



**FREQUENTLY ASKED QUESTIONS
ELECTRONIC BANKING
J MOBILE/ J NET INDIVIDUAL/ J NET BUSINESS/
ATM**

PT. BANK JTRUST INDONESIA TBK

FREQUENTLY ASKED QUESTION (FAQ) NEW E- CHANNEL SYSTEM J MOBILE / J NET INDIVIDUAL / J NET BUSINESS & ATM

J MOBILE

No.	FREQUENTLY ASKED QUESTIONS	ANSWER
1.	Is the J MOBILE user ID still the same as the old one?	User ID is still the same. Select the Activation menu when logging in for the first time. If you forget the user ID, you can log in by selecting the Registration menu first (The user ID will be changed).
2.	Where can I download the J MOBILE app?	The J MOBILE app can be downloaded on the Google Play Store or App store.
3.	What is the name of J Trust's new Mobile Banking app?	The latest J Trust Mobile Banking application is J MOBILE .
4.	How do I login to the J MOBILE app?	Using user ID and password or biometric authentication (Finger & Face ID).
5.	Has the login password changed?	Yes, the password will be reset during the first activation login on J MOBILE . Please create a new password with the following conditions: <ul style="list-style-type: none"> • The password is alphanumeric, consisting of at least one capital letter. • The password should be at least 8 characters. • The Password must consist of at least one special character. • The password should be max. 15 characters.
6.	How do I change my User ID?	The user ID cannot be changed because it has been set by the system using the previous user ID.
7.	How to reset J MOBILE password?	To reset your J MOBILE password, click "forgot password" on the login page.
8.	How do I register for mobile banking for new customers?	Download the J MOBILE App on the Google Play Store or App Store, Open the app and enter the registration menu.

9.	How to transfer between banks using J MOBILE ?	Login to J MOBILE , then click transfer, select transfer network (BI Fast / Online / SKN / RTGS).
10.	How to transfer between banks using J MOBILE virtual account?	Login to J MOBILE , then click VA.
11.	How do I transfer between fellow J Trust Banks on J MOBILE ?	Login to J MOBILE , go to the transfer menu, then click on fellow J Trust.
12.	How to top up e-wallet on J MOBILE ?	Login to J MOBILE , go to the purchase menu, then click on digital wallet.
13.	How do I pay for electricity, Pam and Virtual account payments on J MOBILE ?	Login to J MOBILE , enter the payment/purchase menu.
14.	Is it possible to download J MOBILE account mutation / current account?	Account mutations can be downloaded from the my account menu.
15.	How do I download a bank statement?	Login to J MOBILE , go to my account, click on one of my accounts, then click on mutations.
16.	Do you still use SMS OTP when making transactions on new J MOBILE ?	Customers no longer use SMS OTP, but instead use M-PIN .
17.	Is it possible to reset the password independently on J MOBILE and how?	Yes, it is possible through Change Password or Forgot Password button if you forgot the password.
18.	Does J MOBILE login still use Face ID or Finger Print?	J MOBILE can login using Face ID and Finger Print by activating the Biometric feature in the settings menu.
19.	Can customers place deposits in J MOBILE ?	Currently, it is not possible to place deposits in J MOBILE .
20.	Will J MOBILE be linked to a forex account?	Yes, all accounts owned will appear on the new IBMB.
21.	Is it possible to use QRIS to make payments?	Currently, payment transactions with QRIS cannot be made on J MOBILE .
22.	Is it possible to top up electronic money (E-Money, flazz, etc.)?	Currently, e money top-up transactions cannot be done on J MOBILE .
23.	Is it possible to top up E-Wallet balance on J MOBILE ?	You can go to the purchase menu and select digital wallet.
24.	How to create an M-PIN?	During activation or registration, you will be asked to create a new M-PIN.

