

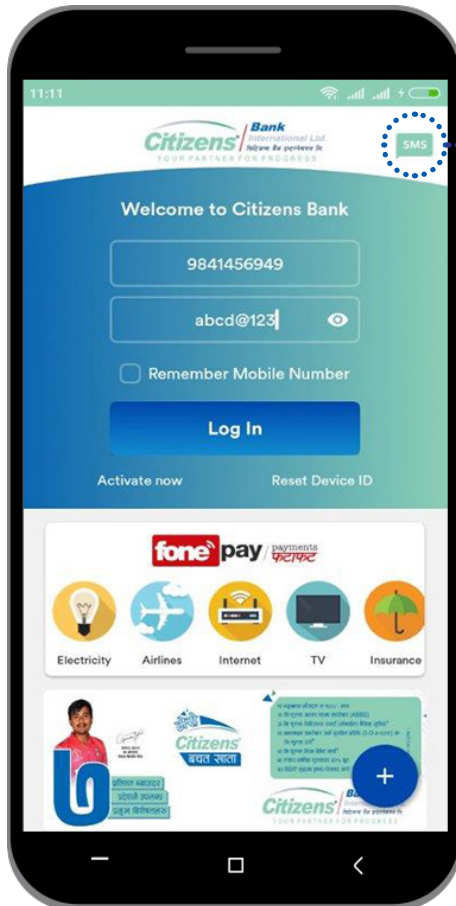
Citizens Bank International Ltd.

## **INTRODUCTION**

Citizens Smart is a Mobile Banking Application, developed to improve the experience of our customers. With the advancement of technologies, we are enhancing our banking system to serve our customers better. Citizens Smart is available on Android and iOS devices.

## Know the Basics

You will be able to view your account details, transfer money to different bank accounts, pay bills along with other services.








If you wish to use Citizens Smart without Internet Access, click on SMS.

If you have Internet Connectivity, enter your registered Mobile Number and Login Password. Click 'Log In'.

Click on Reset Device if you are trying to login from a new device and use your existing login credentials.

Click on Activated Account if you have recently reset your password by contacting bank. Follow New User Guide to reactivate your service.

You can also pay bills of fonepay registered merchants directly before you login.

-  Locate and navigate your nearest Branches and ATMs
-  Find updated information of Forex Charts
-  Track the updated Stock Market Details
-  Find Contact Details of your Bank
-  Get answers to your Frequently Asked Questions (FAQ)

New User Guide ..... 4 Page

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## New User Guide

New User Guide is applicable to:

New Users of Citizens bank who are trying to download mobile banking application for the first time

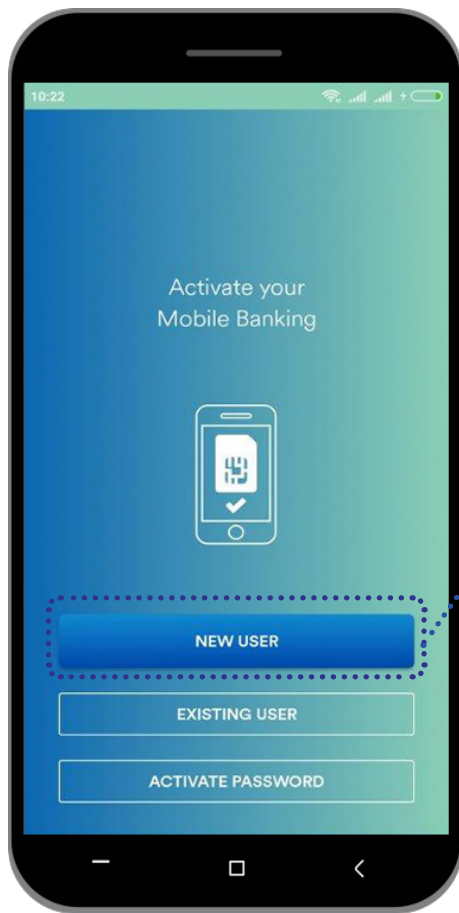
Existing Users who have recently Reset their password by visiting their bank



### Step 1

Download “**Citizens Smart**” mobile application from your store.



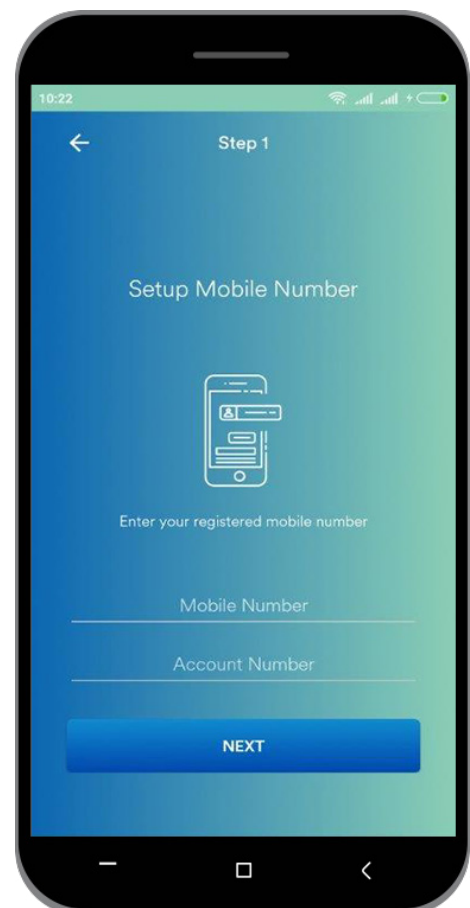


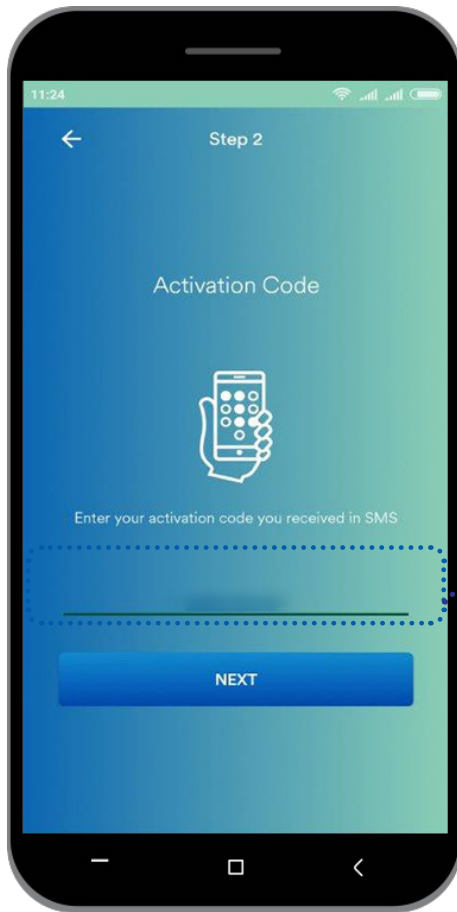
Step 2: Click on "New User" to start banking smartly

### Step 3

Input your Registered Mobile Number and your Account Number of Citizens Bank . Then click 'NEXT' button.

