



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 required 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, Corporate Website, WhatsApp Banking.

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

The Positive Pay confirmation for cheque of ₹5 Lakhs and above presented in clearing was made mandatory from 05-04-2023. Now, the Positive Pay confirmation has been made mandatory from 2nd June 2025 for the cheque of ₹5 Lakhs and above presented in all type of transactions i.e. Cash (other than self-drawn cheque), Transfer & Clearing. Customers are requested to submit details of cheque of ₹5 Lakhs and above in Positive Pay System before issuing for payment to avoid the rejection of such cheque presented in clearing, cash payment (other than self-drawn cheque) and transfer."

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

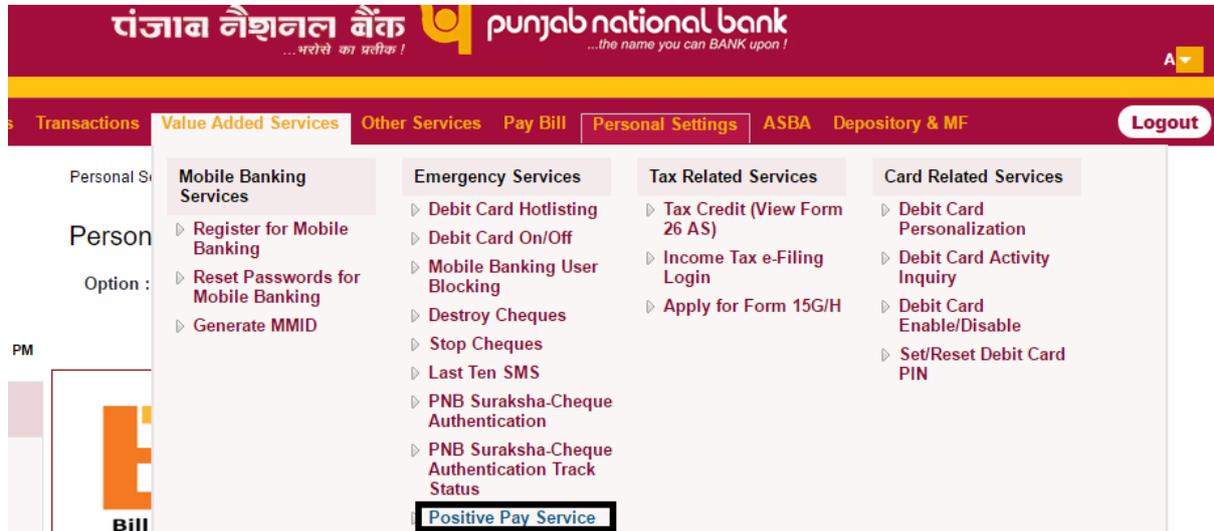
REQUEST FOR SUBMISSION OF CHEQUE DETAILS IN POSITIVE PAY SYSTEM	
Branch Office:	Sol Id:
Account Number of Customer:	
Account Name of Customer:	
Cheque Number:	
Cheque Amount (Rs.):	
Cheque Date (DD/MM/YYYY):	
Payee/Beneficiary Name (same as mentioned on cheque):	
Date:	Signature of Account Holder



