38EDBB-17FC-998B-31B0-EFE05486DCF2_kA0823E32-1E48-D1AE-E33D-76C6B0A03D4F&a6c6fbb26e6880ec4507b0b421bc96ef6a4d6d54137822eb488e2585ce39082b=40fc27ad9fe52b499ab3a0dd2a48e222)

Account opening queries - Product Information "Savings:

<https://www.firstcitizensgroup.com/tt/savings-chequing/savings/>

Chequing: <https://www.firstcitizensgroup.com/tt/savings-chequing/chequing/>"

Account opening queries - Interest Rates "Savings:

<https://www.firstcitizensgroup.com/tt/savings-chequing/savings/>

Chequing: <https://www.firstcitizensgroup.com/tt/savings-chequing/chequing/>"

Account opening queries - Charges <https://www.firstcitizensgroup.com/tt/fees-and-charges/>

Account opening queries - Documents Required

<https://www.firstcitizensgroup.com/tt/documents-required-savings-chequing/>

FAQ & troubleshooting <https://www.firstcitizensgroup.com/tt/24-hour-banking/first-citizens-contact-centre/#Frequently>

ATM/Branch locator <https://www.firstcitizensgroup.com/tt/locations/>

Contact center integration(live agent)

<https://www.firstcitizens.chat/iceMessaging/Login.html?dld=main&lang=en-CA&WebSiteID=>

What do I need to apply for a credit card? Obtaining a First Citizens Bank Credit Card is a great financial move! The following documents are required

<https://www.firstcitizenstt.com/personal-banking/credit-cards/apply-credit-card.html>

What is the qualifying salary, annual fee, interest rate? This and other information about applying for and managing your First Citizens Credit Card are available at

<https://www.firstcitizenstt.com/personal-banking/credit-cards/faqs.html>

What options do I have to make my credit card payment? "You can pay your credit card via:<br><br>

Online Banking Service<br><br>

Telebanking Service (Self Service Option)<br><br>

First Citizens Branch network<br><br>

standing order set up from your First Citizens deposit account<br><br>

standing order from any other Bank account"



How do I know what is my credit card balance due? "You can:<br><br>

Login to Online Banking Service<br><br>

Use First Citizens Telebanking Self Service<br><br>

View your monthly credit card statement"

How do I sign up for the First Citizens Online Banking and Telebanking Services? "Go to:  
Online Banking<br><br>

Call 62-FIRST<br><br>

Visit any First Citizens branch"

Is there a cut off time to make payments? "Yes. Once your payment is made on time\* the payment will be updated overnight. If payment is made after the cut off payment time, the payment will update the following night. If the payment is made after the cut off time on Friday, the payment will be updated on Monday night.<br><br>

\* Monday – Thursday - by 3pm<br><br>

\* Friday - by 4.15pm"

What kind of reward programs are there on the First Citizens credit cards? "Our reward programs are as diverse as our cards. Obtain more info at  
<https://www.firstcitizenstt.com/personal-banking/credit-cards/reward-programmes.html>

Do you offer Bonus Points? Yes we do! Our Bonus points program – this program is attached to our VISA suite of cards and gives the customers the opportunity to redeem bonus points certificates at hundreds of merchants throughout Trinidad and Tobago in exchange for desired goods and services.<br><br>

Do you offer Other Rewards? Yes we do! Ultra Rewards – this program is attached to the First Citizens VISA Platinum/VISA Signature credit cards and allow the customer to earn points which can be redeemed for travel rewards anywhere worldwide, from anywhere worldwide. Rewards can be airline tickets to any destination on any airline, stays at hotels and resorts and just about any other travel reward.<br><br>

What about Vacation rewards? Vacation Rewards – this program is attached to the First Citizens Vacation Lifestyle MasterCard and Vacation Lifestyle MasterCard Gold, and allows the customer to earn points which can be redeemed via local participating travel agencies for airline tickets on any airline and cruises.<br><br>

Do you offer Cash Back Rewards? Cash Back Rewards – this program is attached exclusively to our VISA Pink credit card and gives customers the opportunity to receive cash back rewards on purchases done throughout the month.

What are the operational fees and charges on the First Citizens credit cards? There are lots of tips to use the First Citizens Credit Cards. Get info on credit card fees and charges at <https://www.firstcitizenstt.com/personal-banking/credit-cards/faqs.html>

What is the maximum credit card limit that can be used for online transactions? Credit card transactions can be completed up to your credit card limit for local online transactions. Please email [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) if you encounter an issue while attempting a transaction.

What is the maximum credit card limit that can be used at a Point of Sale? Credit card transactions can be completed up to your credit card limit for local online transactions. Please email [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) if you encounter an issue while attempting a transaction.

