



Positive Pay System (PPS) for Cheque Truncation System

In order safeguard the customer and to make the Cheque Payment with added security features Reserve Bank of India has announced to implement the Positive Pay System for Cheque Truncation System (CTS) w.e.f. January 01, 2021.

As per concept of Positive Pay System, the issuer of the cheque submits certain minimum details of that cheque like Cheque Number, Cheque Amount, Cheque Date, Payee/Beneficiary Name to the drawee bank.

Positive Pay System will be available for all account holders issuing cheques for amount of Rs.50000 and above. Availing of this facility will be at the discretion of the account holder. However, only those cheques which are compliant with instructions of Positive Pay System shall be accepted under dispute resolution mechanism at the CTS grids.

The customers may avail the facility of Positive Pay System (PPS) by submitting the desired details of the cheque issued by him/her through Branch or through digital channels i.e. Internet Banking Service-Retail & Corporate, Mobile Banking Service (PNB ONE), SMS Banking.

Please note that Positive Pay details are to be submitted 1 working day prior to cheque presentment/clearing date.

Usage of Positive Pay System has been made mandatory from 05th April, 2023 for the cheque of Rs. Five Lacs and above presented in clearing. Customers are requested to submit details of cheque of Rs.5 Lakhs and above in Positive Pay System before issuing for payment to avoid the rejection of such cheque presented in clearing.”

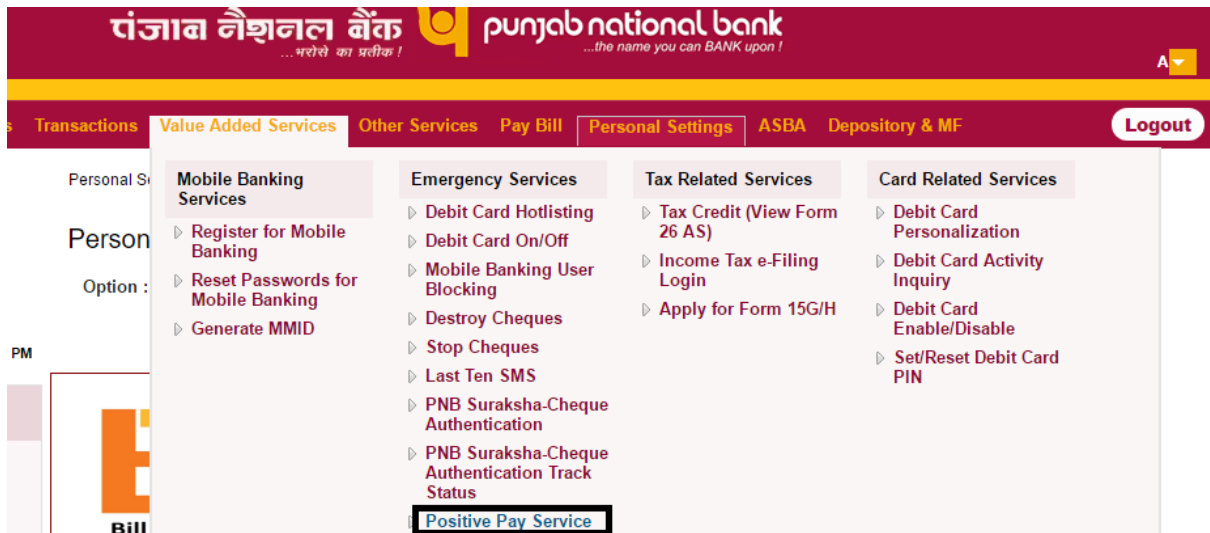
Customer can request on following format to avail the facility of Positive Pay System through branch:

<u>REQUEST FOR SUBMISSION OF CHEQUE DETAILS IN POSITIVE PAY SYSTEM</u>	
Branch Office:	Sol Id:
Account Number of Customer:	
Account Name of Customer:	
Cheque Number:	
Cheque Amount (Rs.):	
Cheque Date (DD/MM/YYYY):	
Payee/Beneficiary Name (same as mentioned on cheque):	
Date:	
Signature of Account Holder	