(The registered number is the one that you have updated in KYC of Citizens Bank ).





You will soon receive activation code on your registered mobile number to verify your mobile banking.

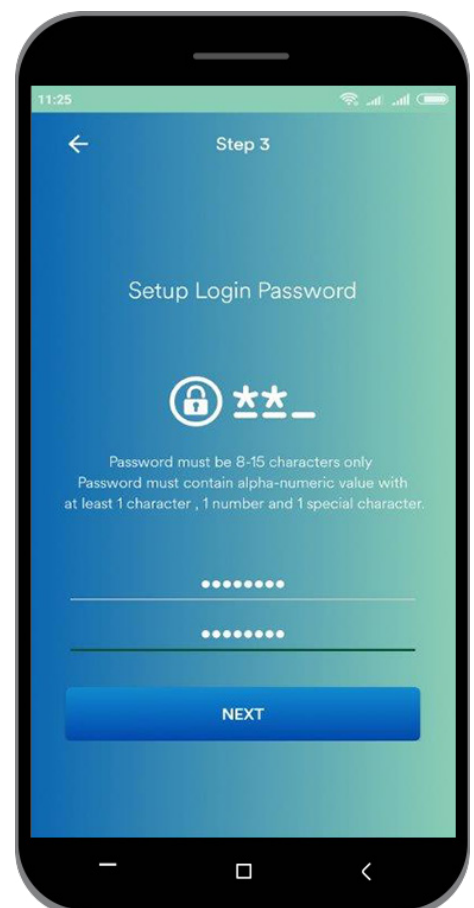
Step 4  
Enter the code you have received in SMS. Then, click 'NEXT'

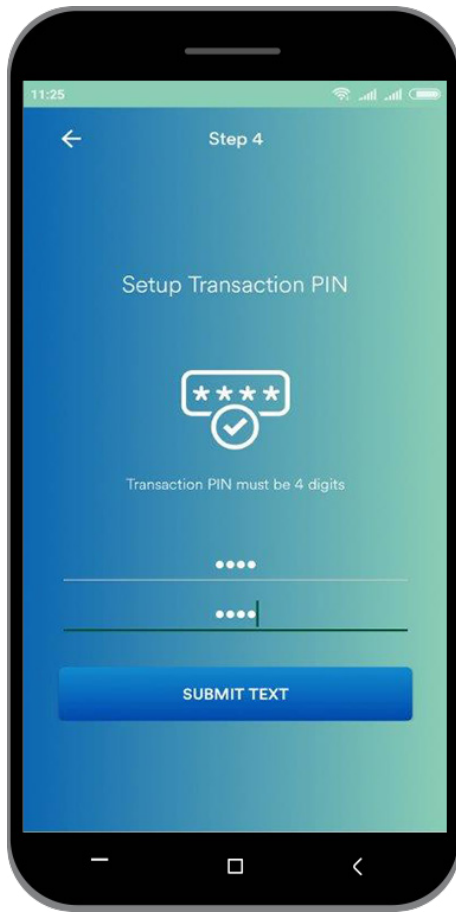
## Step 5

Your New login password should be of 8 to 15 characters ( alpha-numeric with 1 character, 1 number and 1 special character).

Retype the password for confirmation and click "NEXT".

Login password is required every time you try to login Citizens Bank.





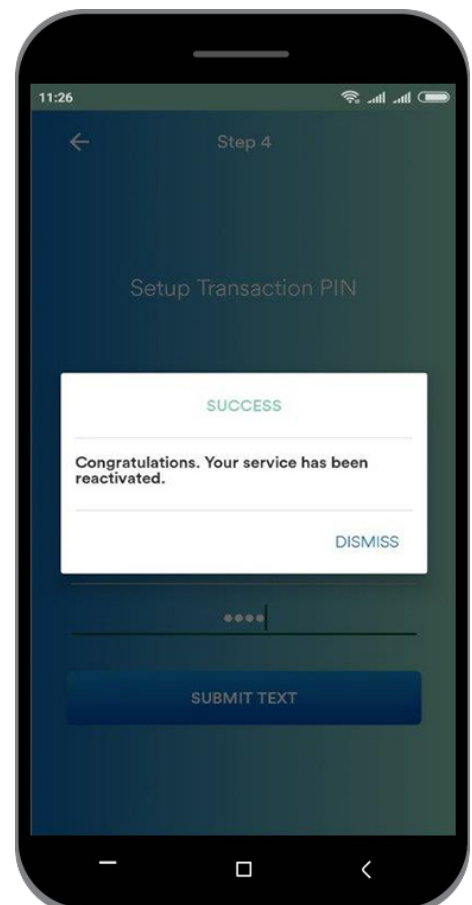
### Step 6

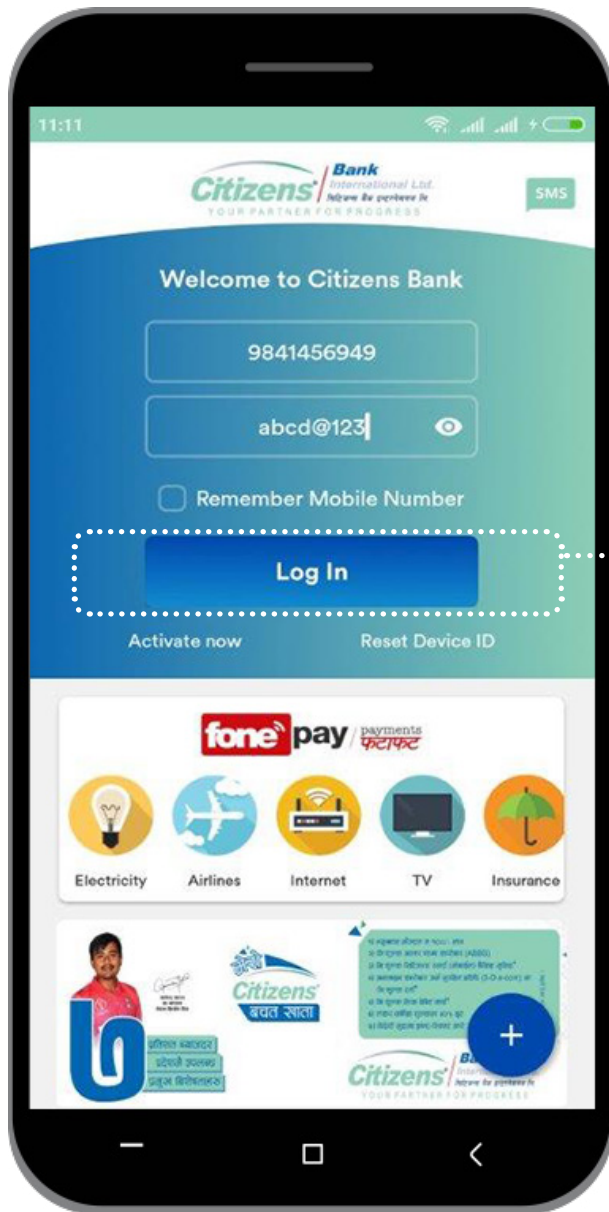
Setup your Transaction PIN of 4 numbers.  
Re-type your Transaction PIN and  
click 'FINISH'.