25.	How do I change the language in the J MOBILE app?	Click settings, and then click language change.
26.	Are M-PIN and ATM-PIN the same?	Different. M-PIN is only for transactions through J MOBILE . It cannot be used at ATMs.
27.	Is it possible to open an online account through J MOBILE ?	Online account opening is not yet possible on J MOBILE .
28.	How to Top Up Deposit on J MOBILE ?	Deposit opening through J MOBILE is currently not possible.
29.	How do I activate a dormant account in J MOBILE ?	Click on my account, the dormant account will show remarks "activation?". then click "activation" on the dormant account.
30.	How do I find out the mobile number and e-mail address registered in the Bank's system in J MOBILE ?	Click on settings, appear on the "account" menu
31.	How to add Beneficiary in J MOBILE ?	<ol style="list-style-type: none"> 1. Click transfer 2. Select transfer channel (Within J Trust / Online / BI Fast / SKN / RTGS) 3. Click add transfer destination 4. Enter the bank name 5. Enter account number 6. Contents of alias 7. Click next
32.	How do I unblock an M-PIN that has been blocked by mistake 3 times?	If the M-PIN is blocked, customers can contact the Contact Center at 1500615.
33.	Do Beneficiaries have to be re-registered when transferring by other methods?	No, just one time for all transfer methods.
34.	Can we check top up history for e-wallet in J MOBILE ?	You can, in the transaction history menu.
35.	Is it possible to check the location of the branch office in J MOBILE ?	You can, in the settings, click on the branch office location.
36.	Do you have to wait 1x24 hours on working days to activate a dormant account?	No, Activation of dormant accounts can be activated immediately after the customer activates / real time.
37.	Is there any information regarding J Trust Bank's latest promos or programs available on J MOBILE ?	Yes, information related to promos or programs is on the promotion menu.
38.	Can we contact the Contact Center via J MOBILE ?	Yes, you can contact Contact Center 1500615 by : <ol style="list-style-type: none"> 1. Click settings 2. In the information and services menu 3. Click contact us
39.	What should I do if there are indications of fraud regarding the J MOBILE OTP code on behalf of J Trust Bank?	If there is an indication of fraud from SMS, the Customer immediately contacts the Contact Center - J Trust Call 1500615.

40.	Will there be a notification on J Trust Mobile that there is a new J MOBILE for IBMB?	Yes, there will be information on the J Trust Mobile app upon opening.
41.	Is there a minimum version specification for android, IOS and others?	Minimum download version of J MOBILE : Android: 7 IOS: 12.3
42.	Can I use just one of the ATM numbers for J MOBILE activation if I have multiple accounts?	For J MOBILE registration, only use your account number and ATM-PIN (any). No ATM card number is used.
43.	What is the cut off time for migration to the new system?	The cut off time for migration to the new system is June 3, 2024 to June 17, 2024.
44.	To create a J MOBILE account, do customers need to change their ATM-PIN first when registering J MOBILE ?	To be able to register / activate in J MOBILE , there is no need to change the ATM-PIN first.
45.	For PLN payments, do they come in immediately or wait for the next day?	PLN payments made through J MOBILE will be accepted immediately.
46.	Is the update of customer data at the Branch Office automatically connected from the bank system to the bank system? J MOBILE ?	Yes, it is true that if customers update their data at the Branch Office, it will also be updated on J MOBILE .
47.	What should I do if my PLN payment through J MOBILE has been successful but the token number is not issued?	Customers can contact the Contact Center Contact Center - J Trust Call 1500615 to be given a Customer Complaint Ticket Number.
48.	When the old customer has downloaded the latest application, are the settings in the old application automatically migrated or must they be reset again, for example the saved beneficiary list etc.?	The beneficiary list settings in J Trust Mobile are still saved in the new J MOBILE App.
49.	What makes the new mobile app different from the old?	<ol style="list-style-type: none"> 1. Transaction authentication using M-PIN, easier and simpler 2. New look is easier, and faster in transactions 3. Transfer to other banks only need 1x account list 4. More complete payment and purchase features 5. 3 Language options, Indonesian, English, Japanese
50.	Can the old app still be used with the new J MOBILE app?	The J Trust Mobile application can still be used on June 17, 2024 .Customers will receive official information or pop-up notifications on the J Trust Mobile application to make the transition to the latest J Trust mobile banking application by name J MOBILE .
51.	Is there a limitation period for switching to the new app? If yes, what are the consequences of not updating the new app?	If you do not install the new application, you will not be able to perform mobile banking transactions through your mobile phone.

