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;

<table>
<thead>
<tr>
<th>PAYEE'S NAME</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- 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.
- 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.
- As per the directions from RBI, Positive Pay confirmations is mandatory for customers if cheque value is Rs.5.00 Lacs and above. Bank will introduce the mandatory clause in short. Therefore, 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.RRPD.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 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 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
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 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;

<table>
<thead>
<tr>
<th>Key word</th>
<th>Account No.</th>
<th>Cheque Number</th>
<th>Cheque Date</th>
<th>Amount in actual/Rupees &amp; paisa</th>
<th>Transaction Code</th>
<th>Payee Name</th>
<th>To VMN</th>
</tr>
</thead>
<tbody>
<tr>
<td>CPPS</td>
<td>29040100010207 123456</td>
<td>01122020 332211 13</td>
<td>ASHWANIKUMARSHARMA 8422009988</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

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:-

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Cheque Number</th>
<th>Amount</th>
<th>Payee's Name</th>
<th>Cheque Date</th>
<th>Transaction Code(*)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(*) 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

<table>
<thead>
<tr>
<th>Confirmation entered at</th>
<th>Time &amp; Date</th>
<th>Signature of maker</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Confirmation verified at</th>
<th>Time &amp; Date</th>
<th>Signature of checker</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(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)