Transaction PIN is required whenever you  
want to perform certain transactions or  
payments through Citizens Smart.

After completion of the process, you will  
be notified with a Success message.

Now, you have been successfully enrolled on  
Mobile Banking of Citizens Smart .





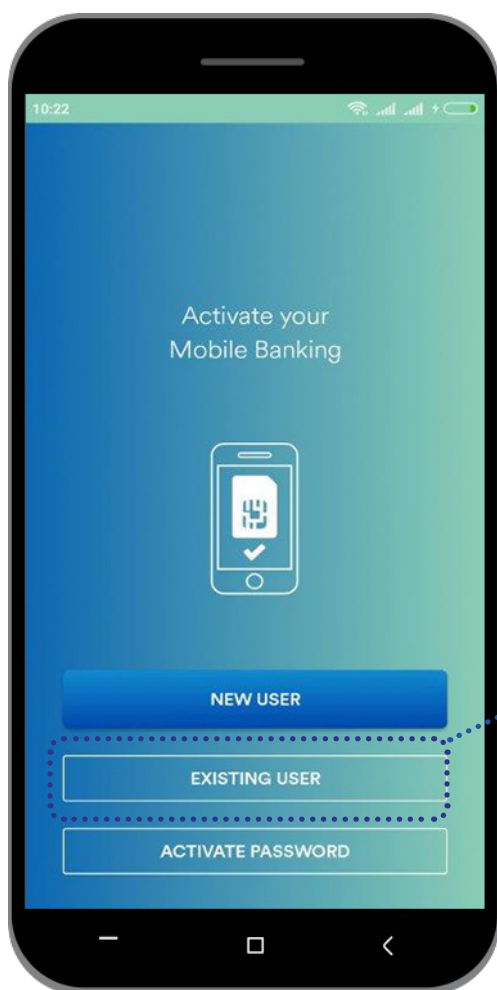
Step 7

Enter your registered Mobile Number and Login Password. Click 'Log In'.



## Existing User Guide

Existing User Guide is applicable to those customers who have installed and used Citizens Smart atleast once.

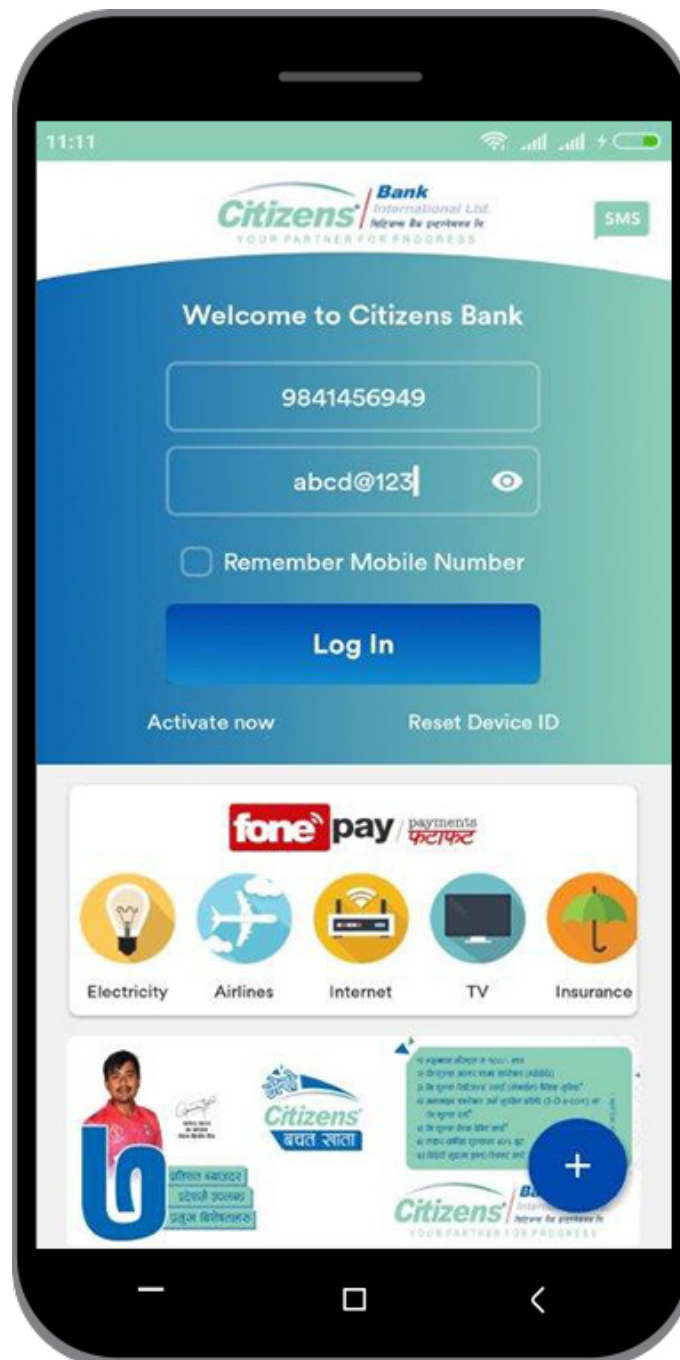


Update Citizens Smart from your store:  
Android App on Google Play  
Available on the iPhone App Store

Click on "Existing User" to re-activate your services through the updated app.

## Login Citizens Smart

Enter your registered Mobile Number and Login Password. Click 'Log In'.