52.	Does the replacement need to reinstall the J Trust Mobile app or just update the J Trust Mobile app?	To use J MOBILE , customers need to install the application on the Appstore or Google Play.
53.	Is it true that the J Trust Mobile app will be replaced by the J MOBILE app?	Yes, that's right. The official date of the application change has been informed to customers via WhatsApp and email registered with J Trust Bank. In addition, customers will also receive a pop-up notification on the J Trust mobile application to make the switch to the latest J Trust mobile banking application with the name " J MOBILE ".
54.	When will the new mobile banking application " J MOBILE " be available for use?	J MOBILE services can be used by customers as of June 17, 2024 . Stay tuned for official information from J Trust Bank regarding the launch of the J MOBILE application with the latest features that provide a faster and more enjoyable experience in transactions.
55.	Why can't I register / register the J Trust Mobile application?	We apologize for the inconvenience. In connection with the process of improving service quality at J Trust Bank, the registration for Internet Banking and Mobile Banking of J Trust Bank Indonesia during the period June 3, 2024 to June 19, 2024 is temporarily closed. Please rest assured, because you can still transact at the nearest J Trust Bank branch or ATM machine with Bersama & Prima logo.
56.	Does the J Trust Mobile application remain on my phone even though I have downloaded the J MOBILE application?	The J Trust Mobile application will remain on the customer's mobile phone until un-installed independently. The J Trust mobile application is automatically unusable when a pop-up notification appears on the J Trust mobile application to switch to the latest J trust mobile banking application by the name of " J MOBILE "
57.	Is the J Trust Mobile app still usable?	J Trust Mobile services can still be used by customers until June 16, 2024 .
58.	Are there any problems checking account mutations in the J MOBILE app after migrating to the new system?	Account mutations check for J MOBILE application in June 2024 will be divided into 2 stages: as of June 1 st to 14 th , 2024 and as of June 15 th to 30 th , 2024, due to the data migration process.

59.	How do I get a complete account mutations on the J MOBILE app?	If you set the account mutations period from date 1 to 30, the transaction list will not appear. So please make sure that the account mutations request in the J MOBILE application is set within these 2 stages. Specifically in the month of June 2024: as of June 1 st to 14 th , 2024 and as of June 15 th to 30 th , 2024.
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J NET INDIVIDUAL

No.	FREQUENTLY ASKED QUESTIONS	ANSWER
1.	Is the J NET INDIVIDUAL user ID still the same as the old one?	Yes, the J NET INDIVIDUAL user ID remains the same as the previous user.
2.	Where can the J NET INDIVIDUAL link be accessed from?	It can be accessed from J Trust Bank website https://www.jtrustbank.co.id/id/e-banking or https://jnet.jtrustbank.co.id/eb-personal
3.	What is the name of J Trust's new Internet Banking app?	The name of J Trust Bank's new Individual Internet Banking system is J NET .
4.	How do I login to the J NET INDIVIDUAL application?	Enter your username and password.
5.	Does the J NET INDIVIDUAL user ID change in the new Individual Internet Banking system?	User ID does not change in the new system J NET INDIVIDUAL .
6.	Has the INDIVIDUAL J NET login password been changed?	Yes, the Login Password has been changed, because there is a re-activation process in J MOBILE which requires users to create a password.
7.	How do I change my J NET INDIVIDUAL user id?	User ID cannot be changed. the customer still uses the last User ID.
8.	How to register J NET INDIVIDUAL for new customers?	<ol style="list-style-type: none"> 1. Customer has a J Trust Bank account 2. Customers download the J MOBILE application on the Google Play Store / Appstore 3. Customer registers on J MOBILE 4. Customer logs in to J NET INDIVIDUAL using the user ID and Password that has been created on J MOBILE.
9.	How do I transfer between banks using J NET INDIVIDUAL ?	Click transfer menu, click Online transfer / BI Fast / SKN / RTGS.
10.	How to transfer between banks using J NET INDIVIDUAL virtual account?	<ol style="list-style-type: none"> 1. Click on the transfer menu 2. click virtual account transfer 3. enter source account 4. enter virtual account number
11.	How do I transfer between fellow J Trust Banks on J NET INDIVIDUAL ?	Click the transfer menu, click fellow J Trust
12.	How to top up e-wallet on J NET INDIVIDUAL ?	<ol style="list-style-type: none"> 1. Click on the purchase menu 2. Click top up e-wallet