What is my USD balance on my credit card? Our credit cards are calculated in TT currency. You can email [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) if you require specific information on your USD eligibility for credit cards.

How can I cancel a credit card transaction? Credit card transactions should be cancelled through your merchant. You can email [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for further guidance.

How can I increase my credit card limit? You can request to have your credit card limit increased by clicking 'My Services' then 'Increase Credit Card Limit.'

How can I reduce my credit card limit? You can request to have your credit card limit reduced using the secure message medium.

How do I activate my credit card? To activate your card, please call 62-FIRST (623-4778) and select option 2 or send us a secure message using the 'My Messages' tab.

What is the turnaround time for a credit card application? The process takes a minimum of two weeks from the submission of all required documentation. Additional information about applying for and managing your credit card is available [here](#).

There are duplicate transactions on my account. Any duplicate transactions should always be cancelled via the merchant. Once the transaction is cancelled, you should send the cancellation and confirmation receipts from the merchant to [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for support with release of funds.

Do I have to go to the branch or Credit Card Centre to dispute a transaction? Transactions should always be cancelled via the merchant first. Once the transaction is cancelled, you should send the cancellation and confirmation receipts from the merchant to [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for support with release of funds.

An item I purchased with my credit card was defective. What do I do? If the product you receive from a credit card purchase is defective, this purchase will need to be disputed. [Click or tap here for more information about credit card disputes.](#)

I made a payment on my credit card and the goods were not received. If you do not receive a product in exchange for your credit card purchase, this purchase will need to be disputed. [Click or tap here for more information about credit card disputes.](#)

I did not receive the refund for a transaction that I cancelled with a merchant. You should always query this transaction with the merchant as the first option as refunds can take up to 10 business days to process. If the transaction is still pending after 10 business days have passed, contact [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for further guidance.

Can my new credit card be collected at a different location? You can access the following options to have your credit card replacement or renewal sent to a location of your choice: 1. Send a secure message to the Credit Card Centre requesting the change. 2. Make the request via 62-FIRST.

What is the daily foreign transaction limit for my card? You should always spend within your credit card limit. Your daily foreign currency credit card limit is dependent on your spending history and forex eligibility per statement cycle. You can email [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for more assistance, specific to your card in hand.

How can I dispute a credit card transaction? [Click or tap here to learn how to dispute a credit card transaction.](#)

I paid cash for an item, but I was still billed. If you paid cash for an item but still received a bill, you should query this transaction with the merchant as the first option as refunds can take up to 10 business days to process. If the transaction remains as pending beyond 10 business days, contact [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for further guidance.

What are the documents required to dispute a transaction? [Click or tap here for the credit card dispute forms.](#)

Why was there an increase on my credit card limit? If your credit card limit was increased, you may be the recipient of an automatic increase.

What is the daily online limit for my credit card? You should always spend within your credit card limit. Your daily credit card limit is dependent on your spending history. You can email [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for more assistance specific to your card.

What is the annual fee for the Visa Purple Card? The Visa Purple Card has a low annual fee of \$100. Click or tap [here](#) for more information.

What is the annual fee for the Visa Platinum Card? The Visa Platinum Card has a low annual fee of \$450. Click or tap [here](#) for more information.

What is the annual fee for the Visa Classic Card? The Visa Classic Card has a low annual fee of \$145. Click or tap [here](#) for more information.

I noticed there was a difference in the amount I was charged and the amount I was billed for on my credit card. You should always query this transaction with the merchant as the first option. Once the bill is cancelled, you should send the cancellation and confirmation receipts from the merchant to [authorizations@firstcitizenstt.com](mailto:authorizations@firstcitizenstt.com) for support with release of funds.

I do not recognize a transaction on my account. Unauthorized transactions should be immediately reported via 62-FIRST Option 6.

What is the annual fee for the Visa Tertiary Card? The Visa Tertiary Card has a low annual fee of \$75. Click or tap [here](#) for more information.

What is the annual fee for the Visa Signature Card? The Visa Signature Card has a low annual fee of \$600. Click or tap [here](#) for more information.

What is the annual fee for the Visa Gold Card? The Visa Gold Card has a low annual fee of \$200. Click or tap [here](#) for more information.

What is the annual fee for the Vacation Lifestyle MasterCard Gold? The Vacation Lifestyle MasterCard Gold has a low annual fee of \$300. Click or tap [here](#) for more information.

What is the annual fee for the Vacation Lifestyle MasterCard? The Vacation Lifestyle MasterCard has an annual fee of \$200. Click or tap [here](#) for more information.