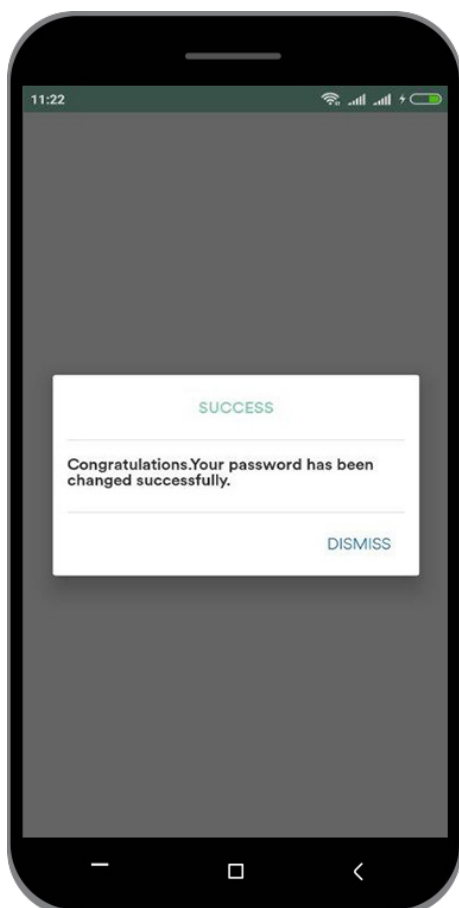
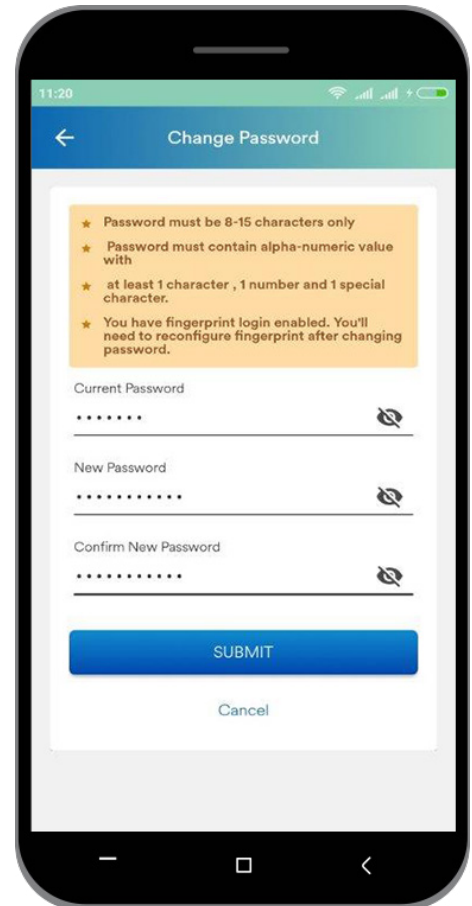
## Change your Login Password

Enter your Old Login Password and setup New Password.

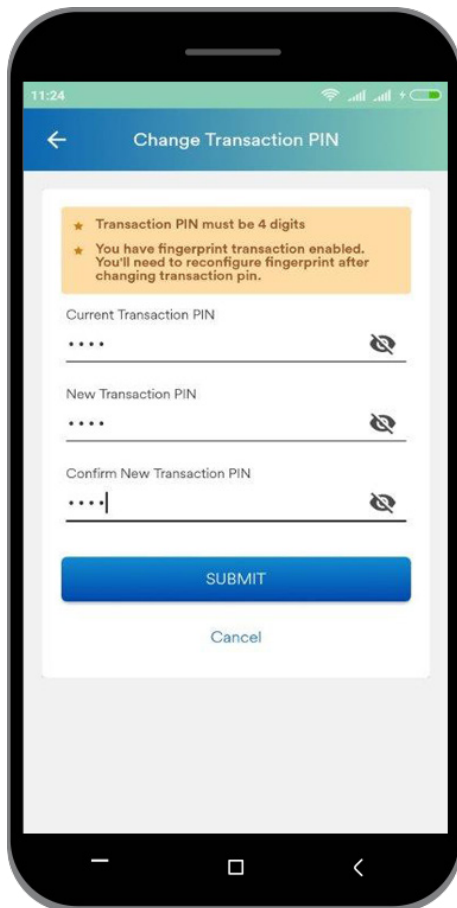
Your New login password should be of 8 to 15 alpha-numeric value ( atleast 1 character, 1 number and 1 special character).

Retype your New Password to confirm.  
Then, click '**SUBMIT**' button.

Login password is required every time you try to login Citizens Samrt.



After completion of the process, you will be notified with success message.



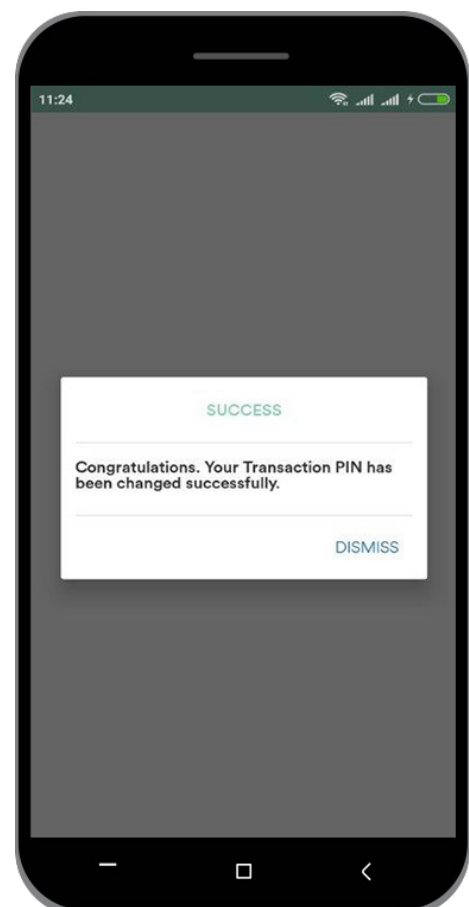
## Change your Transaction PIN

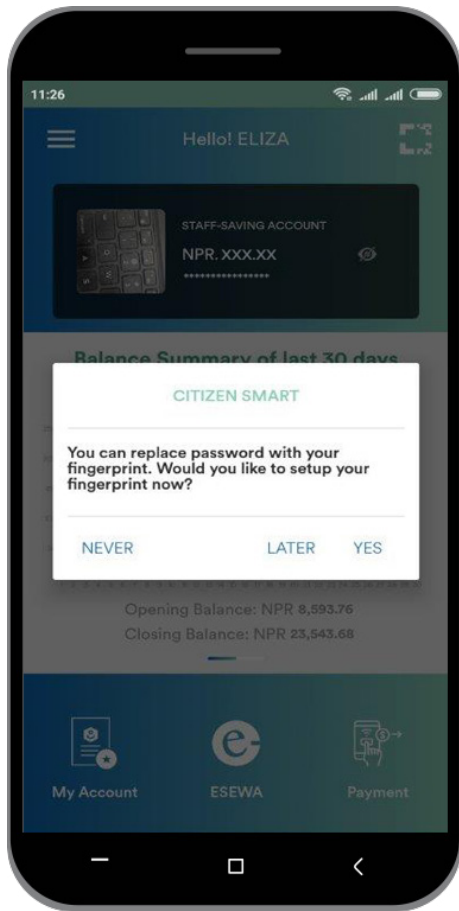
Enter your Old Login Password and setup New Transaction PIN.