		<ol style="list-style-type: none"> 3. Select source account 4. Choose the type of e-wallet 5. Enter the charging amount
13.	How do I pay for electricity, PAM/PDAM and Virtual account payments at J NET INDIVIDUAL ?	<p>Postpaid electricity payment:</p> <ul style="list-style-type: none"> - Click on the payment menu - Click PLN <p>Purchase of prepaid/token electricity:</p> <ul style="list-style-type: none"> - Click on the purchase menu - Click PLN prepaid <p>PAM/PDAM payment:</p> <ul style="list-style-type: none"> - Click the payment menu - Click PDAM / water
14.	Is it possible to download J NET INDIVIDUAL account mutations / current accounts?	You can, in the account information menu, click mutation
15.	How to download bank statements on J NET INDIVIDUAL ?	<ol style="list-style-type: none"> 1. Click on account information 2. Click on e-statement 3. Select period 4. Click search data
16.	Do you still use SMS OTP when making transactions on J NET INDIVIDUAL ?	<p>No, J NET INDIVIDUAL now uses soft tokens.</p> <p>Soft token is obtained from J MOBILE application (on the page before login, click soft token)</p>
17.	Is it possible to reset the password independently on J NET INDIVIDUAL and how?	<ol style="list-style-type: none"> 1. Login to J NET INDIVIDUAL 2. Select the Administration menu 3. Select Change Password menu 4. Enter the old password 5. Enter a new password and confirm the new password with the following rules: <ul style="list-style-type: none"> - The password is alphanumeric, consisting of at least one capital letter. - The password should be at least 8 characters long. - The password must consists of at least one special character. - The password should be max. 15 characters long. 6. Select Save
18.	Does the J NET INDIVIDUAL login use a password? What if the login attempt fails (customer forgot password)?	Yes, it does. If you forget your password, you can click Forgot Password from J MOBILE .

		If it has been blocked, you must contact the Contact Center - J Trust Call 1500615.
19.	Can customers place deposits in J NET INDIVIDUAL ?	For now, the placement of deposits through J NET INDIVIDU cannot be done.
20.	Will J NET INDIVIDUAL be linked to a forex account?	Yes, all accounts owned by customers will be connected to the J NET INDIVIDUAL system.
21.	Is it possible to use QRIS to make payments?	QRIS payment service cannot be done on J NET INDIVIDUAL .
22.	Is it possible to top up electronic money (E-Money, flazz, etc.)?	E-money top up cannot be done on J NET INDIVIDUAL .
23.	Is it possible to top up E-Wallet balance on J NET INDIVIDUAL ?	Yes, it is. In the purchase menu, click Top up e-wallet .
24.	How to create an INDIVIDUAL J NET Soft Token?	<ol style="list-style-type: none"> 1. Open J MOBILE app (without login) 2. Click soft token 3. Click generate token 4. Enter M-PIN 5. Soft token appears.
25.	How do I change the Language in the J NET INDIVIDUAL application?	Click Language , select the language you want to use.
26.	Are J NET INDIVIDUAL Soft Tokens and ATM-PINs the same?	No, both are different. A soft token is the authentication required when executing a transaction. ATM-PIN is the PIN for transactions at ATM machines.
27.	Is it possible to open an online account through J NET INDIVIDUAL ?	Currently, it is not possible to open an online account on J NET INDIVIDUAL .
28.	How to open a Deposit account or Top Up Deposit at J NET INDIVIDUAL ?	Currently, it is not possible to open a deposit on J NET INDIVIDUAL .
29.	Is it possible to activate a dormant account on J NET INDIVIDUAL ?	Yes, it is. It can be done through the menu below: <ol style="list-style-type: none"> 1. Account information 2. Portfolio of accounts 3. Afterwards, click Activation on the dormant account
30.	How do I find out the cell phone number and e-mail address registered with the Bank system on J NET INDIVIDUAL ?	You can't. Mobile numbers and email addresses can only be viewed on J MOBILE .
31.	How to add Beneficiary J NET INDIVIDUAL ?	<ol style="list-style-type: none"> 1. Click transfer 2. Click on the list of transfer destinations 3. Choose fellow J Trust / other banks 4. Click add transfer destination
32.	How do I unblock a Soft token that was blocked by mistake 3 times?	If the soft token is blocked, please contact the Contact Center - J Trust Call 1500615.

