

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 any re-confirmation call from your Branch.

- Cheque of Rs.50,000/- & above can be confirmed.
- 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;

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

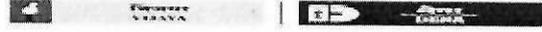
- PAYEE'S NAME**: Located in the 'Pay' field.
- AMOUNT**: Located in the 'Rupees रुपये' field.
- AMOUNT**: Located in the '₹' field.
- A/c. No.**: Located in the 'खा. सं. A/c. No.' field.
- TRANSACTION CODE**: Located in the 'TRANSACTION CODE' field.
- AMOUNT**: Located in the '₹' field (repeated).

Other visible details on the cheque include: Bank of Baroda logo, address (No. 328, 3rd A Cross Road, Yelahanka New Town, Bangalore 560064), RTGS/NEFT IFSC CODE, and a watermark 'SPECIMEN'.

- There is no option for Modification or deletion of a registered confirmation in any mode because, modification/deletion could not take place once the data will be submitted to the server provided by the National Payment Corporation of India.
- 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.
- 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 hassle free payment to the beneficiaries if presented in the CTS clearing.
(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).
- 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. Customer can re-confirm the status from the same channel/Branch, if reference number is not received or 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.
- 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



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Bank of Baroda



Baroda). **Original confirmation form will only be accepted by the Branches during their Business Hours.**

- 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.
- 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;

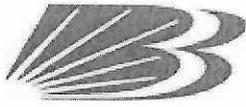
1. **Mobile Banking**
2. **Net Banking**
3. **Branch visit**
4. **SMS**

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 through new CBS menu:** - 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



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Bank of Baroda



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 of the cheque.

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. 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 can provide this confirmation. Original signed form will only be accepted during the Banking hours of the Branch.

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)