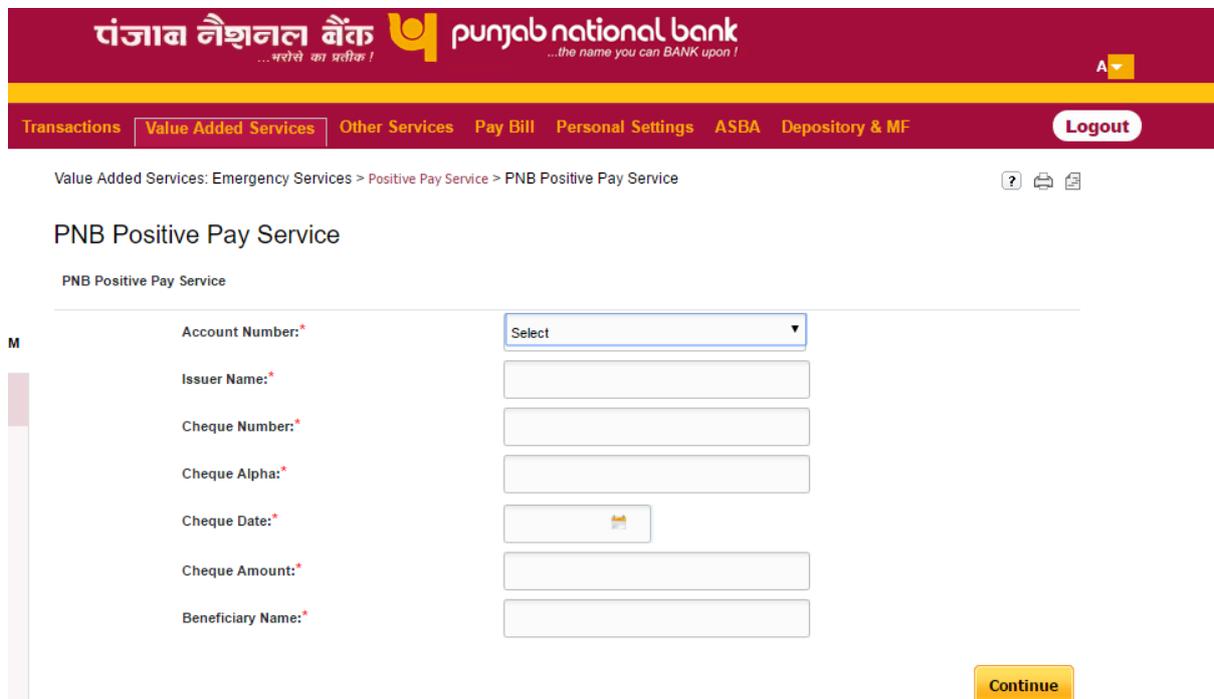
The detailed process to be followed for submitting the PPS data through IBS (Retail & Corporate), PNB ONE (Mobile Banking), SMS banking, Corporate Website and WhatsApp are annexed.

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.



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



PNB Positive Pay Service

PNB Positive Pay Service

Account Number:*	<input type="text" value="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:*	<input type="text" value="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:	<input type="password" value="....."/>	
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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

