

MOBILE BANKING

J Trust Bank offers a mobile banking platform to make it easier for customers in banking transactions. Now only using a smartphone / tablet customers will get unlimited access to the Bank Account anytime, anywhere.



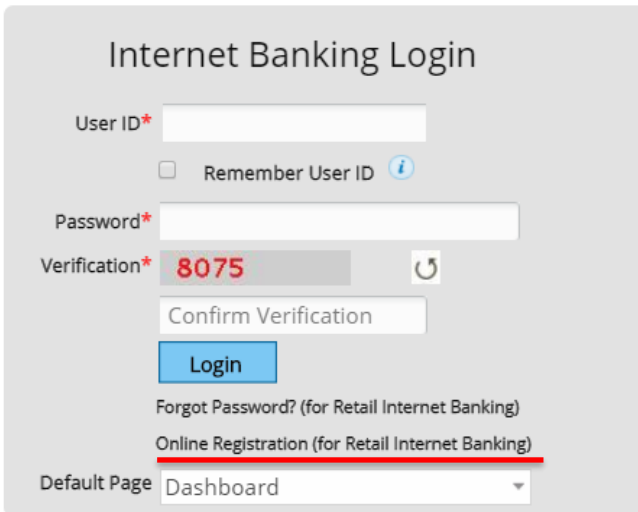
REQUIREMENT

1. Saving Account J Trust Bank
2. ATM / Debit Card J Trust Bank
3. Email Address which registered in J Trust Bank Account
4. Phone Number which registered in J Trust Bank Account
5. *Smartphone / Tablet*
6. Internet Access Data

J Trust Mobile registration can be done by Online or by visiting the nearest Branch.

Online Registration

Ensure to use current and valid e-mail address, mobile number and also registered with the J Trust Bank Account or request to update the data at the nearest Branch.



The screenshot shows the 'Internet Banking Login' form. It includes fields for 'User ID*', 'Password*', and 'Verification*' (with a refresh icon). Below the verification field is a 'Confirm Verification' field and a 'Login' button. There are links for 'Forgot Password? (for Retail Internet Banking)' and 'Online Registration (for Retail Internet Banking)'. At the bottom, there is a 'Default Page' dropdown menu set to 'Dashboard'.

Guidance :

1. Access www.jtrustnet.com click *Online Registration* (for Internet Banking Retail user)

2. **Input details data ATM / Debit card**
(Card Number, PIN, and *Expiry Date*)

3. **Setting Password**
Password length 8 - 20 character, minimum contain 1 letter (lowercase only) and 1 number

4. **Registration Done**

5. **Receive User ID through Email and SMS**

6. **Login to Internet Banking using J Trust Mobile Apps** (available in Play Store and Apps Store)



Caution : Wrong entering password 3 times will cause User ID to be deactivated.

Registration by Branch

Please bring ATM / Debit card and / or bank account book when visiting the branch.
And please prepare free time especially if the branch is busy.



Guidance :

1. Fill the Registration Form in *Customer Service*
2. Receive *User ID* through Email and SMS also *Password* through Email
3. Login to Internet Banking using **J Trust Mobile Apps** (tersedia di Play Store dan Apps Store)

Caution : Wrong entering password 3 times will cause User ID to be deactivated.



• Balance Inquiry

- Saving and Current Account

- Time Deposit

• Payment and Purchase

Cable TV and Internet

- First Media
- Indovision
- Telkom Indihome

Mobile Phone Postpaid

- Telkomsel (Halo)
- XL
- Indosat (Matrix)