Setup your Transaction PIN of 4 numbers. Re-type your Transaction PIN then, click '**SUBMIT**' button.

Transaction PIN is required whenever you want to perform certain transactions or payments through Citizens Smart.

After completion of the process, you will be notified with success message.





## Biometric Login Feature

Popup message will appear once you login requesting to enable fingerprint login.

Click "Yes" to setup your login fingerprint.

If you wish to setup your fingerprint later click "Later" or click "Never" to disable the the popup and biometric login feature.

## Setting Up FingerPrint Login

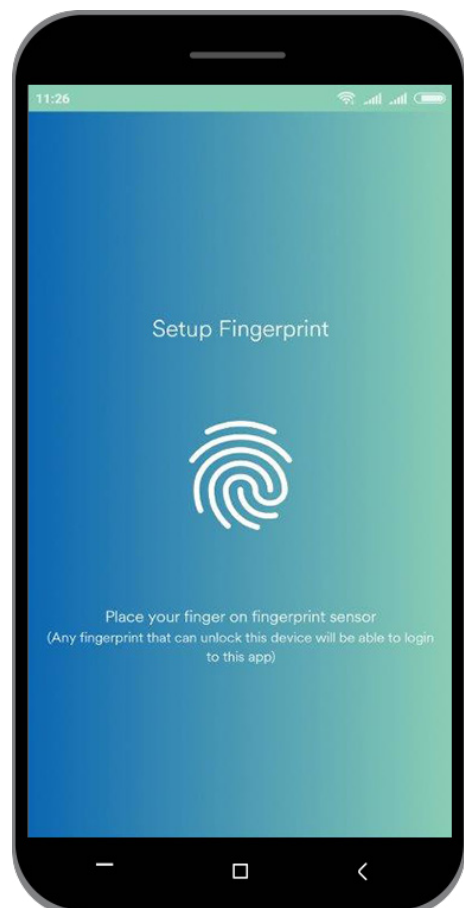
### Step 1

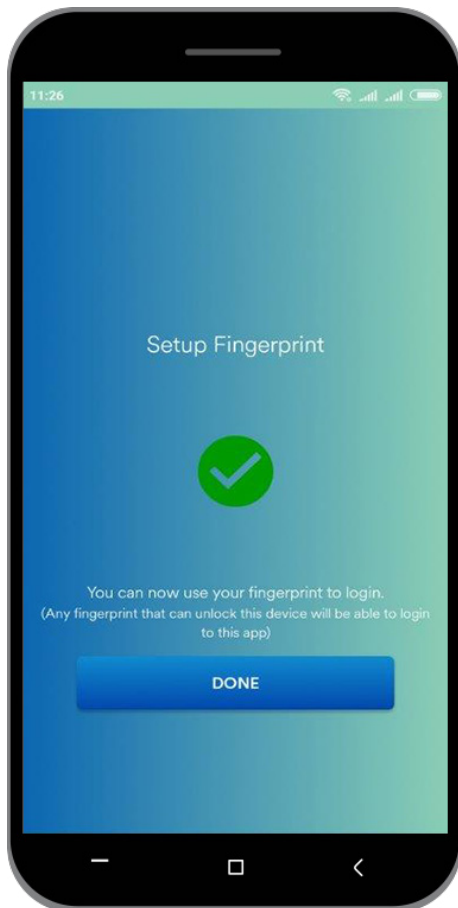
Place your finger on the fingerprint sensor of your device.

This is done to verify your fingerprint with any one of the fingerprints registered to unlock the device.

Note:

Any fingerprint that can unlock this device will be able to login to this app.





### Step 2

Your fingerprint authentication has been successfully setup.

You will be able to use your fingerprint instead of login password to login into your account.

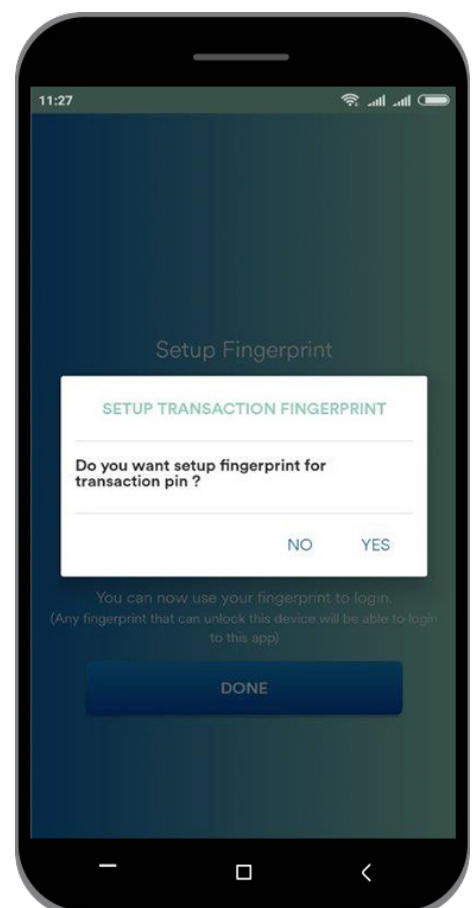
### Step 3

To setup fingerprint for transaction click "Yes".

If you wish not to enable fingerprint for performing transactions, clicking "No".

Note:

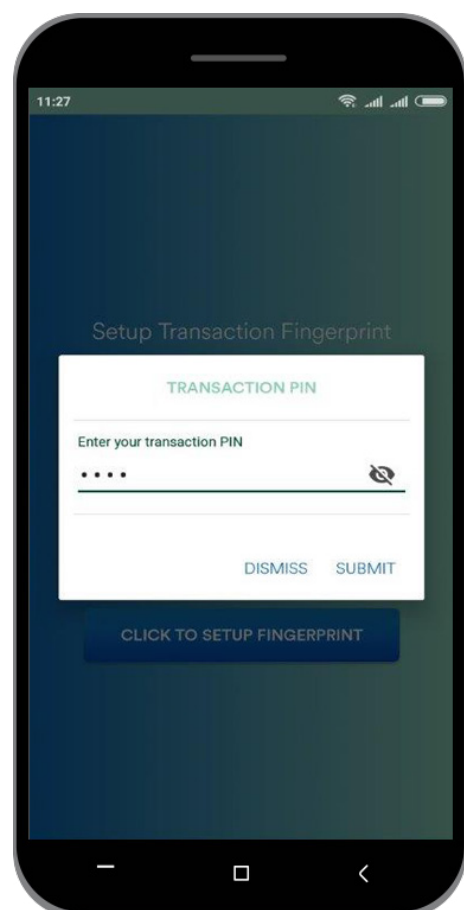
You can later go to the settings to activate this function.