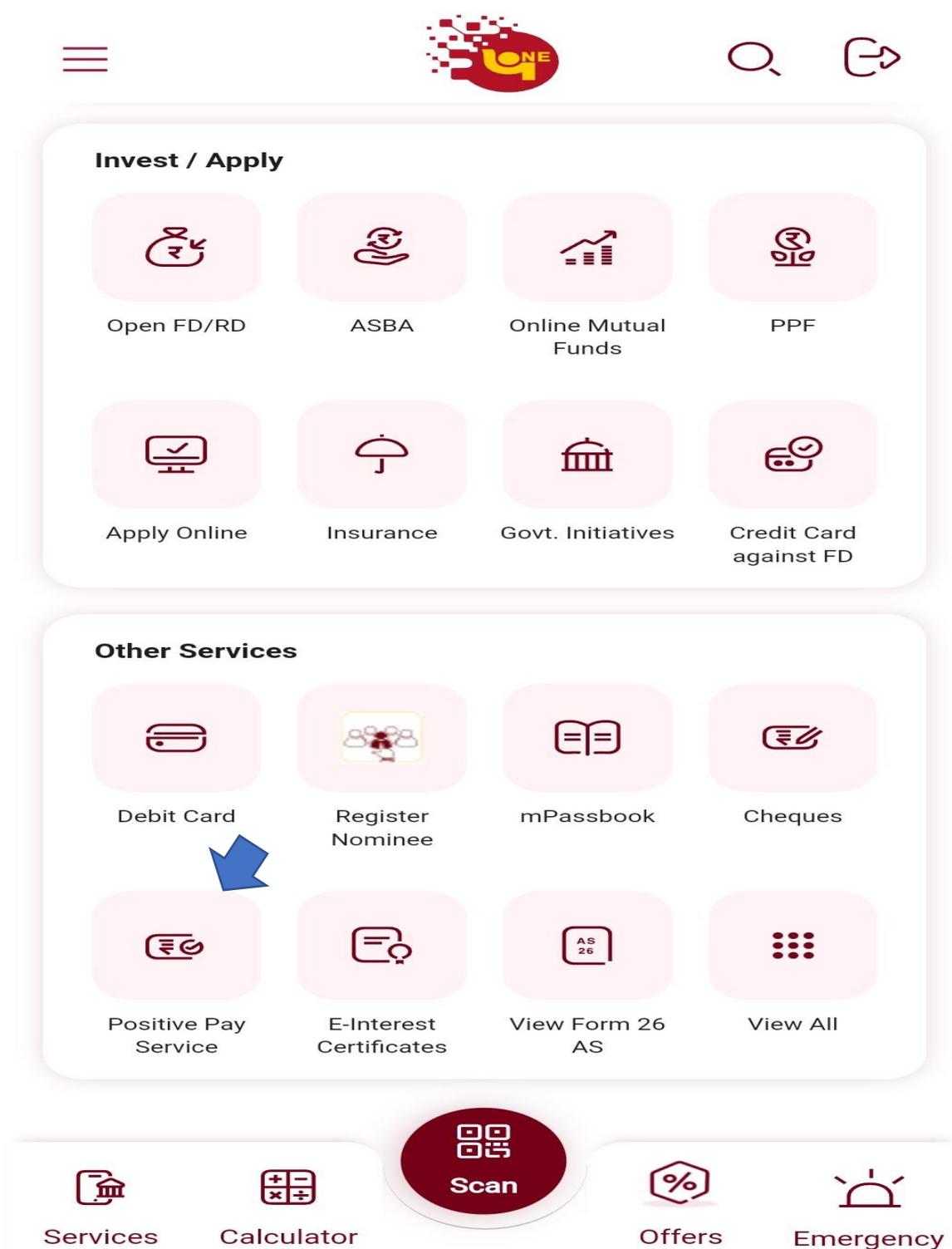
Back

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 Service tab will appear on home page.





← 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

[Redacted]

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

[Redacted]

Issuer Name

KAVITA SUKHIJA AND MAYANK ARORA

Confirm your request

Cheque number

944120

Cheque Alpha

FDK

Cheque Date

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

CANCEL

CONFIRM

Cheque Amount

51000

Beneficiary Name

Mayank Arora



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.



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. XXXXXXXXXXXXXXXXXXXX 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:

The screenshot shows the 'PNB Positive Pay Service' form. The breadcrumb trail is: General Services: General Services > Positive Pay Service > PNB Positive Pay Service. The form fields are as follows:

Account Number:	[Drop-down menu]
Issuer Name:	ARUNIMA KUMARI
Cheque Number:	695483
Cheque Alpha:	GGC
Cheque Date:	10/09/2021
Cheque Amount:	50000
Beneficiary Name:	Priyanka

Buttons: 'Continue' (yellow)

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 breadcrumb trail is: General Services: General Services > Positive Pay Service > PNB Positive Pay Service Authentication. The form fields are as follows:

Account Number:	[Drop-down menu]
Issuer Name:	ARUNIMA KUMARI
Cheque Number:	695483
Cheque Alpha:	GGC
Cheque Date:	10/09/2021
Cheque Amount:	50,000.00
Beneficiary Name:	Priyanka

Text: 'Enter your credentials to confirm the transaction'

Section: 'Confirmation Details'

Field: 'Transaction Password:'

Buttons: 'Submit' (yellow), 'Back' (yellow)



पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon ! 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 Division ID All Divisions

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

PNB Positive Pay Service

Welcome Sachin Arora, Test

logout Feedback

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

PNB Positive Pay Service

Your cheque has been uploaded successfully.

Account Number:	██████████
Issuer Name:	ARUNIMA KUMARI
Cheque Number:	695463
Cheque Alpha:	GGC
Cheque Date:	10/09/2021
Cheque Amount:	50,000.00
Beneficiary Name:	Priyanka

