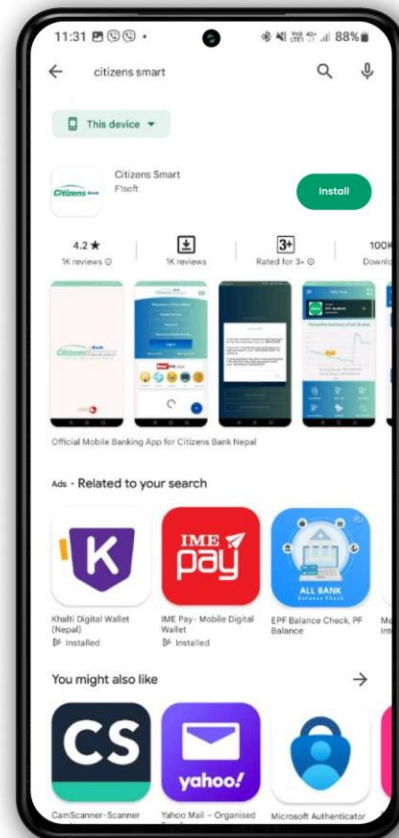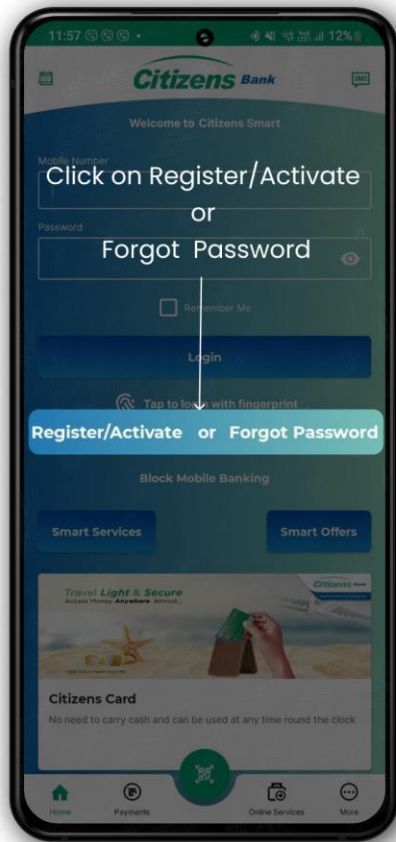# Citizens Smart
Mobile Banking Application

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.
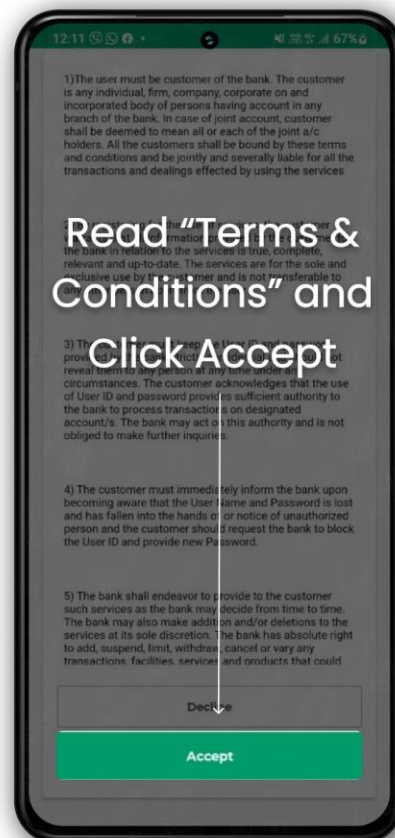
New User Guide

Download "Citizens Smart" mobile application from the Playstore/App Store

Citizens Bank

Click on Register/Activate
or
Forgot Password

Register/Activate or Forgot Password

Step 1:
Click on Register/Activate

Read "Terms &
Conditions" and
Click Accept

Step 2:
Read Terms & Conditions and
click Accept

Verify Mobile Number

Citizens Smart will require your SMS sending permission from your number. Please ensure that SMS is sent from the registered mobile number with the bank. Messaging app will be opened by the application and you are requested to click the send button.

In case of dual SIM, if you couldn't select your registered SIM to send SMS, please disable your non-registered SIM and try again. Regular carrier charges may apply.