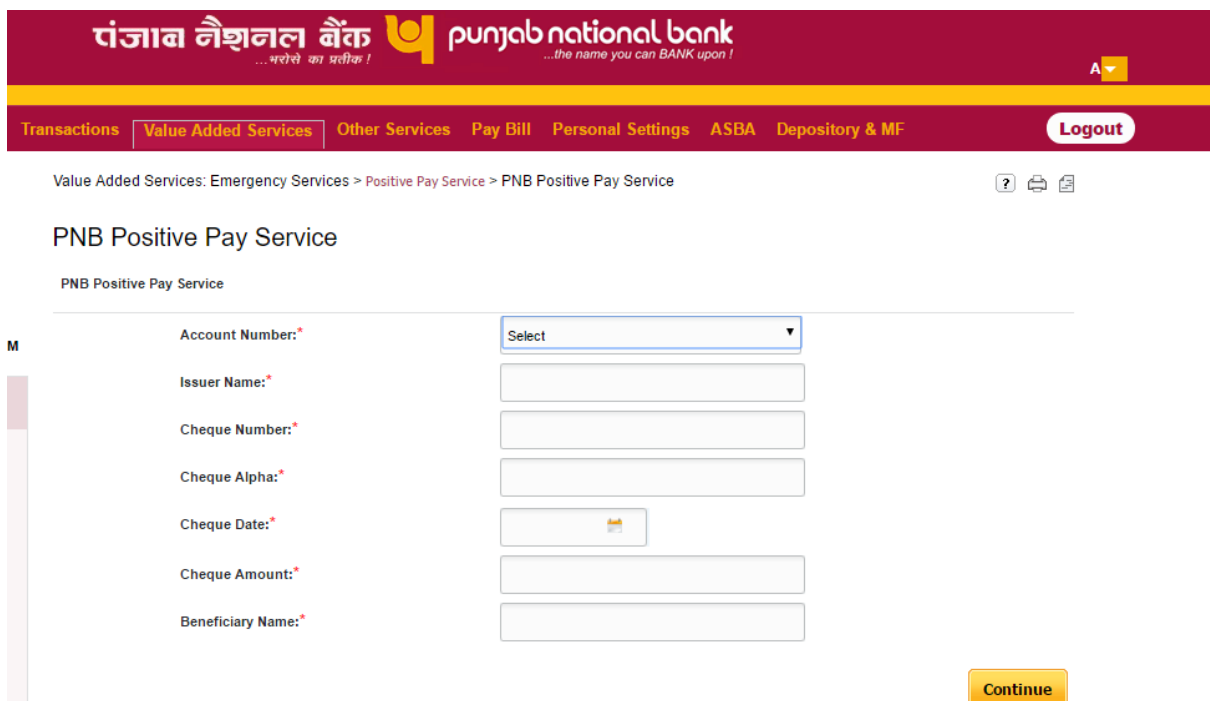
The detailed process to be followed for submitting the PPS data through IBS (Retail & Corporate), PNB ONE (Mobile Banking), SMS banking and Corporate Website are annexed.

Internet Banking Service (IBS-Retail):

After successful login Positive Pay System tab will come under Value Added Services



After clicking on Positive Pay Services tab following screen will appear:



Value Added Services: Emergency Services > Positive Pay Service > PNB Positive Pay Service

PNB Positive Pay Service

PNB Positive Pay Service

Account Number:

Issuer Name:

Cheque Number:

Cheque Alpha:

Cheque Date:

Cheque Amount:

Beneficiary Name:

Customer has to select the Account Number from drop-down option. Issuer name will appear automatically. After that customer has to submit six-digit cheque number, cheque alpha (3 character), cheque date, cheque amount (amount should be Rs.50000/- and above) and beneficiary name.