Back

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

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



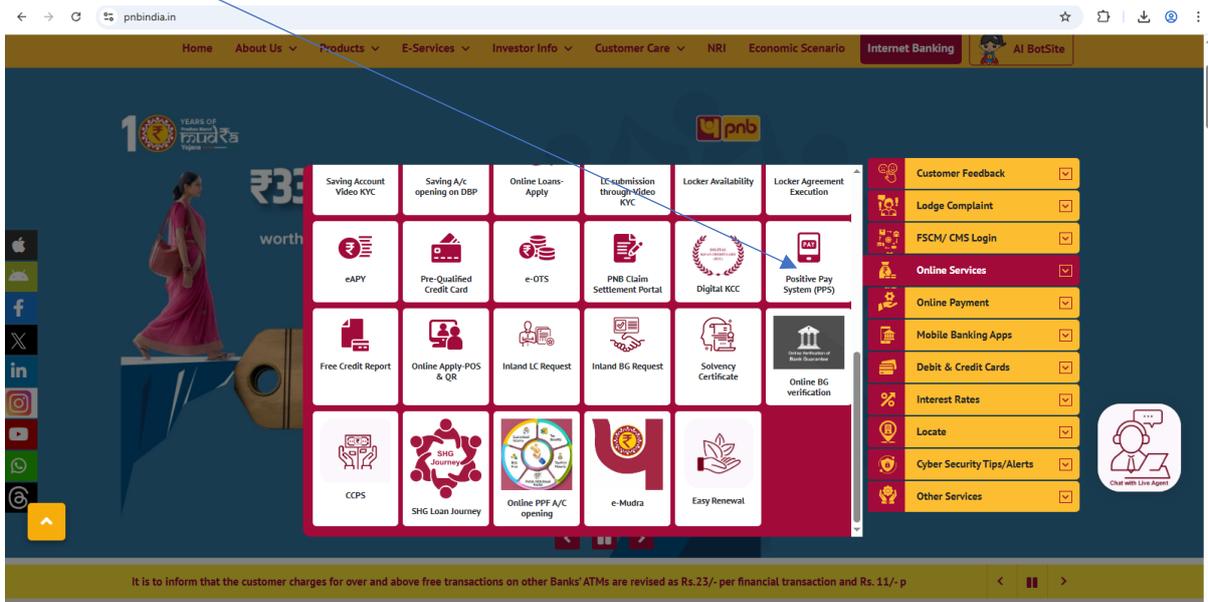
Corporate Website (<https://www.pnbindia.in/>)

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

Online Services> Positive Pay System

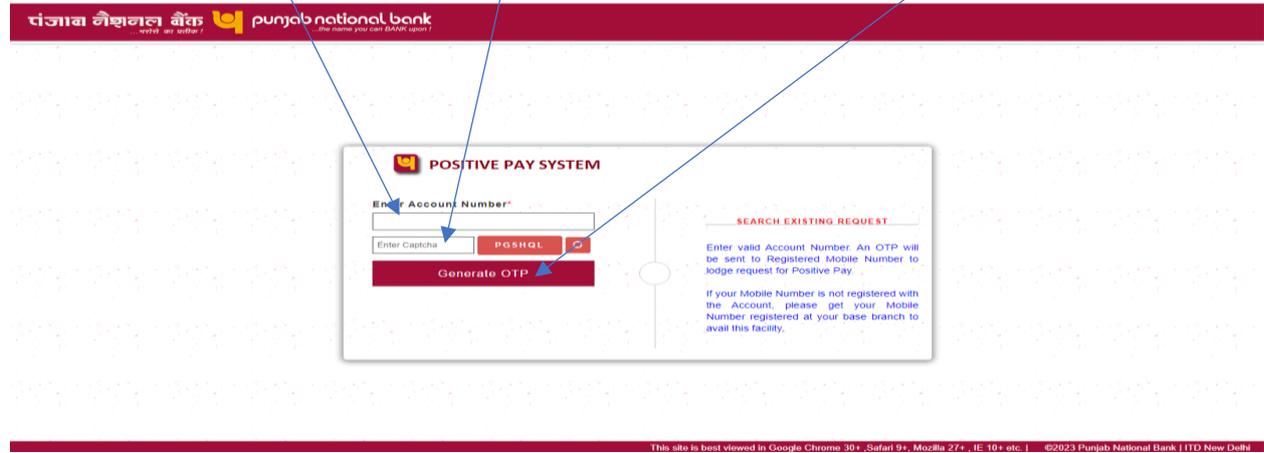


Link for submission of cheque details in Positive Pay System (PPS)

