**Process Name:**

**JazzCash – Customer – Account Limit - SOP**

**Product / Service Description:**

* This process will cover all the information related to JazzCash Account Limits.
* The limit is the specific amount that customer can send or receive in JazzCash account.
* Customer can check only daily and monthly limit via USSD.
* Customer can check daily monthly, and yearly limit via JazzCash App.
* If customer wants to know account limits inform customer, the complete How – to Process and send Limit Check **ISMS**
* If customer still insists and wanted to check it from helpline then agent will inform customer after taking complete verification the account limits and send relevant limits check **ISMS**
* There is also specific amount is set that you can keep in your account balance.
* Utility Bill limit in a month is 150,000
* Cash in per transaction limits is 50,000
* IBFT per transaction limit is 50,000, if customer has higher limit than 50,000 than customer can perform multiple transaction of 50,000
* Raast per transaction limit is 50,000, if customer has higher limit than 50,000 than customer can perform multiple transaction of 50,000
* Customer can send maximum of Rs: 25,000 on a CNIC in one go
* For general account limit refer to Table 1.0

Table 1.0

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Account Level** | **Daily Credit & Debit** | **Monthly Credit & Debit** | **Yearly Credit & Debit** | **Max Balance** |
| **Level 0** | 25 Thousand | 50 Thousand | 2 Lakh | 2 Lakh |
| **Level 1** | 50 Thousand | 2 Lakh | 12 Lakh | 12 Lakh |
| **Asaan Digital Account** | 4 Lakh | 10 Lakh | 1 Crore 20 Lakh | 1 Crore 20 Lakh |
| **Freelance Digital Account** | 7 Lakh 50 Thousand | 14 Lakh | 1 Crore 68 Lakh | 1 Crore 68 Lakh |
| **ADRA** | 10 Lakh | 30 Lakh | 3 Crore 60 Lakh | N/A |
| **Level 2** | 10 Lakh | 35 Lakh | 4 Crore 20 Lakh | 4 Crore 20 Lakh |

* ·       Limits for C2C Transaction

Table 1.2

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **C2C Account limits** | | | | |
| **Account Level** | **Daily Limit (Debit/Credit)** | **Weekly (Debit/Credit)** | **Monthly (Debit/Credit)** | **Yearly (Debit/Credit)** |
| L0 | 50,000/50,000 | 100,000/100,000 | 200,000/200,000 | 1,200,000/1,200,000 |
| L1 | 50,000/50,000 | 100,000/100,000 | 200,000/200,000 | 1,200,000/1,200,000 |
| ADA | 400,000/400,000 | 1,000,000/1,000,000 | 1,000,000/1,000,000 | 1,200,000/1,200,000 |

* Refer to Table 1.0 for high level understanding

Table 1.3

|  |  |
| --- | --- |
| **Account Limit – Product Information** | **Possible Value** |
| Channel | USSD, App |
| Customer Profile | Jazz, OMNO |
| Account Level | L0, L1, L2, ADA |
| Platform Fee (USSD) | KMS >> Communication Tab >> USSD Platform Fee |
| Platform Fee (App) | KMS >> Communication Tab >> App Platform Fee |
| Service Fee | N/A |
| Account Status | Active |
| Verification (where required) | L3 |
| Eligibility | All Active JazzCash customers |
| Limitation | N/A |
| T&C | N/A |
| Consultation Portal | CPS, NADRA |

**Info Scenario**

|  |  |
| --- | --- |
| **Scenario 1. Account Limit – Information Scenarios** | **Information Work Codes** |
| Scenario 1.1: What is JazzCash Account Limit? | Customer Account Limit Info |

**How – To Scenarios**

|  |  |
| --- | --- |
| **Scenario 2.0 – Account Limit – How – to Processes** | **How – to Work Codes** |
| Scenario 2.1: How to check JazzCash Account Limit | Customer Account Limit Info |

**Pre-requisite to SOP**

* Verification: L3
* Account status: Active
* Data to be taken from cps only

**System Navigation:**

**Check Account Status**: CPS **>>** Search MSISDN **>>** Check Status

**Check Account Balance:**CPS >> Search MSISDN >> In Account Info Tab Available balance will be shown

**Check Verification from NADRA Portal:**NADRA Portal **>>** Search MSISDN **>>** Enter CNIC and CNIC Issuance Date (Verify from the customer) **>>** Check Verification details

**Scenario 1 Account Limit – Information Scenarios**

**Scenario 1.1: What is JazzCash Account Limit?**

* Refer to Product information in Process Overview header.

Work Code: Customer Account Limit Info

**Scenario 2 Account Limit – How – to Processes**

* For all How-to scenarios, before guiding customer about the process, Agent must ensure that customer knows the product details as well as requirements as per Table 1.0 e.g. Channel, Account Status etc.
* L3 verification is must for all scenarios where agent is sharing information related to customer account.

**Scenario 2.1: How to check JazzCash Account Limit**

**USSD:**

\*786# >> 6 for My Account >> 99 for next >> 11 for Limit Check

**JazzCash App**

JazzCash App >> Click My Account >> Click Account Limit >> Limit will be shown on Screen

Work Code: Customer Account Limit Info