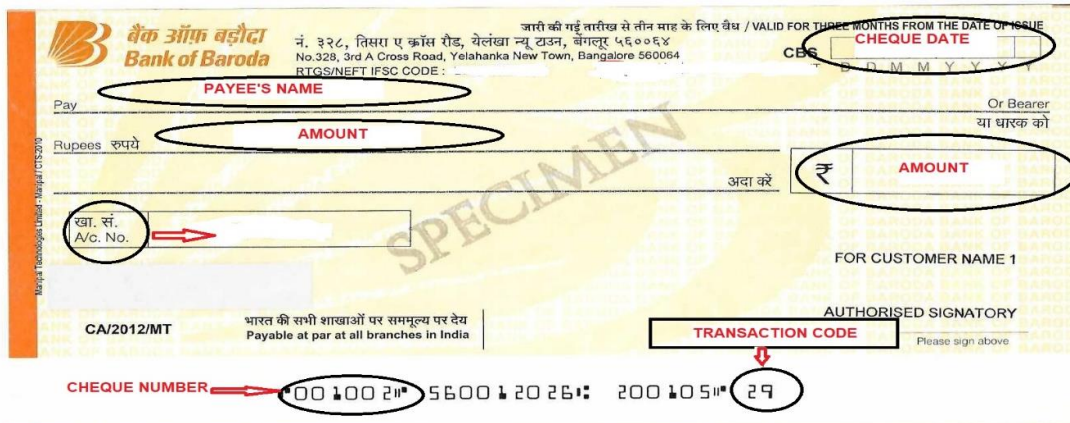


Positive Pay System – Key Features

Customers are requested to provide us advance intimation of cheques issued to the beneficiaries so that Bank at the time of presentment in CTS clearing can pass the High Value cheques without contacting to the customers.

- Cheque of Rs.50,000/- & above can be confirmed.
- Mode/Channels for confirmation proposed M Connect+, Baroda Net Banking (BOBiBanking), Call Center – **1800 258 4455**, Personal Visit to Branch, SMS on **8422009988**, what's App Banking etc.
- 6 Mandatory inputs as per appended image have to be provided for this confirmation;



The image shows a specimen of a Bank of Baroda cheque. Six key fields are circled in red, indicating they are mandatory for confirmation:

- CHEQUE DATE**: Located at the top right, with a dropdown menu for DD, MM, YY.
- PAYEE'S NAME**: Located in the 'Pay' field.
- AMOUNT**: Located in the 'Rupees रुपये' field.
- AMOUNT**: Located in the '₹' field.
- A/c. No.**: Located in the 'खा. सं. A/c. No.' field.
- TRANSACTION CODE**: Located in the 'AUTHORIZED SIGNATORY' field.

At the bottom, the **CHEQUE NUMBER** is shown as 00 100 21 5600 1 20 26 29, with the last two digits (29) circled in red.

- There is no option for Modify/Delete confirmation in any mode because, modification could not takes place once the data will be submitted to NPCI.
- Cheque will be passed if provided details matched with the actual cheque presented in the clearing and if otherwise is in order viz. sufficient funds, Signature match etc.
- Confirmations through all/any mode submitted/verified up to 06.00 PM (daily) will only be forwarded to NPCI for next clearing session. Afterwards, all the confirmations will be processed for subsequent clearing session.
- RBI has allowed member Banks to make it mandatory if cheque value is Rs.5,00,000/- and above, however Bank has decided to cease this clause for next 3 months i.e. up to 31.03.2021. Customers are requested to utilize this facility for all the cheques for Rs.50,000/- and above and ensure timely payment to the beneficiaries.
(Please refer to the RBI's circular number RBI/2020-1/41/DPSS.CO.RPPD.No.309/04.07.2005/2020-21, issued on September 25th, 2020.
- Status of cheque viz. Unused/Already confirmed/passed will be validated through the provided account number in Mobile/Net Banking, Branch Visit, Call Center only.
- A reference number will be shared on the registered mobile number for each of the successful submission of Positive Pay confirmation.
- Customers have to ensure maintain sufficient funds up to the presentment/payment of the issued cheque/s either confirmed or not.



- Confirmations must be provided through any one mode only. Customer can re-confirm the status from the same channel or through the call center if reference number is not received/lost/deleted.
- Stale cheques (3 months older from date of confirmation) will not be accepted.
- Any future date of the cheque will be accepted.
- Customers have to enter their login credentials MPIN, Password etc. in Mobile Banking/Net Banking etc. Call Center representatives will process the Positive Pay confirmation only after the Customer Identification Processes.
- Application format is attached for the perusal of the customers in case Positive Pay confirmation has to be provided by the customers through Branch (any Branch of Bank of Baroda).
- All the authorized signatories/signatory as per the operational instructions in the account have to sign the confirmation form for providing confirmation through any Branch in India. Original confirmation form will only be entertained by Branches. Scanned images, Fax, zerox copy, print of soft copy, email requests etc. will not be accepted by Branches.
- All the existing modes of booking complaints/grievance redressal forums will be available for the customers.
- Stop payment of any confirmed or not confirmed cheque will be applicable only up to end of previous day of the presentment day of cheque in CTS clearing.



The Branch Manager
Bank of Baroda
Branch _____

Date: _____
Time: _____

Dear Sir/Madam,

Re:- Positive Pay confirmation for cheques presented in CTS Clearing.

I _____ (Name of the Account holder) having an account _____ (Account number) in your _____ (name of the Branch).

I hereby confirm that I have issued the following cheque/s in the captioned account with details as mentioned hereunder:-

Sr. No.	Cheque Number	Amount	Payee's Name	Cheque Date	Transaction Code(*)

(*) 2 digits Transaction code is available on the Right Side of the MICR Band.

I understand that Bank may reject any/all of the cheque/s at the time of presentment in clearing due to any mismatch in the particulars of the cheque/s with the provided inputs as above.

_____ (Seal/Signature must be tallied with the record)

_____ (Name of the signatory/signatories)

_____ (Registered mobile number)

Note – All authorized signatories/signatory as per the operational instruction of the account can provide this confirmation. Original signed form will only be accepted.

For Office Use only

Confirmation entered at	Time & Date	Signature of maker
Confirmation verified at	Time & Date	Signature of checker



(Confirmations verified up to 06.00 PM will only be processed for next clearing session. Afterward, all the confirmations will be processed for subsequent clearing session)