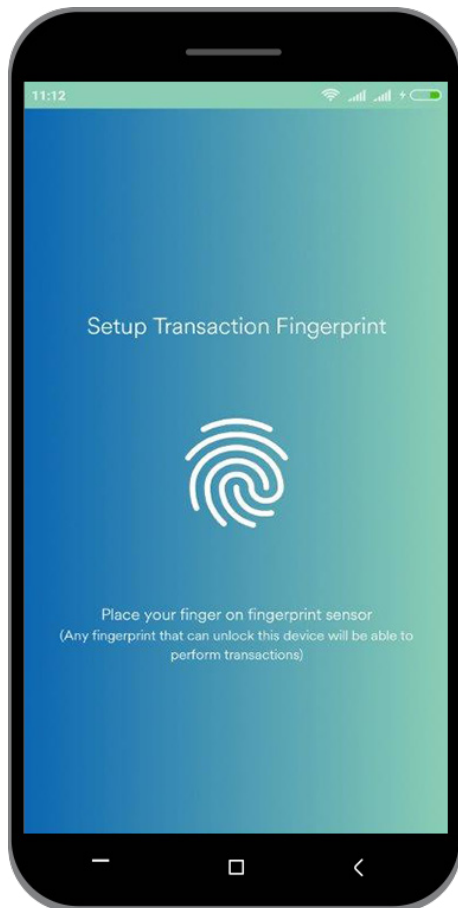




Step 4  
Tap "Click to Setup Fingerprint".

Step 5  
Enter your transaction PIN





#### Step 6

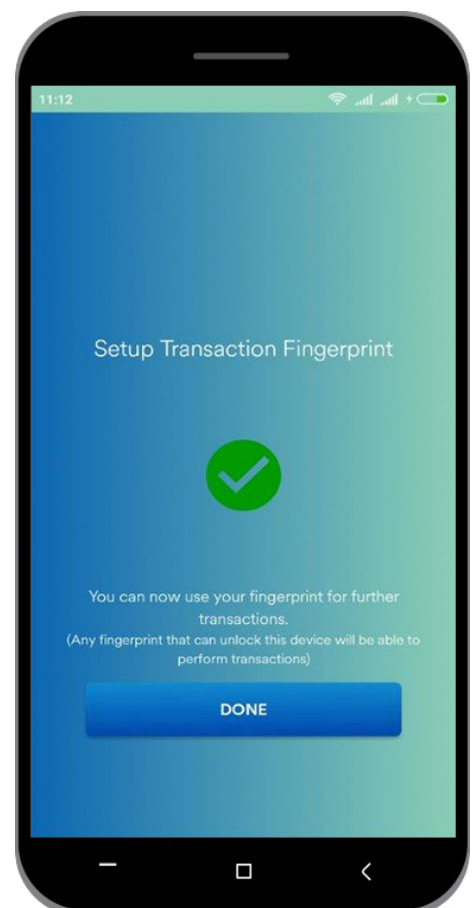
Place your finger on Fingerprint Sensor of your device.

#### Step 7

Your fingerprint authentication has been successfully setup.

You will be able to use your fingerprint instead of login password to login into your account. .

Any fingerprint that can unlock this device will be able to perform transactions.








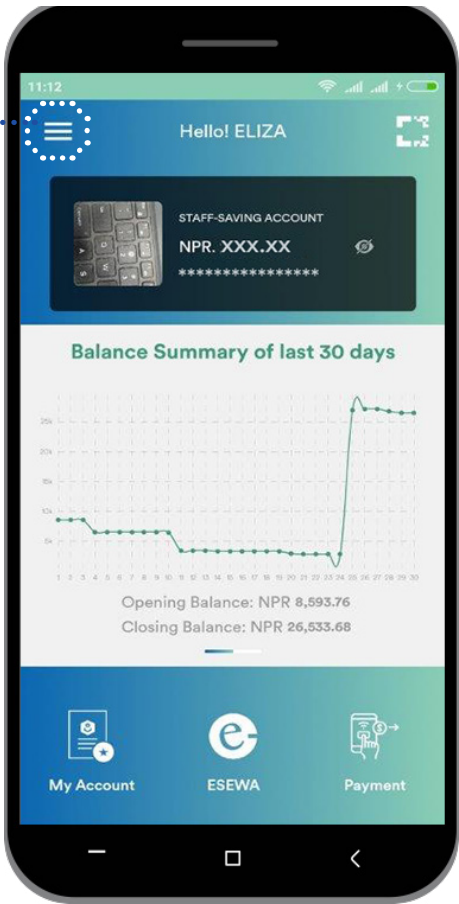


# View of your Dashboard

View your account details and track the balance summary of last 30 days directly from your dashboard.

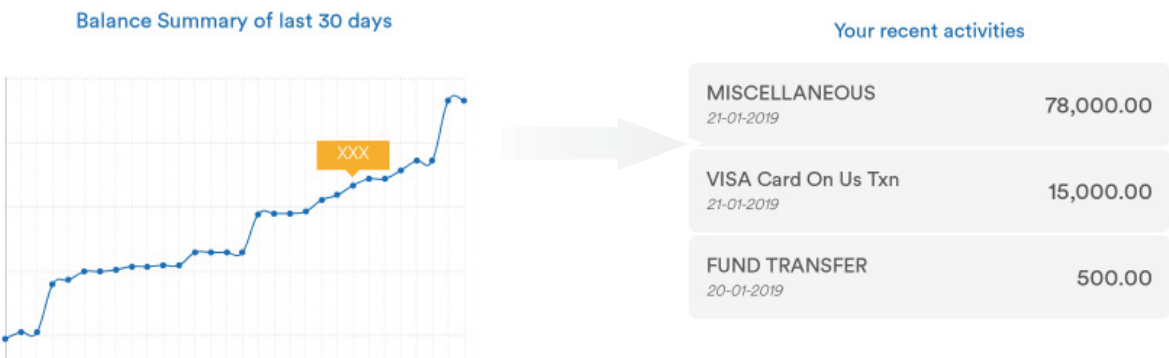
You can perform additional actions by clicking on menu bar:

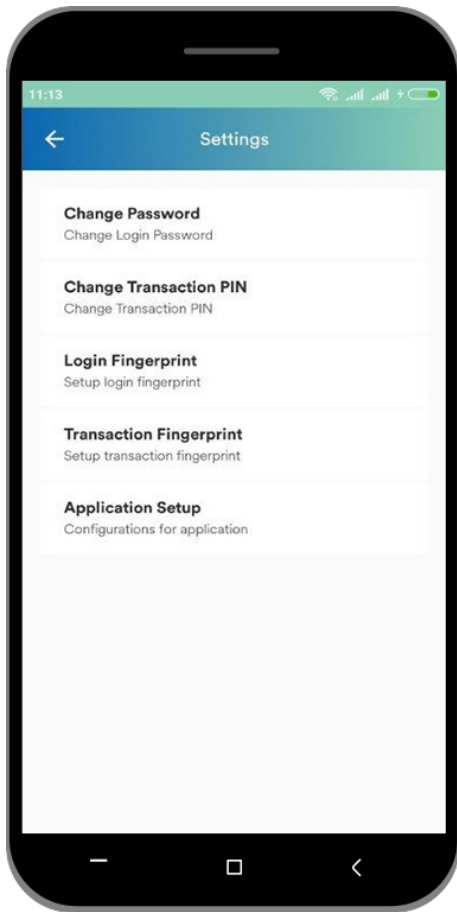
-  Click on Settings to change your password / fingerprint.
-  Add mostly used accounts as Favorite Account
-  Track your Invoice history
-  Lodge your Complain or submit your feedback
-  View your recent Activity Log



## Swipe the screen

View your recent activities





## Change your login credentials

### Step 1

Tap the settings button in the main menu.

