

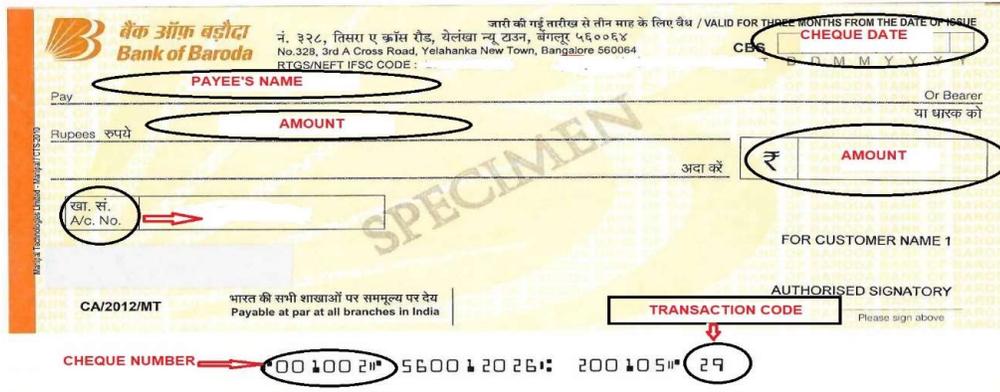
Positive Pay System – Key Features

As per the direction from RBI vide circular number RBI/2020-1/41/DPSS.CO.RPPD.No.309/04.07.2005/2020-21, issued on September 25th, 2020, Bank has introduced Centralized Positive Pay System (CPPS) w.e.f. 01.01.2021.

BOB Customers are requested to provide key details of the cheque before handing over to the beneficiaries, so that Bank at the time of presentment for payment in CTS clearing (as well as at other than base branch of BOB) can pass the High Value cheques without any re-confirmation phone call by the base Branch.

Positive Pay confirmation is proposed to be made mandatory for cheques issued for Rs.05.00 lacs & above. That means, cheques issued for these values shall be returned in the clearing/Intersol without payment, if positive pay confirmation is not provided.

- Cheque of Rs.50,000/- & above can be confirmed under Positive Pay.
- Proposed Modes/Channels for confirmation are M Connect+, Baroda Net Banking (BOBiBanking), through Branch, SMS on **8422009988** etc.
- 6 Mandatory inputs as per appended image have to be provided for this confirmation;



- There is no option for Modification or deletion of a registered confirmation in any mode because, modification/deletion could not takes place once the data will be submitted to the server provided by the National Payment Corporation of India. However, customers can stop the payment of issued cheques at any point of time before its presentment / payment in CTS clearing or at counter.
- Cheque will be passed if provided key details matches with the actual cheque presented in the CTS clearing and if otherwise is in order viz. sufficient funds, Signature match etc.
- Confirmations submitted/verified up to 06.00 PM (daily) through any channel/ mode will only be processed for the next clearing session. Afterwards, all the confirmations will be processed for subsequent clearing session. Confirmation through Branches can be provided during the normal business hours of the respective Branch. Rest all the modes/channels will be available 24x7 to provide the Positive Pay confirmations.
- A reference (registration) number will be shared through SMS 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.
- 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.
- Application form is attached hereunder for the perusal of the customers in case Positive Pay confirmation has to be provided through Branch (any Branch of Bank of Baroda). Original confirmation form will only be accepted by the Branches during their Business Hours. Government Accounts are relaxed from providing original confirmation physically. Such confirmations can be accepted if scanned copy is shared through the registered email ID of the government department and reconfirmed by the officials of the base branch.
- 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. Scanned images, Fax, Xerox copy, email requests etc. will not be accepted by Branches except in Government accounts.
- Customers can log the complaints through <https://bobcrm.bankofbaroda.co.in> or through Toll Free numbers **1800 258 4455 & 1800 102 4455**.

Please find herewith the path for providing Positive Pay confirmations through the following channels/modes;

1. **Mobile Banking**
2. **Net Banking**
3. **Branch visit**
4. **SMS**
5. **Call Center**

1. **Mobile Banking (Baroda M-Connect Plus) :** - Customers have to enter their log in credentials > select option> Request Services> Positive Pay Confirmation > Select operative account > Enter Cheque number > response to the rest of the mandatory fields 1. Amount 2. Payee's name and 3. Date 4. Transaction Code > Confirm>MPIN>SUBMIT.
2. **Net Banking (BOBibanking):** - Customers have to enter their log in credentials > select option > Services > Cheque Book > Centralized Positive Pay Mechanism > response to the mandatory fields > 1. Select operative account > Cheque number 3. Amount 4. Payee's name and 4. Date 5. Transaction Code > Confirm>Transaction Password >SUBMIT
3. **By Branch visit:** - Customers can provide their Positive Pay confirmation by personal visit to any of the BOB Branch in India. Customers have to provide the mandatory inputs over the prescribed application format (as attached hereunder). Customers are requested to provide their confirmations during the business hours of the respective branch.
4. **SMS:** - Customers have to provide their positive confirmation on their issued cheques to the beneficiary through **Virtual Mobile Number 8422009988**. Customers have to submit all the 6 mandatory inputs with prefix CPPS as under;

Key word	Account No.	Cheque Number	Cheque Date	Amount in actual/Rupees & paisa	Transaction Code	Payee Name	To VMN
CPPS	29040100010207	123456	01122020	332211	13	ASHWANIKUMARSHARMA	8422009988

All the inputs must have spaces and Payee's name in capital letters, without spaces viz.

➡ CPPS 29040100010207 123456 01122020 332211 13 ASHWANIKUMARSHARMA

5. **Call Center:** - Customer can provide their Positive Pay confirmation through following Toll Free numbers - **1800 258 4455 & 1800 102 4455** after the customer identification process.



The Branch Manager
Bank of Baroda
Branch _____

Date: _____
Time: _____

Dear Sir/Madam,

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

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 of the cheque.

I understand that Bank may reject any/all of the cheque/s at the time of presentment in clearing/Inter sol payment due to any mismatch in the particulars of the cheque/s with the provided inputs as above. I also confirm to maintain sufficient balance in the account to honour aforesaid cheque/s.

_____ (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 instructions in the account shall provide this confirmation. Original signed form will only be accepted during the Banking hours of the Branch. This application will not be accepted by any person other than account holder. Confirmations registered up to 06.00 PM will only be processed for next clearing session. Afterward, all the confirmations will be processed for subsequent clearing session.

(Acknowledgement by Branch)

Received Positive Pay confirmation in the account _____ (name) _____ (A/c No.) for ____ (no. of cheques) at _____ AM/PM of _____ (date).

(Name & Signature of the receiving officer of the Branch)