

Positive Pay System for Cheque Truncation System

In order to safeguard the customer and to make Cheque Payment with added security features Reserve Bank of India has announced to implement the Positive Pay System for Cheque Truncation System (CTS) w.e.f. 1st January,2021.

Customer needs to share the cheque details through any of the channels viz. **APCOB Positive pay** mobile app/URL/the Bank Branch, one day before i.e.24 working hours before the cheque is presented in the Clearing for Rs.5,00,000/- and above.

When the payee submits the cheque for realization via CTS clearing, the actual cheque details will be validated with the details provided by the customer to the Bank through Positive Pay.

APCOB Positive Pay System w.e.f.01.03.2023, provides an additional security feature to the customer for cheque transactions of Rs.50,000/- and above.

Only those cheques which are compliant with instructions of Positive Pay will be accepted under dispute resolution mechanism at the CTS grids.

Channels available to the customer:

1. Through **APCOB Positive Pay** Mobile App.
2. Through the Web URL <https://www.cedgepps.in/APCOB/#/auth/login>
3. By visiting the nearest branch, filling the necessary application form and submit the information to the branch.

1.Through **APCOB Positive Pay** mobile app:

Step 1: Download the **APCOB Positive Pay** mobile app from Play Store for android users and from App store for iOS users.

Step2: Login/Signup through OTP/MPIN to the mobile app.

Step3: After Logging in to the mobile App click on **New** to submit the cheque details.

Step4: Enter Cheque Number, Cheque Date, Account Number, MICR Code, Short Account Number, Transaction Number, Amount and Payee Name which are mandatory details and the option of capturing the cheque images is also available as optional.

Step5: After entering all the details customer can review the cheque details entered by him/her before submitting the same.

Step6 : If all the details entered by the customer are correct then customer can submit the details

Step7: After submitting the details a warning message will be displayed by giving the option to customer to recheck the details once again before submitting the information by clicking on **EDIT** option. If all the information entered by the customer is correct then she/he can proceed to submit the details by clicking on the **CONTINUE** option. After which success message will be shown to the customer with a reference number.

2.Through customer public url:

Step1: Click on the URL <https://www.cedgepps.in/APCOB/#/auth/login> to login into the APCOB Positive Pay web application.

Step2: Enter your registered mobile number with the Bank to login into the PPS web application which will prompt for entering the OTP which will be sent to your registered Mobile number.

Step3: After entering the OTP you will be logged into the PPS web application

Step4: After logging in to the application click on the **New Cheque** at the top right corner in the home page.

Step5: Enter all the mandatory cheque details and click on save.

3.Through the Branch by filling the necessary application form which are available at all our branches.