33.	Does the Beneficiary have to be re-registered when transferring by another method?	No, just register the destination account once for all transfer methods.
34.	Can we check top up history for E-Wallet in J NET INDIVIDUAL ?	You can, in the transaction history menu.
35.	Is it possible to check the location of branch offices on J NET INDIVIDUAL ?	You can go to the information menu and click on branch locations.
36.	Do you have to wait 1x24 hours on working days to activate your dormant account?	No, dormant activation should be completed shortly in real time.
37.	Is there information available regarding the latest J Trust Bank promos or programs on J NET INDIVIDUAL ?	Yes, there will be information on the home page regarding the latest promos and programs at J Trust Bank.
38.	Can we contact the Contact Center through J NET INDIVIDUAL ?	Yes, you can. On the page before login, click " Contact Us ".
39.	What is the maximum Maker and Approval limit in J NET INDIVIDUAL ?	In J NET INDIVIDUAL , there is no maker or approval, because the user here is an individual user, not a corporate. The limit for J NET INDIVIDUAL itself is Rp 300,000,000,-.
40.	Will the J NET INDIVIDUAL transaction limit change after migrating to the new system?	There will be no change. The limit will adjust to the old system.
41.	What is the cut off time for migration to the new system?	The cut off time for migration to the new system is June 3, 2024 to June 17, 2024.
42.	For PLN payments, do they come in immediately or wait for the next day?	PLN payment transactions will be entered immediately on the same day.
43.	What should I do if my PLN payment through J NET INDIVIDUAL has been successful but the token number is not issued?	If the token number does not come out, the customer can contact the Contact Center - J Trust Call 1500615.
44.	What type of browser can be used to access J NET INDIVIDUAL ?	For browser specifications, you can use any browser that supports Java Script. However, it is recommended that the Google Chrome browser be updated to the latest version.
45.	Will any changes to J NET INDIVIDUAL services and tariffs or service fees be informed to the Customer?	Yes, J NET INDIVIDUAL service rates or fees are informed to the Customer on the website.
46.	What makes the old J NET INDIVIDUAL interface or service different from the new one?	The differences between J Trust Net and J Net are: 1. Transactions will be done using soft tokens in J MOBILE , and no longer using SMS OTP. 2. The display is simpler and easier to understand. 3. Registering the destination account once

		<p>(1x) is sufficient for transfer to be used on other transfer channels.</p> <p>4. ShopeePay top up available.</p> <p>5. Zakat donation payment available.</p> <p>6. PLN Prepaid & Postpaid purchase available.</p>
47.	Can I cancel a transaction that I have sent accidentally and/or incorrectly through J NET INDIVIDUAL ?	If the transaction is successful, it cannot be canceled.
48.	Are there any problems checking account mutations in the J NET INDIVIDUAL application after migrating to the new system?	<p>For checking account mutations in the J NET INDIVIDUAL application in June 2024 will be divided into 2, namely:</p> <p>as of June 1st to 14th, 2024</p> <p>and</p> <p>as of June 15th to 30th, 2024, due to the data migration process.</p>
49.	How do I get a complete account mutations on the J NET INDIVIDUAL app?	<p>If you set the account mutations period from date 1 to 30, the transaction list will not appear. So please make sure that the account mutations request in the J NET INDIVIDUAL application is set within these 2 stages.</p> <p>Specifically in the month of June 2024:</p> <p>as of June 1st to 14th, 2024</p> <p>and</p> <p>as of June 15th to 30th, 2024.</p>