What are the documents required to dispute a transaction?" Click or tap [here](#)~ for the credit card dispute forms. ~|~ <https://www.firstcitizenstt.com/personal-banking/credit-cards/forms.html>"

What do I do if my bonus points certificate is lost? "If you have lost your bonus points certificate, you can send a secure message via First Citizens Online Banking. Just submit the query to [CreditCardRewards@firstcitizenstt.com](mailto:CreditCardRewards@firstcitizenstt.com) or call 625-2893 ext. 2396/2341.

Tell the representative when the lost bonus points certificate was received, the period of your certificate, and the branch that is most convenient for collection. Kindly note queries take approximately 10-15 days from the date of receipt. Customers are asked to provide valid contact details to be notified."""

When will payments to my credit card be credited and available for use? Payments made to credit cards via Online Banking are immediate. Payments made over-the-counter take one business day. ~Click or tap~ here to see what is available to spend.

What is Mobile Banking? Mobile banking is a revolutionary way of banking from your mobile phone allowing you access to your account information and conduct banking transactions. Get more info here

What are the features of Mobile Banking? First Citizens' Mobile Banking allows you to view accounts, check balances, transfer funds and pay bills online. Get more info here

What kind of mobile device is required for this service? If you have a smartphone, you can use both mobile text service and also download the mobile banking app via the App Store.

Can I use Mobile Banking if I don't have a smartphone? Mobile banking will be accessible with our mobile text feature.

How do I qualify for Mobile Banking? Any First Citizens customer with a valid account can register for mobile banking.

Are there fees to use the First Citizens Mobile Banking Service? Your mobile provider may charge a minimal fee for the text messages associated with this service.

Who can register for Mobile Banking? New and existing First citizens Bank individual customers can register for mobile banking. There are some categories of customers who may not apply.

How can I register for Mobile Banking? This can be done through self-enrollment via the mobile banking tab when you log into the online banking service or via First Citizens branches. You can also send an email to to request this service via [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com)

Can I register someone else's mobile phone number for the Service? The phone number which is registered for the service must be owned by our customer who is enrolling for the service.

Can I begin using Mobile Banking immediately? You can begin using mobile banking right away!

Where can I enroll for the First Citizens Mobile Banking Service? This can be done through self-enrollment via the mobile banking tab when you log into the online banking service or via First Citizens branches. You can also send an email to request this service via [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com)

What does the enrollment process entail? The enrollment consists of signing the IESA, registering and subscribing. You can read the IESA [here](#)

What are account nicknames? Mobile account nicknames protect your account information and are to be created by account. Nicknames must be unique and between three to eight characters in length and can include letters or numbers, but not spaces or special characters.

Can customers outside of Trinidad and Tobago access the First Citizens Mobile Banking Service? Mobile banking is not an international service. It is only provided within Trinidad and Tobago.

Do I have to agree to the Terms and Conditions to participate in the First Citizens Mobile Banking Service? Our customers must agree to the Terms and Conditions as they are essential to understanding the roles and responsibilities while using this service.

What is my default account? Banking information will be provided on a default account if an account is not specified when using a command. Refer to your mobile banking 'How To Guide' [here](#) for more info.

What is First Citizens Mobile Text? [Read about mobile text here](#)

What are Mobile Alerts? "Alerts are automatic notices sent by First Citizens to your registered mobile phone or email. Get more info [here https://www.firstcitizenstt.com/24-hour-banking/mobile-banking/mobile-alerts.html](https://www.firstcitizenstt.com/24-hour-banking/mobile-banking/mobile-alerts.html)

"

How do customers subscribe to alerts? Subscribing for mobile alerts is quick and easy! [Read about it here](#)

What are the alerts available via the First Citizens Mobile Banking Service? There are many benefits of mobile alerts! The following lists some of the ways we notify you to keep you in control of your financial affairs.[Click here](#)

What accounts are available via the service? First Citizens deposits, loans and investment accounts are available via the First Citizens Mobile Banking Service which are selected during the enrollment process.

What are the requirements for First Citizens Mobile Text? In order to use the mobile text service, you must be registered for First Citizens Online Banking and have a mobile device that supports SMS.

Does the First Citizens Mobile Banking Service facilitate third party payments and bill payments, including credit card payments? The First Citizens Mobile Banking Service does not facilitate third party payments, neither within First Citizens nor externally.

Does the First Citizens Mobile Banking Service provide credit card balances and history for First Citizens credit cards? Balances and history on First Citizens credit cards are provided via the mobile banking service.

Can I add more than one mobile phone number to receive information via the Mobile Banking Service? "You can register more than one phone to receive information via mobile banking.