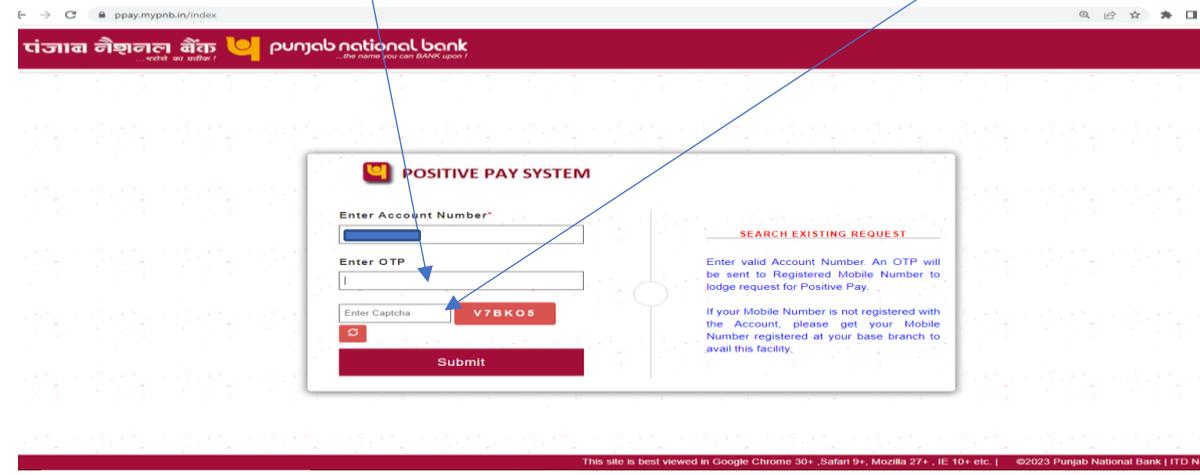




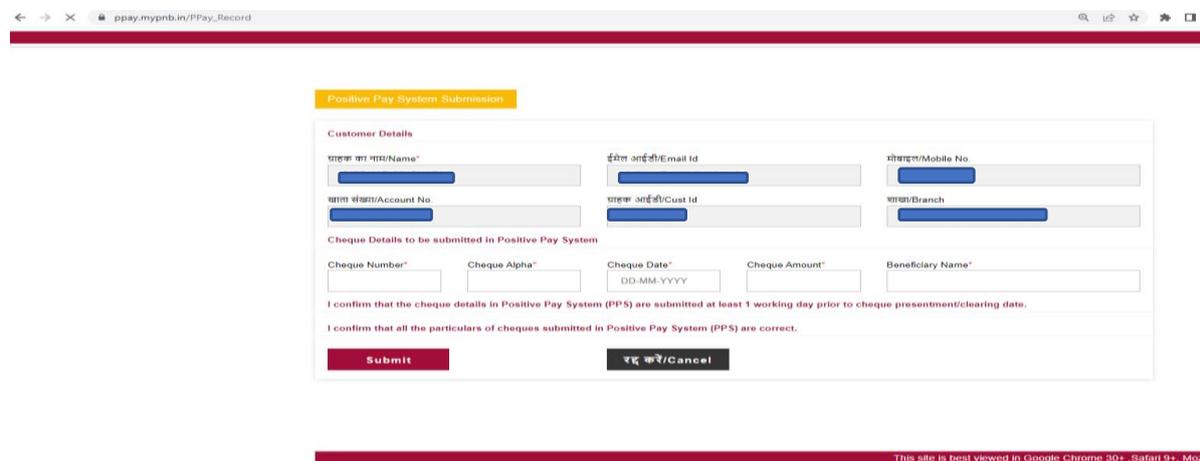
After clicking on link (Positive Pay System), following screen will appear & customer has to enter the account number, captcha and afterward click on generate OTP.



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



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





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

The screenshot shows a web browser displaying the Punjab National Bank website. The page title is "Positive Pay Acknowledgement of Cheque Details". The form contains the following fields and values:

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

There is a "Logout" button at the bottom of the form. At the bottom of the page, there is a footer that reads: "This site is best viewed in Google Chrome 30+, Safari 9+, Mozilla 27+, IE 10+ etc. | ©2023 Punjab National Bank | LTD N".

Submission of cheque details in Positive Pay System (PPS) through WhatsApp Channel

Flow to access these services is as below:

- User has to Send 'Hi' to 9264092640
- User selects Account Related Services
- User is authenticated via OTP

User has to select "Positive Pay System":

1. List of account numbers linked to the WhatsApp number of the customer is displayed in masked format. User has to select account number in which cheque has been issued.
2. User enters cheque number, cheque alpha, cheque date, beneficiary name, amount etc. as prompted over WhatsApp.
3. A summary page with complete details is displayed to the customer for confirmation.
4. Once confirmed, customer will receive success/failure response message from the Bank. if request is submitted successfully, reference no. will be shared with the customer. If request could not be submitted due to reasons such as cheque is already paid/destroyed/stopped/incorrect cheque number etc., appropriate response message will be displayed to the customer.