#### Positive Pay System (PPS) for Cheque Truncation System

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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 2<sup>nd</sup> 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:

<b>REQUEST FOR SUBMISSION OF CHEQUE DETAIL</b>	<u>S 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 chec	lue):
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.

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#### Internet Banking Service (IBS-Retail):

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

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s Transac	tions	Value Added Services O	ther Services Pay Bill Pers	sonal Settings ASBA De	pository & MF	Logout
Per- Pe O	sonal Si PrSON ption :	Mobile Banking Services         Register for Mobile Banking         Reset Passwords for Mobile Banking         Generate MMID	Emergency Services Debit Card Hotlisting Debit Card On/Off Mobile Banking User Blocking Destroy Cheques Stop Cheques Last Ten SMS PNB Suraksha-Cheque Authentication PNB Suraksha-Cheque Authentication Track Status Positive Pay Service	Tax Related Services         Tax Credit (View Form 26 AS)         Income Tax e-Filing Login         Apply for Form 15G/H	Card Related Services <ul> <li>Debit Card Personalization</li> <li>Debit Card Activity Inquiry</li> <li>Debit Card Enable/Disable</li> <li>Set/Reset Debit Card PIN</li> </ul>	

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

	त्तांजाब नैशनल बैंक Unjob national bank		
Tran	sactions Value Added Services Other Services	Pay Bill Personal Settings ASBA Depository & M	F Logout
	Value Added Services: Emergency Services > Positive Pay Ser	vice > PNB Positive Pay Service	?
	PNB Positive Pay Service PNB Positive Pay Service		
м	Account Number:*	Select	
	Issuer Name:*		
	Cheque Number:*		
	Cheque Alpha:*		
	Cheque Date:*	<b>**</b>	
	Cheque Amount:*		
	Beneficiary Name:*		
			Continue

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.

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Transactions	Value Added Services	Other Services P	Pay Bill Personal Settings ASBA	Depository & MF	Logout
	OSITIVE Pay Servic ve Pay Service Account Number:*	e			
	Issuer Name:*		AMIT KUMAR S/O SH RAVINDRA CHAUE	DHRY	
	Cheque Number:*		852621		
	Cheque Alpha:*		UJS		
	Cheque Date:*		16/07/2021 🚔		
	Cheque Amount:*		51000		
	Beneficiary Name:*		AMIT		

Continue



रांजाब नैशनल बैंक U punjab national bank भरोसे का प्रतीक !the name you can BANK upon !		
पंजाब नैशनल बैंक 🤟	punjab national bank the name you can BANK upon !	<b>∧</b> ~
nsactions Value Added Services Other Service	es Pay Bill Personal Settings ASBA Depository & MF	Logout
Value Added Services: Emergency Services > Positive Pay	Service > PNB Positive Pay Service	2 4 2
PNB Positive Pay Service		
<mark>∕</mark> γc	our cheque has been uploaded successfully.	
PNB Positive Pay Service		
Account Number:*		
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	<b>e a</b>
Acc	count number	-
Issi	uer Name	
Che	eque number	
Che	eque Alpha	
Che	eque Date	
€he	eque Amount	
Ber	neficiary Name	

	CONTINUE
3:44	┉╡╤╺═╴
- Positive Pay System	🔒 🗎
Account number	
Issuer Name KAVITA SUKHIJA AND MAYANK A	RORA
Cheque number 944120	
Cheque Alpha FDK	
Cheque Date 16/07/2021	Ē
Cheque Amount ₹ 51000	

CONTINUE

Pre-Confirmation		
	CANCEL	SUBMIT
Account number		
Issuer Name KAVITA SUKHIJA AND N	AYANK AROR	A
Cheque number 944120		
Cheque Alpha FDK		
Cheque Date Fri Jul 16 2021 00:00:00	GMT+0530 (IS	GT)
Cheque Amount 51000		
Beneficiary Name Mayank Arora		





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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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</pre> 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

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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:

	पंजाब नैशनल बैंक 	punjab national bank	٨-
Dashboard Accounts Adhoc I FINAL First Option Dropdown	Bulk Upload Transactions Bulk FileUploads Parent DEMO	General Services Personal Settings Mails Trade Final	nce ASBA RDA
Sustamer ID AL Custamer IDs	General Services: General Services > Positive Pay Servi PNB Positive Pay Service PNB Positive Pay Service	ke > PNB Positive Pay Service	2 4 2
logout Feedback Last login: 10/09/2021 12:38:20 PM IST	Account Number:*		
My ShortCuts	Issuer Name:"	ARUNIMA IKUMARI	
Account Summary Account Statement	Cheque Number:*	695483	
Operative Accounts Deposit Accounts	Cheque Date:*	10/99/2021 😁	
Loan Accounts	Cheque Amount*	50000	
Transaction Limits Inquiry	Beneficiary Name:*	Priyankaj ×	
Manage Beneficiary Transactions: Pending for My Approval			Continue
Service Requests			

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.

	रांजाब नैशनल बैंक 	punjab national bank	۸.
Dashboard Accounts Adhoc E FINAL First Option Dropdown	Bulk Upload Transactions Bulk FileUploads Parent DEMO	General Services Personal Settings Mails T	rade Finance ASBA RDA
Customer ID All Customer IDs:	General Services: General Services > Positive Pay Service PNB Positive Pay Service Authen PNB Positive Pay Service Authentication	ice > PNB Positive Pay Service Authentication	() & Z
logout Feedback Last login: 10/09/2021 12:38:20 PM IST My ShortCuts	Account Number:" Issuer Name:" Cheque Number:	ARUNIMA KUMARI 695463	
Account Summary Account Statement Operative Accounts Description	Cheque Alpha:" Cheque Date:" Cheque Amount:" Beneficiary Name:"	GGC 10/99/2021 50.000.00 Priyanka	
Lean Accounts Transaction Limits Inquiry	Enter your credentials to confirm the transaction Confirmation Details Transaction Password:		
Nanage Beneficiary Transactions Pending for My Approval Service Requests New ChequeBook Request			Submit Back

তি দেৱাৰ লীছালল ৰীঁক U punjab national bank			
	पंजाब नैशनल बैंक 	Punjab national bank	A▼
Dashboard Accounts Adhoc B FINAL First Option Dropdown	ulk Upload Transactions Bulk FileUploads Parent DEMO	General Services Personal Settings Mails	Trade Finance ASBA RDA
Customer ID Al Customer ID: V Division ID Al Divisions V Welcome Sachin Arora, Test	General Services: General Services > Positive Pay Ser PNB Positive Pay Service	vice > PNB Positive Pay Service	1 8 2
logout Feedback Last login: 10/09/2021 12:38:20 PM IST Mix ShortCute	PNB Positive Pay Service		
Account Summary Account Statement	Account Number:" Issuer Name:" Cheque Number:"	ARUNIMA KUMARI 695483	
Operative Accounts Deposit Accounts Loan Accounts	Cheque Apna: Cheque Date:" Cheque Amount:" Beneficiary Name:"	10/09/2021 50,000.00 Priyanika	
Transaction Limits Inquiry Manage Beneficiary			Back
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

		7
the name you can BANK upon !	About Us Y Products Y E-Services Y Investor Info	● ✓ Customer Care ✓ NRI Download Forms Area Amet
		Public Notice: Reg.
		D Internet Banking
		DOORSTEP Banking Service
	All Statutes	COVID-19 Package
Cyber Jaagrookta Diwas		Online Services
		Online Payment
Don't be a victim of heist	00	Mobile Banking Apps
If you are not vigilant, you will lose		Debit & Credit Cards
your wealth in the blink of an eye!		linterest Rates
	• • • • • • • • • • • • • • • • • • • •	Cyber Security Tips/Alerts
Report incidents of Cyber Crime with cybercrime.gov.in or dial 1930 for assistance		Wpdate Aadhar
,	V M	Get Your Form 16A
#FoolTheFraudster Follow @cyberdost 💽 🛛	o 🖬 🖳 🔽	
-		