Please set the required permissions to use Citizens Smart app.
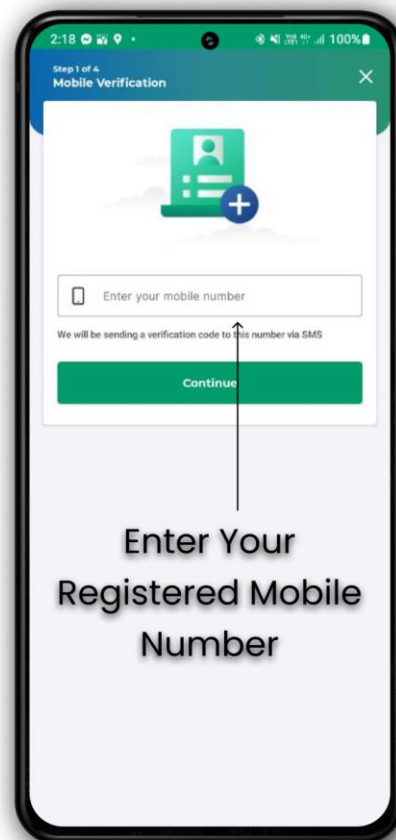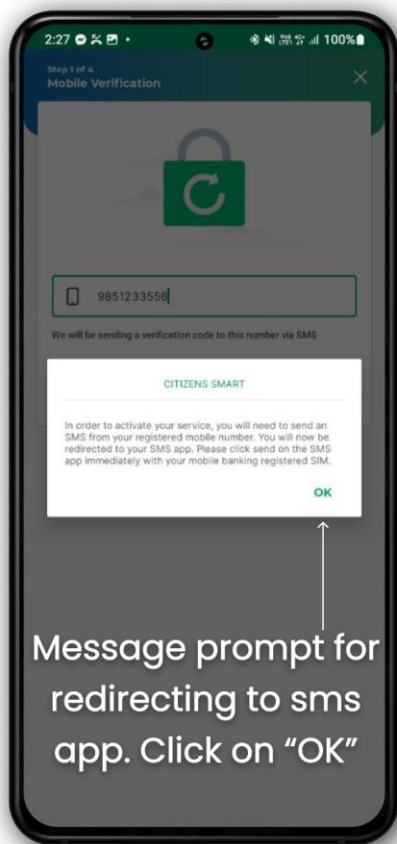
Click on Proceed

↓

Proceed

Step 3:
Message will appear informing you that permission to send sms from the device will be required. Click on proceed.

Step 4:
Enter the registered mobile number and make sure that the sim with the same registered number is in the mobile device.

Step 1 of 4
Mobile Verification   ✕

☐ Enter your mobile number

We will be sending a verification code to this number via SMS

Continue

Enter Your Registered Mobile Number

Mobile Verification

CITIZENS SMART

In order to activate your service, you will need to send an SMS from your registered mobile number. You will now be redirected to your SMS app. Please click send on the SMS app immediately with your mobile banking registered SIM.

OK

Message prompt for redirecting to sms app. Click on "OK"

Step 5:
The app will now prompt you to send sms with the encrypted code. Click on "OK"

Step 6:
Once the sms app is open, just click on send, without changing the encrypted code in the sms content.
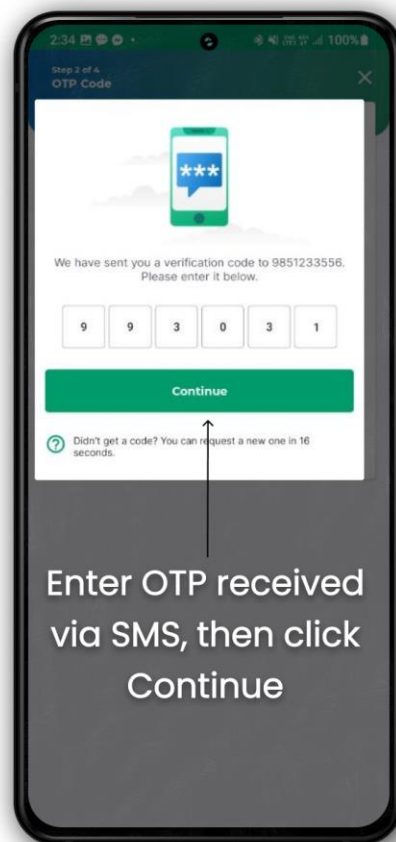
Click on Send

37788

ACT
6yTmuCrZ26zJ6FrP7j0IjAXbFzC
DbwXjQisBQJbOmUc

![Citizens Bank logo]

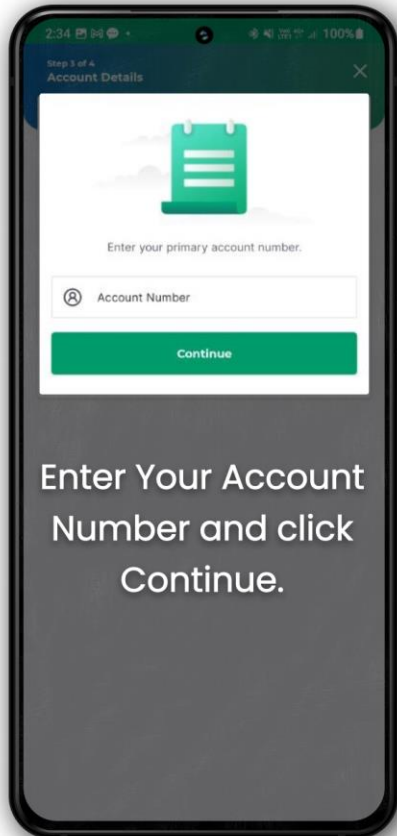Confirmation message will appear, Now Click on Back to return to Citizens App

Step 7:
Once you receive the Confirmation message, Click on Back to return to Citizens App for Android and "Cancel" for iPhone users

Step 8:
You will now receive an OTP via sms message. Enter the OTP and click on continue.

Enter OTP received via SMS, then click Continue

Step 9:
Please enter your account number and click on continue. Your account will be registered.

The End