Utility Water

- Palyja
- Aetra

Mobile Phone Prepaid

- As
- Mentari
- 3
- Simpati
- AXIS
- XL
- Smartfren
- Indosat IM3

Top Up E-Wallet

- GoPay
- OVO
- Link Aja

Premium Insurance

- Prudential
- BPJS

Flight and Train

- Kereta Api Indonesia
- Garuda Indonesia
- Lion Air
- Sriwijaya Air

MPN G2

FEATURE, COST, AND BENEFIT

• Fund Transfer

Network	Transactions Limit	REMARKS	Time Limit	Transactions Fee
Within J Trust Bank	~ IDR 200.000.000		7 days / 24 Hour	FREE
Online	~ IDR 25.000.000		7 days / 24 Hour	IDR 5.000
SKN	~ IDR200.000.000 Including RTGS	Min. Trx IDR 10.000 ~ Max. Trx IDR200.0000.000	Monday - Friday (except Public Holiday) 08:00 – 16:45 WIB	IDR 2.000
RTGS	~ IDR200.000.000 Including SKN	Min. Trx IDR 100.000.001 ~ Max. Trx IDR 200.0000.000	Monday - Friday (except Public Holiday) 08:00 – 16:45 WIB	IDR 25.000

- For security reasons, One Time Password (OTP) will be sent via SMS every time a transaction is made.
- Stay alert in making transactions by activating J Trust Alerts, notification of customer transactions will be received via Email and SMS.
- J Trust Mobile User ID can be used for various J Trust Bank Accounts (Savings, Current Accounts & Deposits)

To mitigate risks when conducting financial transactions, J Trust Mobile has been equipped with 2 factors of authentication. For security reasons, please do not provide any information related to customer data including User ID, Password and PIN to anyone.

Website Digital Certificate Security

To protect J Trust Mobile's interface against eavesdropping on customer data, J Trust Mobile has been given Encryption protection using SSL from "Norton Secure" with encryption strength up to 256-bit



https://trustsealinfo.websecurity.norton.com/splash?form_file=fdf/splash.fdf&dn=www.jtrustnet.com&lang=en

Password

Password is used to log into the J Trust Mobile application. For shoulder surfing / stealing password information inputted, the J Trust Mobile application has been protected with an asterisk character form display (*)

One Time Password (OTP)

OTP is the authentication code used on every transaction. OTP will be sent via SMS for each transaction.

What is J Trust Mobile ?

J Trust Mobile is mobile banking service from J Trust Bank that aim to give easiness to customer while doing banking transaction using their smartphone/tablet.

What are the requirement to using J TRUST MOBILE ?

- Savings account J Trust Bank
- Bring ATM / Debet Card J Trust Bank (card with chip and expired date)
- Fill Registration Form (online or offline)
- Customer Data Update (Email and Phone Number)
- Using PC / Smarthphone / Tablet with internet connection

How to register an account for J TRUST NET Individual/ J TRUST MOBILE?

Customer can register an account by Online Registration or visit the nearest J Trust Bank Branch.

Note : Ensure phone number and email is updated in J Trust Bank Core System.

How to get J Trust Mobile apps ?

Customer can download J Trust Mobile apps on *Appstore (IOS)* and *Google Play (Android)*

What is Password ?

Password is a string of characters and / or number that must be used to login or access J Trust Mobile

What is OTP ?

OTP or One Time Password is authorization code that sent to customer sms / email as verification for every transaction.

How much does it cost customer for OTP ?

OTP is Free of charge for customer.

Can Customer make Fund Transfer by 24/7 using J TRUST Mobile?

Customer can J Trust Net Individual/J Trust Mobile for Online Transfer and fund transfer within bank for 24/7, and for SKN/RTGS following schedule from Bank Indonesia which is Monday – Friday (except Public Holiday) 08:00 – 16:45 WIB.

How much the charge for transaction using J TRUST Mobile ?

- Transfer within J Trust Bank Account : FREE
- Transfer Online to Other Bank Account : IDR 5.000
- SKN : IDR 2.000
- RTGS : IDR 25.000

Can overseas customers still use J TRUST MOBILE service?

J TRUST MOBILE application is a mobile version of internet banking service that can be accessed by using internet access domestically or abroad, so J Trust customers who are abroad can still use the TRUST MOBILE Service.

Note : Financial Transactions on J Trust Mobile can only be done using registered phone number.

DISCLAIMER

In the event that there is a failure in the transaction process due to a technology error that causes the J TRUST MOBILE and / or J TRUST NET system to not function properly, the transaction will be adjusted to Bank Notes. While the transaction time can be continued through the nearest branch / ATM (conventional).

The Customer is deemed to have understood and agreed to the terms and conditions stated in J TRUST MOBILE and / or J TRUST NET in question.