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

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	Home	About Us 🗸	Products ~	E-Services 🗸	Investor Info 🗸	Customer Care	V NRI Eco	onomic Scenario	Internet	Banking Al Bot	Site			
							<b>Pup</b>							
		321	Saving Account	Saving A/c	Online Loans-	LC-submission	Locker Availability	Locker Agreement	- 99	Customer Feedback				
	X		Video KYC	opening on DBP	Аррцу	through kideo KYC		Execution	<b>8</b>	Lodge Complaint				
<b>é</b>			ÐĒ				and set and	m	100 1002	FSCM/ CMS Login				
<u> </u>			eAPY	Pre-Qualified	e-OTS	PNB Claim	Winner Carlo	Positive Pay	<u>ē.</u>	Online Services				
f				Credit Card		Settlement Portal	Digital KCC	System (PPS)	12	Online Payment				
X			4	<b>.</b>	Å.			血	e	Mobile Banking Apps				
in	TPO	Free Credit Report	Free Credit Report	rt Online Apply-POS Inlan & QR	Inland LC Request	Inland BG Request	Solvency Certificate	Onter technologies	1	Debit & Credit Cards				
0						verificat	verification	%	Interest Rates					
											Locate		E	Jun 1
Q			ST2	SHG Journey					۲	Cyber Security Tips/Alerts		L À	ĴΖ	
6			CCPS		Online PPF A/C	e-Mudra	Easy Renewal		<b>2</b>	Other Services		Chat wit	h Live Agent	
^				SHG Loan Journey	opening				!					
	It is to inform that the customer charges for over and above free transactions on other Banks' ATMs are revised as Rs.23/- per financial transaction and Rs.11/- p													

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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		생김 사람과 사람의 것이 같은 사람의 사람의 사람의 사람의 사람이 없다.
	POSITIVI	E PAY SYSTEM
	Enter Captcha	PGSHQL O Enter valid Account Number An OTP will
	Generate	OTP     De sent to Registered Mobile Number to     Jodge request for Positive Pay.     If your Mobile Number is not registered with
		the Account, prease get your Mobile Number registered at your base branch to avail this facility.

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

E -> C 🔒 ppay.mypnb.in/index		역 순 ☆ 🛸 🖬
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	POSITIVE PAY SYSTEM	
Enter	Account Number	장애 영향에 영향에
	SEARCH EXISTING REQUEST	
Enter I	Enter Valid Account Number: An OTP will be sent to Registered Mobile Number to Jodge request for Positive Pay.	
Enter C	aptcha V78KO5 If your Mobile Number is not registered with the Account, please get your Mobile Number creditered at your base branch to	
	Submit	
가 왜 같은 것 같은 것 같은 것 ㅠㅠ.		[관계] 영향에 영향에 [

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

Positive Pay System	n Submession				
Customer Details					
साहक का नाम/Name"		ईमेल आईडी/Email Id		मोबाइल/Mobile No.	
खाता संख्या/Account No		प्राहक आईडी/Cust Id		भाषा/Branch	
Cheque Details to be	submitted in Positive Pay S	ystem			
Cheque Number*	Cheque Alpha"	Cheque Date*	Cheque Amount"	Beneficiary Name*	
		DD-MM-YYYY			
I confirm that the che	que details in Positive Pay 5	system (PPS) are submitted at	least 1 working day prior to	cheque presentment/clearing date.	
I confirm that all the	particulars of cheques subm	itted in Positive Pay System (I	PPS) are correct.		
Submit		रद्द कर/Cancel			

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

C Ppay.mypnb.in/PPAY_Success_Ack			역 🖻 🛊 🖨 🔳
पंजाब नैशनल बैंक 🖖 ००	the name you can BANK upon 1		
	Positive Pay Acknowledgement of Cheque Detail	8	
	Reference Number* PPAY8062311352001	Account Number*	Cheque Number*
	Cheque Alpha	Cheque Date	Cheque Amount
	IIV Beneficiary Name	08-06-2023	5100.00
	GIRDHAR SINGHARIYA	Success	Record For Drawee A/C No. :0389010308793 Has B(
	Code S		
	Logout		

# 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.