

FREQUENTLY ASKED QUESTIONS (FAQ)

Q1: What is CSS?

A: Cambodian Shared Switch (CSS) is a local card scheme, initiated by National Bank of Cambodia (NBC).

Q2: What are the benefits of using CSS card?

A: Benefits of using CSS card include:

- 24/7 ATM cash withdrawal from any CSS ATMs network across the country from over 40 Banks/MFIs
- Convenient to make payments via CSS POS terminal any places such as restaurants, shops, hotels, supermarket...etc.
- Free of charge for new CSS Card Issuance and Annual Fee charge
- 24/7 Customer Support, if you have any issue or inquiry related to CSS card, you can contact our Customer Care Center 24/7

Q3: What are the CSS functionalities available on ATM?

A: CSS functionalities available on ATM include:

- Cash Withdrawal/Fast Cash
- Balance Inquiry
- Interbank Fund Transfer
- Print Mini Statement
- Pin Change

Q4: What are the CSS functionalities available on POS

A: CSS functionalities available on POS include

- Cash Withdrawal
- Purchase
- Purchase Reversal (Cancellation)
- Refund
- Balance Inquiry

Q5: What are the annual, replacement, PIN reissuance, and renewal fee?

A: Please refer to the product features

Q6: What is the JTRB CSS Card daily limit?

A: CSS Card daily limit:

- Cash Withdrawal on JTRB ATM: USD2,000
- Cash Withdrawal on other Bank ATM: USD1,000
- POS Purchase on other Bank POS: USD 9,999

Q7: What is the transaction limit or daily limit for Cash Withdrawal on other CSS member Bank/MFI ATMs?

A: The cash withdrawal limit per transaction or per day on ATM is set by each Bank/MFI which are members of CSS but cannot be exceed the maximum card daily limit set by JTRB for each card.

Q8: How do I request for CSS Card?

A: You can request for CSS card by visiting the nearest JTRB branch and our customer service will guide you or please contact our Customer Care Center at 023 999 000.

Q9: How many days do I expect to get the card after requested?

A: You can expect to get your new CSS card within 3 working days after requested.

Q10: Can I have both CSS and Visa card at the same time?

A: Yes, you can have both CSS and Visa at the same time.

Q11: Can I switch from my current Visa card to CSS card?

A: Yes, you can switch from current Visa Card to CSS Card by requesting for card replacement.

Q12: How do I identify ATM/POS terminal that support CSS?

A: You can identify ATM/POS terminal that supports CSS by looking for official CSS logo

Q13: What is the currency that I can withdraw from an ATM with a CSS Card?

A: With CSS Card you can withdraw both KHR or USD currency from the ATM.

Q14: How do I activate my new CSS card?

A: You can activate your new CSS card via JTRB Mobile App or JTRB Internet Banking (This functionality will available soon).

- You can also activate new CSS by calling our 24/7 Customer Care Center at 023 999 000.

Q15: How many Banks/MFIs are the members of CSS?

A: There are at least 40 Banks/MFIs currently the members of CSS and more will join:

1. J Trust Royal Bank Plc.
2. ACLEDA Bank Plc.
3. Sathapana Bank Plc.
4. Cambodia Post Bank Plc.,
5. Advanced Bank of Asia Ltd
6. Taiwan Cooperative Bank
7. Mega International Commercial Bank Co. Ltd.
8. Bank of China Limited
9. Cambodian Commercial Bank Ltd,
10. Vattanac Bank
11. First Commercial Bank
12. Hattha Bank Plc.
13. Canadia Bank Plc.
14. Cathay United Bank (Cambodia)
15. RHB Indochina Bank Limited
16. Hong Leong Bank (Cambodia) Plc.
17. CIMB Bank (Cambodia) Plc.
18. Phnom Penh Commercial Bank
19. Chief (Cambodia) Commercial Bank Plc.
20. Prince Bank Plc.
21. May Bank (Cambodia) Plc.
22. Cambodia Public Bank Plc.
23. Phillip Bank Plc.
24. Union Commercial Bank
25. B.I.C (Cambodia) Bank Plc.
26. Sacombank (Cambodia) Plc.
27. Cambodia Asia Bank
28. Bangkok Bank Public Company Limited
29. ICBC Limited
30. Kasikorn Bank Public Company Limited
31. Woori Bank (Cambodia) Plc.
32. Foreign Trade Bank of Cambodia
33. Kookmin Bank Cambodia Plc.
34. Chip Mong Commercial Bank Plc.
35. Sinhan Bank (Cambodia) Plc.
36. AMRET Microfinance Institution
37. AMK Microfinance Institution
38. LOLC (Cambodia) Plc.
39. Asia-Pacific Development Bank Plc.
40. KB PRASAC Bank Plc.