J NET BUSINESS

No.	FREQUENTLY ASKED QUESTIONS	ANSWER
1.	Is re-registration required for J NET BUSINESS customers?	No, it only needs activation by logging in with a new password sent to the user's e-mail.
2.	Is it possible to reset the password independently for J NET BUSINESS ?	No, password reset must be done by the customer's sysadmin.
3.	What are the conditions for creating a J NET BUSINESS password?	<ul style="list-style-type: none"> • The password is alphanumeric, consisting of at least one capital letter. • The password should be at least 8 characters. • The Password must consist of at least one special character. • The password should be max. 15 characters.
4.	How to use soft tokens on J NET BUSINESS ?	<ol style="list-style-type: none"> 1. Download the soft token application "J Trust Bank Token" on App Store/Google Play. 2. Make user activation using Corporate ID, User ID, and password. 3. If you have successfully activated, click soft token. 4. Enter the challenge number (found on the transaction confirmation page in J NET BUSINESS). 5. Click generate token.
5.	Do you still use SMS OTP when using the new J NET BUSINESS ?	J NET BUSINESS no longer uses SMS OTP for transactions but uses soft tokens / hard tokens (for existing customers).
6.	Can customers view account mutations on the new J NET BUSINESS ?	You can, in the account portfolio menu, then click on account mutations.
7.	Is it possible to download mutations on J NET BUSINESS ?	Yes, you can. In the Account Portfolio menu, click on Account Mutations .
8.	Can customers check their balance / transaction history on the new J NET BUSINESS ?	<p>Check the balance in the account portfolio.</p> <p>Transaction history can be checked in the Transaction History menu.</p>
9.	What languages are available in the new J NET BUSINESS ?	J NET BUSINESS offers Indonesian, English, and Japanese language options.

10.	Can customers view the status of transactions scheduled on J NET BUSINESS ?	Yes, it can be viewed in the transfer menu, scheduled account status.
11.	Is the old hard token still used in J NET BUSINESS ?	The old hard token cannot be used on J NET BUSINESS anymore.
12.	If the old hard token is no longer in use, is there a fee for exchanging hard tokens for companies that already have them?	There is no charge for new hard tokens for companies using previous hard tokens.
13.	How much does it cost to procure Hard Tokens on new J NET BUSINESS ?	J NET BUSINESS only uses Soft tokens, not hard tokens. Except for existing customers who previously used hard tokens.
14.	What is the daily transaction limit on J NET BUSINESS ?	Rp. 2,000,000,000,- (Two Billion Rupiah).
15.	How to register for Soft Tokens?	<ol style="list-style-type: none"> 1. Download the soft token application "J Trust Bank Token" on App Store/Google Play. 2. Make user activation using Corporate ID, User ID, and password. 3. If you have successfully activated, click Soft Token. 4. Enter the challenge number (found on the transaction confirmation page in J NET INDIVIDUAL). 5. Click Generate Token.
16.	What do you send the Soft Token Verification code through?	Through the J Trust Bank Token app.
17.	How to reset the Soft Token if the customer makes a Soft Token error?	If it is 3x wrong, enable the soft token by contacting Contact Center 1500615.
18.	How do I get a Soft Token Pin?	To get a soft token PIN, customers create through the J Trust Bank Token application.
19.	How to switch from Hard Token to Soft Token for corporate customers?	<ol style="list-style-type: none"> 1. User sysadmin maker needs to login first. 2. The sysadmin user can make authentication changes to the user who wants to be changed to the user management section. 3. Select a user. 4. Click "Details". 5. You can then edit the authentication section.
20.	How do I approve a J NET BUSINESS transaction?	<ol style="list-style-type: none"> 1. Approver login J NET BUSINESS 2. Approver clicks authorization 3. Click checker/releaser authorization 4. Click the transaction you want to approve 5. Click approve

21.	How do I find out the mobile number and e-mail address registered in the Bank system at J NET BUSINESS ?	Customer sysadmin user can login through the Sysadmin maker menu
22.	How do I unblock a Soft Pin that was blocked by mistake 3 times?	If the mistake was already done 3 times, enable soft token by contacting Contact Center - J Trust Call at 1500615.
23.	Should the Beneficiary be re-registered when transferring by another method?	No, just one sign-up for all transfer methods.
24.	Can we check top up history for e-wallet in J NET BUSINESS ?	Yes, you can. In the Account Information menu, go to Transaction History .
25.	Is it possible to check the location of branch offices on J NET BUSINESS ?	You can go to the information menu and click on branch locations.
26.	Do you have to wait 1x24 hours on working days to activate your dormant account?	No, activation is done in real time.
28.	Is there information available regarding the latest J Trust Bank promotions or programs on J NET BUSINESS ?	Yes, promotions or program information is available on the homepage.
29.	Can we contact the Contact Center through J NET BUSINESS ?	Yes, you can. On the page before login, click " Contact Us ".
30.	What is the maximum limit for Maker and Approval in J NET BUSINESS ?	The maximum transaction limit on J NET BUSINESS is Rp 2,000,000,000,- (Two Billion Rupiah).
31.	Will the J NET BUSINESS transaction limit change after migrating to the new system?	There is no change, the limit will adjust to the old system.
32.	What is the cut off time for migration to the new system?	The cut off time for migration to the new system is June 3, 2024 to June 17, 2024.
33.	When is the new Hard Token delivery date for corporate customers?	Shipments have started since Wednesday, May 29, 2024.
34.	For PLN payments, do they come in immediately or wait for the next day?	PLN payment will be directly entered on the same day
35.	What should I do if my PLN payment through J NET BUSINESS has been successful but the token number is not issued?	If the PLN payment has been successfully made but the token number is not issued, the customer can contact the Contact Center - J Trust Call at 1500615.
36.	Will existing customers get the new hard token?	Existing customers who use the previous hard token, will get a new hard token except for admin users.
37.	How to unblock User Maker, Checker, Releaser due to incorrect password 3x?	To unblock User Maker, Checker, Releaser because of the wrong password 3x, you must use User Sysadmin in a way: <ul style="list-style-type: none"> • Select User Management Menu • Select the Block/Unblock User menu After that, the latest password will be sent via email that has been registered to the