Value Added Services: Emergency Services > Positive Pay Service > PNB Positive Pay Service



PNB Positive Pay Service

PNB Positive Pay Service

Account Number:*	REDACTED
Issuer Name:*	AMIT KUMAR S/O SH RAVINDRA CHAUDHRY
Cheque Number:*	852621
Cheque Alpha:*	UJS
Cheque Date:*	16/07/2021
Cheque Amount:*	51000
Beneficiary Name:*	AMIT

Continue

Value Added Services: Emergency Services > Positive Pay Service > PNB Positive Pay Service



PNB Positive Pay Service

PNB Positive Pay Service

Account Number:*	REDACTED
Issuer Name:*	AMIT KUMAR S/O SH RAVINDRA CHAUDHRY
Cheque Number:*	852621
Cheque Alpha:*	UJS
Cheque Date:*	16/07/2021
Cheque Amount:*	51,000.00
Beneficiary Name:*	AMIT

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password:	REDACTED	
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Submit Back

Value Added Services: Emergency Services > Positive Pay Service > PNB Positive Pay Service



PNB Positive Pay Service



Your cheque has been uploaded successfully.

PNB Positive Pay Service

Account Number:*	[REDACTED]
Issuer Name:*	AMIT KUMAR S/O SH RAVINDRA CHAUDHRY
Cheque Number:*	852621
Cheque Alpha:*	UJS
Cheque Date:*	16/07/2021
Cheque Amount:*	51,000.00
Beneficiary Name:*	AMIT

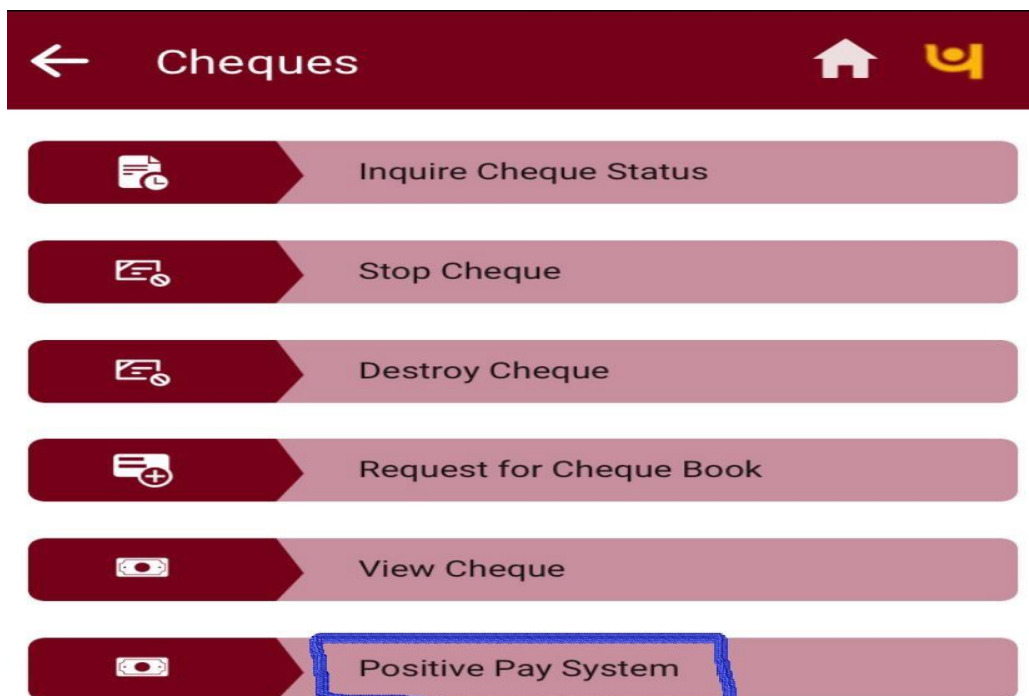
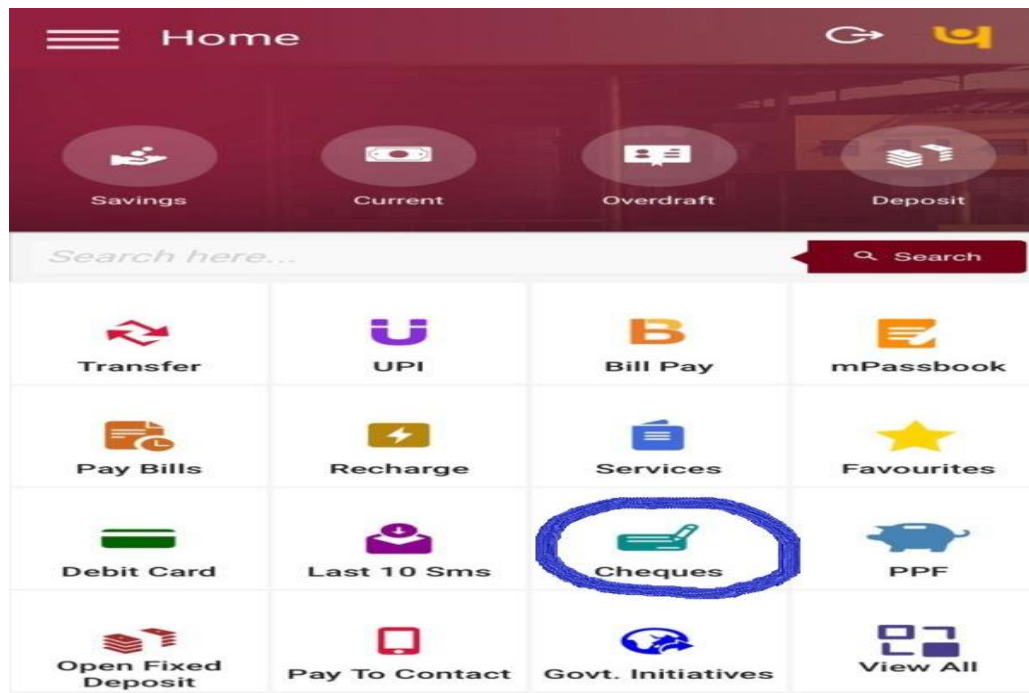
Back

