FAQs – JS Connect (Cash Management)

Q: What is JS Connect?
A: JS Connect is JS Bank's web-based, 24/7 online platform that allows corporate customers to initiate, verify, approve, and release transactions using various payment products, including cheques, pay orders, funds transfers, utility bill payments, RAAST, RTGS, and Cash Over the Counter (COC).

Q: Who can use JS Connect?
A: Only authorized users designated by the corporate customer, such as Inputter, Verifier, Approver, and Releaser, can access JS Connect. These roles are assigned through the Company Customer User Setup Form. Individual account holders are not eligible for JS Connect services.

Q: How can a company register for JS Connect?
A: After the Cash Management Proposal is accepted, the company must submit the Company Registration Form. This includes company and contact details, selected transaction types, account numbers, instrument printing preferences (if any), user details, and a signed copy of the accepted Terms & Conditions.

Q: What types of transactions can be performed through JS Connect?
A: Supported transaction types include:

IFT (Internal Funds Transfer)
IBFT (Inter-Bank Funds Transfer)
PO (Pay Order)
CHQ (Cheque)
BULK Payments
RAAST
COC (Cash Over the Counter)
UBPS (Utility Bill Payment Services)
RTGS
SOA/MT940
Payroll and Wallet Funds Transfer (WFT)

Q: Are there any transaction limits?
A: Yes. Examples include:

IBFT: PKR 1.5 million per transaction
RAAST: PKR 1 million per transaction (unless otherwise approved)
COC: As per mutually agreed limits with JS Bank
Special limit approvals are subject to JS Bank's internal approval process

Q: What are the user roles within JS Connect?
A: JS Connect supports the following user roles:

Inputter: Initiates payment instructions
Verifier: Reviews and verifies input
Approver: Authorizes the transaction
Releaser: Executes the transaction
MIS User / SOA User: Accesses reports and statements
Print User: Manages cheque printing

Q: Can one person hold multiple roles?
A: Yes, except that the same person cannot act as both Verifier and Approver, unless the entity is a sole proprietorship.

Q: What security measures are in place?
A: JS Connect uses login credentials and OTP-based authentication. Customers must notify JS Bank immediately in case of any suspected unauthorized access or breach.

Q: Can JS Connect integrate with a customer's ERP or CRM system?
A: Yes. Through a Straight-to-Bank (S2B) arrangement, secure APIs are available to enable seamless integration between the customer's internal system and JS Connect.

Q: What are the responsibilities of the customer under JS Connect?
A: Customers are responsible for ensuring instruction accuracy, safeguarding login credentials, maintaining sufficient funds, and complying with all applicable SBP and FBR regulations, including AML (Anti-Money Laundering), CFT (Countering the Financing of Terrorism), and CPF (Customer Protection Framework) guidelines.

Q: Are there any fees or charges?
A: Yes, applicable charges are detailed in the Cash Management Proposal and may be invoiced or directly debited from the customer's designated account as mutually agreed by both the Parties.

Q: How can I report technical issues or request changes in user roles?
A: Submit a written request on company letterhead, signed by the authorized signatories, via email or courier. You may also contact us at cmall@jsbl.com using a registered company email address.