

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 1st 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 submission of Cheque data to PPS of the Bank

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 sample UCO Bank cheque with the following fields highlighted by callouts:

- PAYEE NAME:** Located in the 'Pay' field.
- CHEQUE DATE:** Located in the date field, with a format of DDMMYY.
- CHEQUE AMOUNT:** Located in the 'Rupees only' field, showing 'Two Lakh Only' and the numerical value '₹ 2,00,000.00'.
- ACCOUNT NUMBER:** Located in the 'A/c No.' field.
- CHEQUE NUMBER:** Located in the 'Cheque No.' field.

Once these details are submitted, they cannot be modified or deleted. Customers are advised 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