

## Positive Pay System (PPS)

With a view to safeguard customers and to make cheque payment with added security features, RBI has announced to implement the **Positive Pay System (PPS) for cheques with effect from 01.01.2021.**

To strengthen fraud prevention mechanism, the limits of Positive pay System (PPS) is being modified as detailed below:

- PPS Confirmation shall be **mandatory** for cheques of **Rs 2 lakhs and above from 1<sup>st</sup> February 2026 onwards**
- PPS confirmation shall be required for **cash withdrawals (excluding cash withdrawals by self)** and **Transfer (excluding self-linked account transfers)**

### Online Channels Enabled for PPS Confirmation

In addition to Branch, customers may submit PPS confirmation through any of the following online modes:



1. Mobile Banking
2. Internet Banking
3. WhatsApp Banking
4. Bank's Website

### Details to be Submitted

The issuer of the cheque shall **MANDATORILY** submit details of cheques amounting to **Rs 2,00,000/- (Rupees Two Lakh only) and above** to the Bank **immediately** on the issuance of cheque. The following data to be submitted by the customers to the PPS of the Bank:

1. Account Number
2. Cheque Number
3. Cheque Date
4. Cheque Amount
5. Payee Name

The image shows a digital form for submitting cheque details. The form includes the following fields and labels:

- CHEQUE DATE**: A date selection field with a grid for DDMMYY.
- PAYEE NAME**: A text input field for the name of the payee.
- CHEQUE AMOUNT**: A text input field showing the amount as ₹ 2,00,000.00.
- ACCOUNT NUMBER**: A text input field for the account number.
- CHEQUE NUMBER**: A text input field for the cheque number.

Once these details are submitted, they cannot be modified or deleted. Customers are requested to ensure timely submission of cheque information through any of the aforementioned channels to avoid rejection or delay in cash withdrawal or transfer of funds.

### Submission Methods

Customers should submit cheque details to **Positive Pay System (PPS)** through any one of the channels mentioned below.

#### 1. Mobile Banking

Steps to submit cheque details to PPS through Mobile Banking as follows:

After User Login using **4 digit MPin** → On the dashboard, go to **Cheque Book-Central Positive Pay** → Enter the **Account Number**, followed by **Cheque Number** → Enter cheque information like **Cheque Date, Cheque Amount and Issued to** → **PROCEED** → After viewing the details, Click on **CONFIRM** → Enter the **4 digit TPin** for final submission.

## 2. Internet Banking

Steps to submit cheque details to PPS through Internet Banking as follows:

After User Login using **User id and Login Password** → On the dashboard, go to **Service Request** → Select **Operative Accounts-Positive Pay** from **Operative Accounts** → Enter **Account Number** followed by Cheque details like **Cheque Number, Cheque Amount, Cheque Date and Beneficiary Name** → Enter your **Transaction Password** followed by **OTP** sent for authentication → Click on **SUBMIT ONLINE** for final submission.

## 3. WhatsApp Banking

Send a “Hi” message to the Bank's Official WhatsApp number **08334001234** from your **registered mobile number** → Select the preferred Language → Select **Other Services** from **Services** menu → In **Select** menu, select **Positive Pay** → Select the **Account Number** for which you want the **Positive Pay** → Enter the six digit **cheque number** followed by **cheque date** in **DD-MM-YYYY** format, **cheque amount** and the **Payee name** as and when prompted by system → Acknowledgement will be received for successful addition of PPS.

## 4. Bank's Website

Customers can access UCO Bank's official website using the url (<https://uco.bank.in>) → Under **Important Links** Section, select **Positive Pay System\_Cheque Truncation System** → Enter 14 digit **account number** followed by **cheque details** → Submit confirmation