On successful submission, customer will receive a message on screen that your cheque has been uploaded successfully.



MBS (PNB ONE)

After successful login in PNBONE, Positive Pay System screen will come under cheques tab.





Positive Pay System

Account number

Issuer Name

Cheque number

Cheque Alpha

Cheque Date

₹Cheque Amount

Beneficiary Name

CONTINUE

3:44

Positive Pay System

Account number

Issuer Name
KAVITA SUKHIJA AND MAYANK ARORA

Cheque number
944120

Cheque Alpha
FDK

Cheque Date
16/07/2021

Cheque Amount
₹ 51000

Beneficiary Name
Mayank Arora

CONTINUE



Pre-Confirmation

CANCEL

SUBMIT

Account number

XXXXXXXXXXXX

Issuer Name

KAVITA SUKHIJA AND MAYANK ARORA

Cheque number

944120

Cheque Alpha

FDK

Cheque Date

Fri Jul 16 2021 00:00:00 GMT+0530 (IST)

Cheque Amount

51000

Beneficiary Name

Mayank Arora

Pre-Confirmation

CANCEL

SUBMIT

Account number

XXXXXXXXXXXX

Issuer Name

KAVITA SUKHIJA AND MAYANK ARORA

Cheque number

944120

Cheque Alpha

FDK

Cheque Date

Fri Jul 16 2021 00:00:00 GMT+0530 (IST)

Cheque Amount

51000

Beneficiary Name

Mayank Arora

Confirm your request

CANCEL

CONFIRM



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...भरोसे का प्रतीक !



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...the name you can BANK upon !



Positive Pay System



Success

Your cheque has been uploaded successfully.

HOME

GO TO SERVICES

Customer has to fill up the all requisite details like six-digit cheque number, cheque alpha (3 character), cheque date, cheque amount (amount should be Rs.50000/- and above) and beneficiary name.

On successful submission, a confirmation message will appear on screen as your cheque has been uploaded successfully.