		blocked user and the customer can immediately log in with the password that has been sent via email.
38.	If the blocked User Maker, Checker, Releaser due to the wrong password 3x can be helped to unblock by the User Sysadmin, what if the Sysadmin User is blocked due to 3x password mistakes? How do I unblock the Sysadmin User?	The sysadmin user will not be blocked.
39.	Are there any problems checking account mutations in the J NET BUSINESS application after migrating to the new system?	Account mutations check for J NET BUSINESS application in June 2024 will be divided into 2 stages: as of June 1 st to 14 th , 2024 and as of June 15 th to 30 th , 2024, due to the data migration process.
40.	How do I get the complete account mutation pulled up in the J NET BUSINESS application?	If you set the account mutations period from date 1 to 30, the transaction list will not appear. So please make sure that the account mutations request in the J NET BUSINESS application is set within these 2 stages. Specifically in the month of June 2024: as of June 1 st to 14 th , 2024 and as of June 15 th to 30 th , 2024.

ATM

No.	FREQUENTLY ASKED QUESTIONS	ANSWER
1.	Is it possible to withdraw cash using Cardless service at ATM machines?	Cardless service is not yet available at J Trust Bank ATM Services.
2.	Can I top up my E-Wallet balance at an ATM machine?	E- Wallet balance can be topped up through ATM machines.
3.	Can the current ATM-PIN be used in the new system, or will the customer have to create a new ATM-PIN?	No. Customers continue to use the old ATM-PIN.
4.	What if my ATM card cannot be used at J Trust Bank ATM machines, ATM Prima or ATM Bersama?	If the ATM card cannot be used at the ATM, customers can contact Contact Center 1500615/visit the nearest Branch Office.
5.	Can I change to a new ATM card at all J Trust Bank branches?	Yes, you can. Card replacement can be done at any J Trust Bank Branch Office.
6.	Do I need to replace my current ATM card? (Can I continue to use it after the system migration?)	No need. Current ATM cards can still be used after system migration
7.	Currently, the location of my residence is far from the Account Opening Branch Office. Can I exchange my ATM card at the nearest branch office?	ATM card exchange can be done at the nearest J Trust Bank Branch Office.
8.	Can the J Trust ATM card be used for transactions abroad?	For now, the J Trust Bank ATM card still has the GPN logo and cannot make transactions abroad.
9.	Is there a daily limit for cash withdrawals at ATMs?	Yes. The limit is as follows: Regular Rp. 7,500,000 / day Priority Rp. 10,000,000 / day
10.	Is there a daily limit for ATM transfers?	Yes. Rp. 25,000,000 / day for transfer transactions to fellow J Trust Bank and to other Banks at ATMs.
11.	Is there a difference in service or appearance with the use of the new system?	No difference in service or appearance of ATM machines in the new system
12.	How can I get more information about the new ATM system?	There are no changes / differences in the new system at ATMs. For information about ATMs, please contact Call Center 1500615.
13.	Will there be a fee for a replacement card due to system changes that make my card unusable?	The old card can still be used. There is no need to replace the new card, unless it is damaged and cannot be used.