### Step 2

Click on respective buttons to perform desired actions.

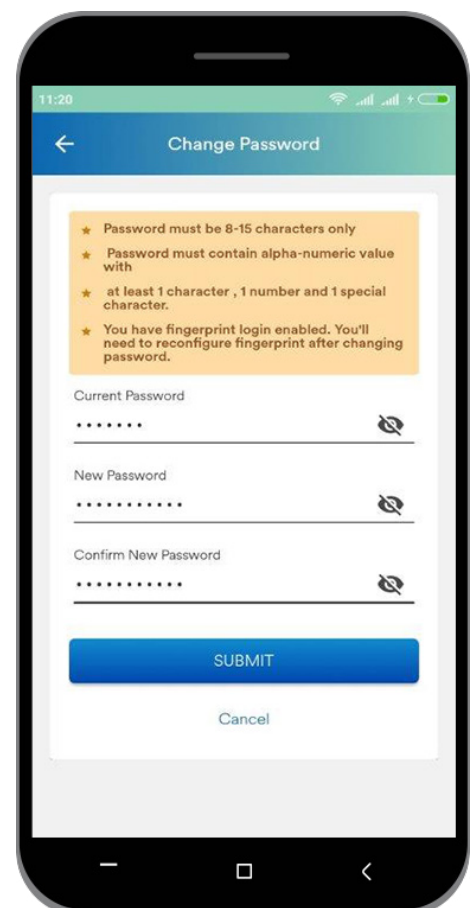
## Change your Login Password

Enter your Current Password and setup New Password.

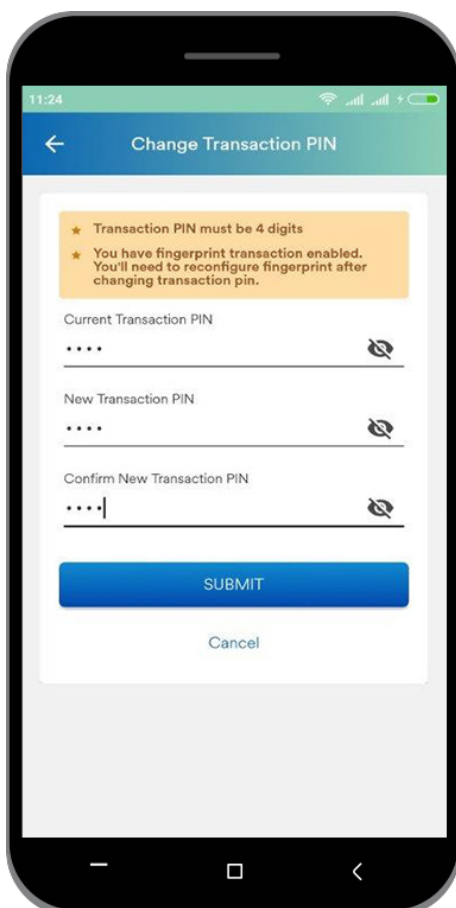
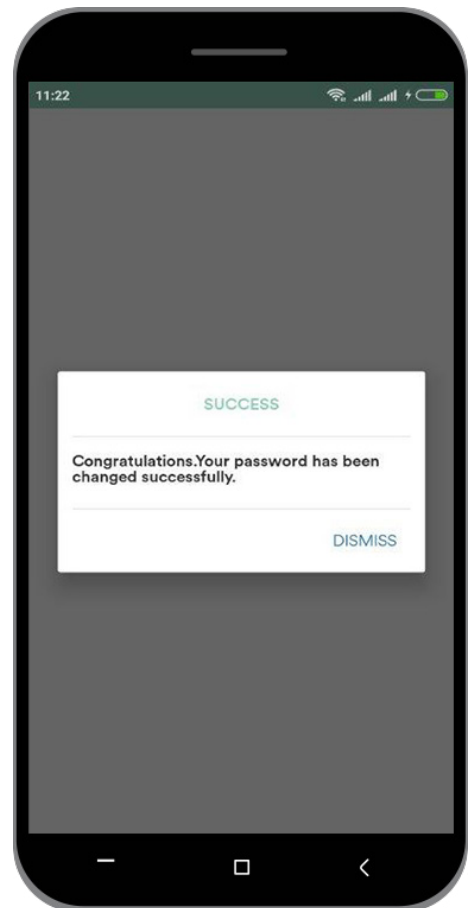
Your New login password should be of 8 to 15 alpha-numeric value ( atleast 1 character, 1 number and 1 special character).

Retype your New Password to confirm.  
Then, click '**SUBMIT**' button.

Login password is required every time you try to login Citizens Smart.



After completion of the process, you will be notified with success message.

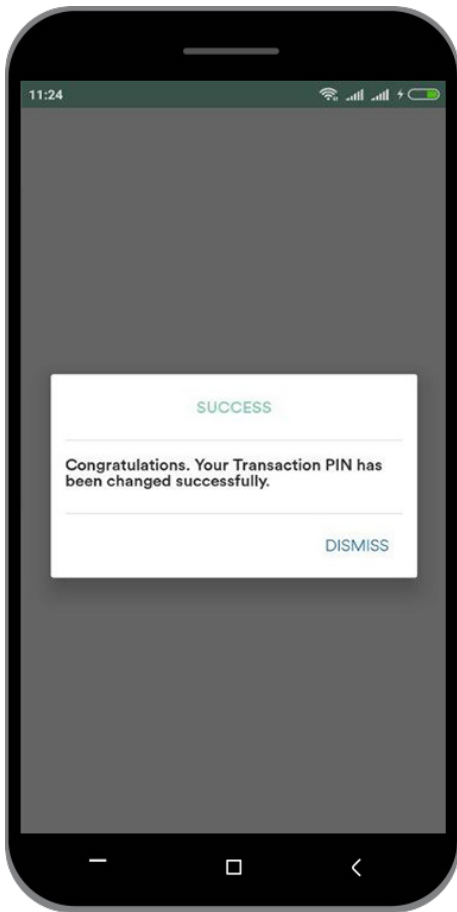


## Change your Transaction PIN

Enter your Current Transaction PIN and setup New Transaction PIN.

