



Positive Pay System – Key Features

As per the direction from RBI vide circular number RBI/2020- /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.

MUCB Customers are requested to provide key details of cheques before handing over to the beneficiaries so that Bank at the time of presentment for payment in CTS clearing / Branch / Inter-Sol (as well as on counter) can pass the High Value cheques without any re-confirmation phone call by your base Branch.

- Cheque of Rs.50,000/- & above can be confirmed through Positive Pay but it is mandatory for Clearing cheques of Rs 5.00 Lakhs & above. All such clearing cheques were being returned if Positive Pay Confirmation is not provided.
- Subsequently, all Cheque transactions (including Branch/Inter-sol) of Rs. 5 Lakhs & above without positive pay confirmation will also be returned.
- 6 Mandatory inputs as per appended image must be provided for this confirmation:

THE MEHSANA URBAN CO-OP. BANK LTD.
(Multi-State Scheduled Bank)

Valid for 3 months from the date of issue

Date of Issue
D D M M Y Y Y Y

Pay **Payee Name** or Bearer

Rupees रुपये **Amount in Words**

अदा करें। ₹ **Amount in Figures**

Signature

Payable at par at All branches of The Mehsana Urban Co-Op. Bank Ltd.

Please sign above

Cheque Number (6 Digit): 001315
MICR Code (9 Digit): 3953130021
SAN Code: 035375
Transaction Code: 30

- 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. 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/Branch/Inter-Sol 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 must 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.
- Application form is attached hereunder for the perusal of the customers in case Positive Pay confirmation must be provided through Branch (any Branch of The Mehsana Urban Co-Op Bank Ltd.). 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.
- All the authorized signatories/signatory as per the operational instructions in the account must 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.

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

1. Mobile App

- Download Mobile Application on android mobile using below link:

<https://play.google.com/store/apps/details?id=io.ionic.Mehsana&hl=en-IN>

2. By Branch visit: -

- Customers can provide their Positive Pay confirmation by personal visit to any of the branch. 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.



**The Mehsana Urban
Co-Op. Bank Limited**
(Multi State Scheduled Bank)

The Branch Manager

Date: _____

The Mehsana Urban Co-Op Bank Ltd.

Time: _____

Branch _____

Dear Sir/Madam,

Re: - Positive Pay confirmation for cheques presented in CTS Clearing / Branch / Inter-Sol / Counter.

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	SAN (Short AC No)	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/payment on counter 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)