Positive Pay System (PPS) for Cheque Truncation System

In order to 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 the 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.

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

**REQUEST FOR SUBMISSION OF CHEQUE DETAILS IN POSITIVE PAY SYSTEM**

<table>
<thead>
<tr>
<th>Branch Office:</th>
<th>Sol Id:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account Number of Customer:</td>
<td></td>
</tr>
<tr>
<td>Account Name of Customer:</td>
<td></td>
</tr>
<tr>
<td>Cheque Number:</td>
<td></td>
</tr>
<tr>
<td>Cheque Amount (Rs.):</td>
<td></td>
</tr>
<tr>
<td>Cheque Date (DD/MM/YYYY):</td>
<td></td>
</tr>
<tr>
<td>Payee/Beneficiary Name (same as mentioned on cheque):</td>
<td></td>
</tr>
</tbody>
</table>

Date: 
Signature of Account Holder

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

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.
PNB Positive Pay Service

Account Number: *  
Issuer Name: * AMIT KUMAR SID SHRAMBHERA CHAUDHRY  
Cheque Number: 852621  
Cheque Alpha: U&S  
Cheque Date: 10/07/2021  
Cheque Amount: 51,000.00  
Beneficiary Name: AMIT

PNB Positive Pay Service

Account Number:  
Issuer Name: AMIT KUMAR SID SHRAMBHERA CHAUDHRY  
Cheque Number: 852621  
Cheque Alpha: U&S  
Cheque Date: 10/07/2021  
Cheque Amount: 51,000.00  
Beneficiary Name: AMIT

Enter your credentials to confirm the transaction

Confirmation Details

Transaction Password: **********  
Submit  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.
<table>
<thead>
<tr>
<th>Account number</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Issuer Name</td>
<td>KAVITA SUKHIJA AND MAYANK ARORA</td>
</tr>
<tr>
<td>Cheque number</td>
<td>944120</td>
</tr>
<tr>
<td>Cheque Alpha</td>
<td>FDK</td>
</tr>
<tr>
<td>Cheque Date</td>
<td>16/07/2021</td>
</tr>
<tr>
<td>Cheque Amount</td>
<td>₹ 51000</td>
</tr>
<tr>
<td>Beneficiary Name</td>
<td>Mayank Arora</td>
</tr>
</tbody>
</table>
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.
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. XXXXXXXXXXXXXXXX has been accepted.”
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:

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