"

How many transactions can I retrieve as statement history via First Citizens Mobile Text? You can retrieve up to your last 15 transactions.

How current is the account and transaction information that I receive when using First Citizens Mobile Text? You will receive the current available balance via the 'BAL' text message. The 'HIST' text message will send your most recent posted transactions for the requested account. Pending transactions will not be shown.

How safe is mobile banking? First Citizens is very concerned with the safety and privacy of your information and committed to security. To ensure account security, many security features have been built into First Citizens Mobile Banking. Encryption is used to protect your account. Here, it transforms sensitive information into unrecognizable characters before it is transferred over the internet.

Is using the First Citizens Mobile Banking Service secure? First Citizens is very concerned with the safety and privacy of your information and committed to security. To

ensure account security, many security features have been built into First Citizens Mobile Banking.

How can I be sure that the registration process is safe? First Citizens is very concerned with the safety and privacy of your information and committed to security. To ensure account security, many security features have been built into First Citizens Mobile Banking.

How does First Citizens protect my personal information? The mobile banking service requests that you do not provide any personal information at any time; e.g. full account number, email or personal address, nor do we send any such information to you via the service.

How do I change my First Citizens Mobile Banking account settings? You can amend your First Citizens Mobile Banking account settings from your personal computer at the mobile banking preference center within the First Citizens Online Banking service.

What are commands and how do I use them? Commands are the SMS text messages you send from your device to First Citizens at 43262 (4FCMB). Get the entire list of commands [here](#)

What do I do if I do not receive a response from my Command? Please make sure that you are using the correct number 43262, using the correct spelling of the command, and if you are specifying an account, confirm that you are using the correct account nickname.

How do I check the status of my mobile transfer? A confirmation message will be sent to your mobile device after you have sent a 'TRAN' text message.

How do I check my available balance? You can check that your available balance has been updated by either sending a 'BAL ALL' text message to 43262 (4FCMB).

What are some quick tips I can use to secure my phone? Guidelines for enhancing your experience in using mobile banking can be found [here](#)

What is the IBAN/SWIFT code/routing number for First Citizens? The SWIFT code is FCTTTTPS. We do not maintain an IBAN or routing number. ~ Click or tap [here](#) ~ for more details on the format required to send wire transfers to your account. ~|~  
<https://www.firstcitizenstt.com/commercial-banking/correspondent-banks.html>

How long does the wire transfer process take? "The timeframe to process incoming wire transfers depends on the sending bank. You may need to liaise with the sender of the funds.

When sending an outgoing wire transfer, it takes an average of three (3) days for funds to be credited to a beneficiary's account."



How can I send a wire transfer? You can send a wire transfer by selecting the 'My Services' tab and then 'Wire Transfer' to complete the wire transfer form.

What is an intermediary bank? An intermediary bank is a bank that acts on behalf of the beneficiary bank. It is required when sending a payment in a currency that is not the domestic currency for the destination country.

What is the cost of a wire transfer? to view the entire list of fees and charges.

<https://www.firstcitizenstt.com/fees-and-charges.html>

Should you require further assistance, connect with our Support Team from 6am to 10pm daily via our Web Chat or email [easybanking@firstcitizenstt.com](mailto:easybanking@firstcitizenstt.com) / [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com) channels.

### **Customer Service Representative: Contact Center**

**Customer Feedback:** <https://www.firstcitizensgroup.com/tt/customer-support/feedback/>

**Website:** <https://www.firstcitizensgroup.com/tt/>

To prohibit unauthorized activity on your First Citizens Debit EMV card simply login to your First Citizens Mobile App. Navigate to the grid located to the top right-hand side of your screen, **select Cards and click Debit**. Simply **click the account number, then card number followed by the Hotlist option** and complete the steps to restrict and replace you Debit EMV card.

To register for deposit account alerts SMS and/ Email Notifications visit <https://www.firstcitizensgroup.com/tt/mobile-banking-2/mobile-banking/mobile-alerts/>.

Should you require further assistance, connect with our Support Team from 6am to 10pm daily via our Web Chat or email [easybanking@firstcitizenstt.com](mailto:easybanking@firstcitizenstt.com) / [channelsupport@firstcitizenstt.com](mailto:channelsupport@firstcitizenstt.com) channels.

As part of our normal digital channel monitoring, your online banking activity was alerted via our systems. To prohibit any unauthorized activity, your Digital Banking access was restricted. Please provide an updated telephone number/ email address for our Customer Service Team to contact you.

Upon regaining access to you Digital Banking service, kindly review and update your personal information by selecting **My Home, About Me**.

To enable Biometric (Face ID or Thumbprint) and/ PIN Authentication, download our updated First Citizens Mobile App today!

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