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SMS Banking

Customer can use the service of Positive Pay System by sending the message in following format to Number **9264092640 or 5607040**

PPS <space><Account Number><space><Cheque Number><space><Cheque Alpha><space><Beneficiary Name><space><Cheque Amount><space><Cheque Date>

Please note that:

Account Number: Full Account Number

Cheque Number: 6-digit Cheque Number (numerical value)

Cheque Alpha: 3 character printed on cheque

Cheque Amount: Rs.50000/- and above (only numerical value)

Cheque Date (format): DDMMYYYY

On successful submission, customer will receive a message that "Your request for PPS data of cheque No. XXXXXX in Account No. XXXXXXXXXXXXXXXXXX has been accepted."



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Internet Banking Service (IBS-Corporate)

After successful login Positive Pay System tab will come under General Services. After clicking on Positive Pay Services tab following screen will appear:

The screenshot shows the PNB Positive Pay Service form. The header includes the Punjab National Bank logo and navigation tabs: Dashboard, Accounts, Adhoc Bulk Upload, Transactions, Bulk FileUploads, General Services, Personal Settings, Mails, Trade Finance, ASBA, RDA. The left sidebar contains a 'My ShortCuts' menu with options like Account Summary, Account Statement, Operative Accounts, Deposit Accounts, Loan Accounts, Transaction Limits Inquiry, Manage Beneficiary, Transactions Pending for My Approval, and Service Requests. The main form area is titled 'PNB Positive Pay Service' and contains fields for Account Number (a dropdown menu), Issuer Name (ARUNIMA KUMARI), Cheque Number (695483), Cheque Alpha (GGC), Cheque Date (10/09/2021), Cheque Amount (50000), and Beneficiary Name (Priyanka). A 'Continue' button is located at the bottom right.

Customer has to select the Account Number from drop-down option. Issuer name will appear automatically. After that customer has to submit six-digit cheque number, cheque alpha (3 character), cheque date, cheque amount (amount should be Rs.50000/- and above) and beneficiary name.

The screenshot shows the PNB Positive Pay Service Authentication form. The header and navigation tabs are the same as the previous screen. The left sidebar is also the same. The main form area is titled 'PNB Positive Pay Service Authentication' and contains the same fields as the previous screen. Below the fields, there is a section for 'Confirmation Details' with a 'Transaction Password' field. 'Submit' and 'Back' buttons are located at the bottom right.



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A

Dashboard Accounts Adhoc Bulk Upload Transactions Bulk FileUploads General Services Personal Settings Mails Trade Finance ASBA RDA

FINAL First Option Dropdown Parent DEMO

Customer ID All Customer IDs

General Services: General Services > Positive Pay Service > PNB Positive Pay Service



Division ID All Divisions

PNB Positive Pay Service

Welcome Sachin Arora, Test

logout Feedback

Last login: 10/09/2021 12:38:20 PM IST

Your cheque has been uploaded successfully.

PNB Positive Pay Service

- My ShortCuts
- Account Summary
- Account Statement
- Operative Accounts
- Deposit Accounts
- Loan Accounts
- Transaction Limits Inquiry
- Manage Beneficiary
- Transactions Pending for My Approval
- Service Requests
- New ChequeBook Request

Account Number:	
Issuer Name:	ARUNIMA KUMARI
Cheque Number:	695483
Cheque Alpha:	GGC
Cheque Date:	10/09/2021
Cheque Amount:	50,000.00
Beneficiary Name:	Priyanka

Back

On successful submission, customer will receive a message on screen that your cheque has been uploaded successfully.