Setup your Transaction PIN of 4 numbers. Re-type your Transaction PIN then, click '**SUBMIT**' button.

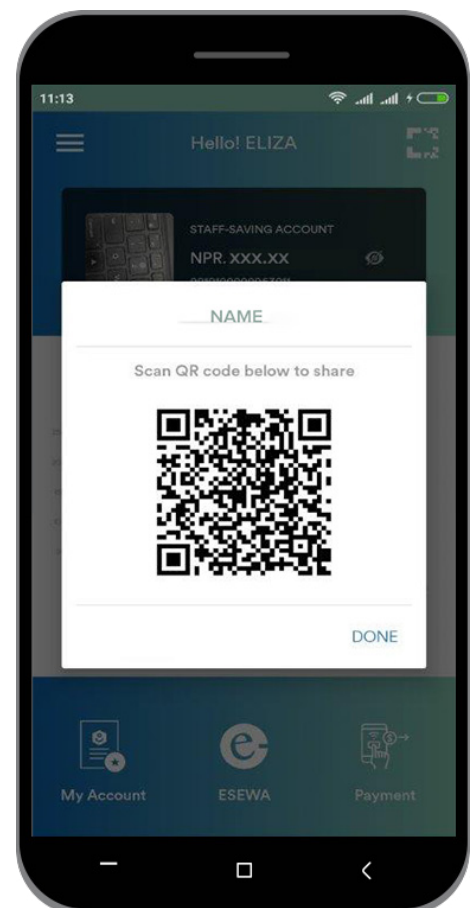
Transaction PIN is required whenever you want to perform certain transactions or payments through Citizens Smart.

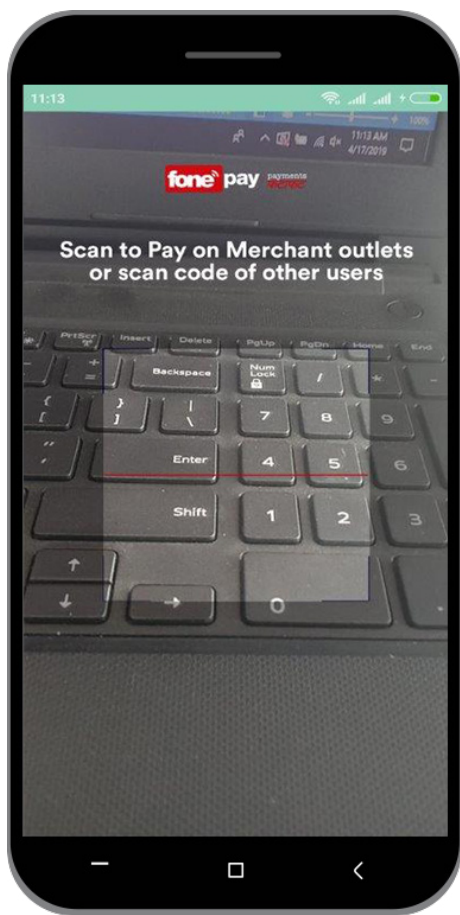


After completion of the process, you will be notified with success message.

## Personal QR

You can share your QR code to receive payments. You will be sharing account name, account number and bank's name.





## Scan to pay


Swipe your screen from right to left to open QR Code Scanner which can be used to scan personal QR as well as fonepay registered merchant QR.

You will be able to perform inter/intra fund transfer or add Personal QR to favorite account .

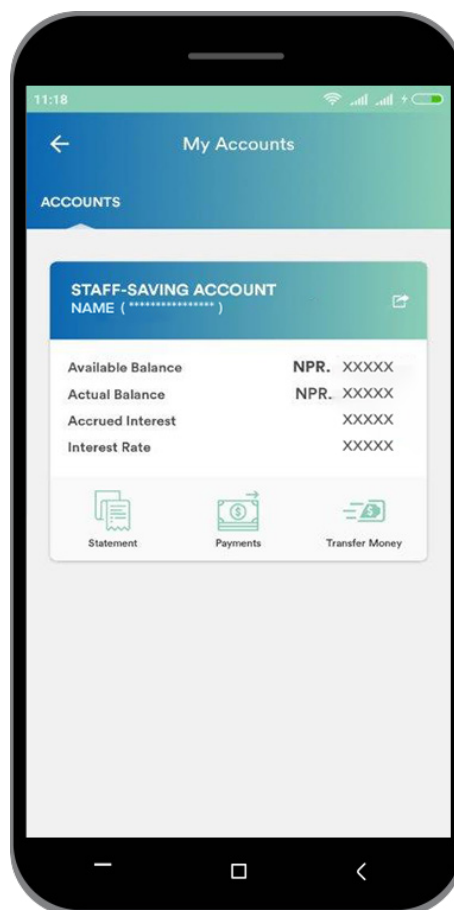
Scan QR code of fonepay registered merchants to pay bills.

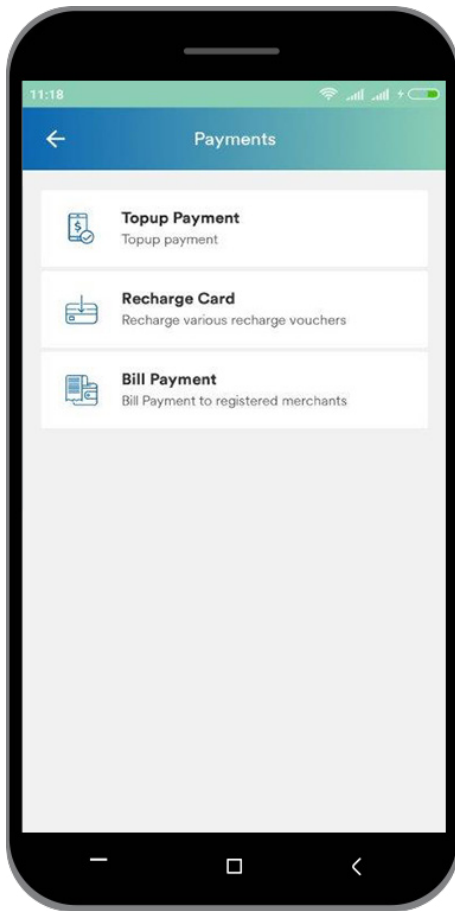
## My Account details

Swipe your screen from left to right to view your detail account information. You can also view information of accounts linked with registered mobile number.

Click your this icon  to share your account information.

Perform fund transfer, pay bills and view your account statement of each linked accounts.





## Payments

Clicking the Payments will direct you to the bill payment section.

## Logout

Click the Logout button at the bottom of the Menu bar to logout from the application.