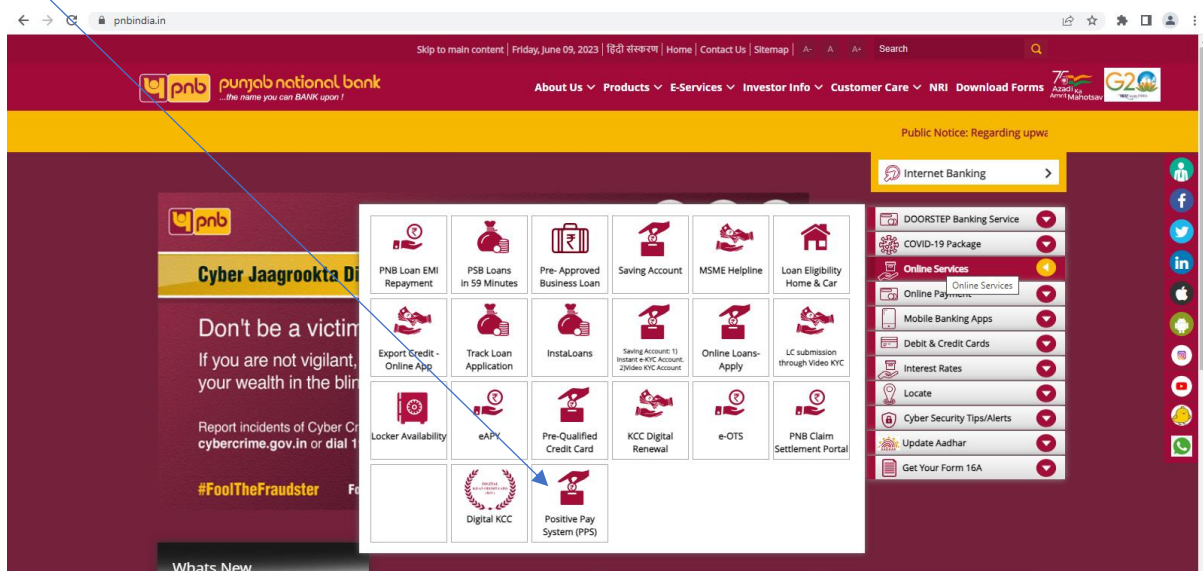
Corporate Website (<https://www.pnbindia.in/>)

Link for submission of cheques details in PPS is provided on Corporate Website as under:

Online Services> Positive Pay System



Link for submission of cheque details in Positive Pay System (PPS)



After clicking on link (Positive Pay System), following screen will appear & customer has to enter the account number, captcha and afterward click on generate OTP.



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POSITIVE PAY SYSTEM

Enter Account Number*

Enter Captcha

Generate OTP

SEARCH EXISTING REQUEST

Enter valid Account Number. An OTP will be sent to Registered Mobile Number to lodge request for Positive Pay.

If your Mobile Number is not registered with the Account, please get your Mobile Number registered at your base branch to avail this facility.

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User has to enter the OTP received on registered mobile number & captcha shown on the page and submit the request.



पंजाब नैशनल बैंक

...भरोसे का प्रतीक !

POSITIVE PAY SYSTEM

Enter Account Number*

Enter OTP

Enter Captcha

Submit

SEARCH EXISTING REQUEST

Enter valid Account Number. An OTP will be sent to Registered Mobile Number to lodge request for Positive Pay.

If your Mobile Number is not registered with the Account, please get your Mobile Number registered at your base branch to avail this facility.

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After submission, following page will appear & user has to enter the requisite cheque details before final submission.

Positive Pay System Submission

Customer Details

ग्राहक का नाम/Name*

खाता संख्या/Account No.

ईमेल आईडी/Email Id

ग्राहक आईडी/Cust Id

मोबाइल/Mobile No.

शाखा/Branch

Cheque Details to be submitted in Positive Pay System

Cheque Number*

Cheque Alpha*

Cheque Date*

Cheque Amount*

Beneficiary Name*

I confirm that the cheque details in Positive Pay System (PPS) are submitted at least 1 working day prior to cheque presentation/clearing date.

I confirm that all the particulars of cheques submitted in Positive Pay System (PPS) are correct.

Submit

रद्द करें/Cancel

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On final submission, following page having the response of submission will appear.

ppay.mypnb.in/PPAY_Success_Ack

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Positive Pay Acknowledgement of Cheque Details

Reference Number*	Account Number*	Cheque Number*
PPAY8062311352001	0389010308793	338333
Cheque Alpha	Cheque Date	Cheque Amount
IIV	08-06-2023	51000.00
Beneficiary Name	Response	Message
GIRDHAR SINGHARIYA	Success	Record For Drawee A/C No. 0389010308793 Has Br
Code		
S		

Logout

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