

Positive Pay System - PPS

As per RBI vide Circular no.DPSS.CO.RPPD.No.309/04.07.005/202021 dated 25th September 2020, Janata Sahakari Bank Ltd.,Pune has implemented the Centralized Positive Pay System (CPPS) in order to reduce the frauds and wrong payments of the cheques through the CTS clearing system.

The concept of Positive Pay involves a process of reconfirming key details of the cheques issued by the customers. To utilize the Positive Pay facility, customers will be required to provide the following details of the cheques issued by them -

- Account Number
 - Cheque Number
 - Cheque Amount
 - Cheque Date
 - Payee/ Beneficiary Name
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- Customers can submit the cheque issuance details through Branch Channels and Mobile Application*.
Download the latest version of Janata Bank Positive Pay App from Google Play Store.



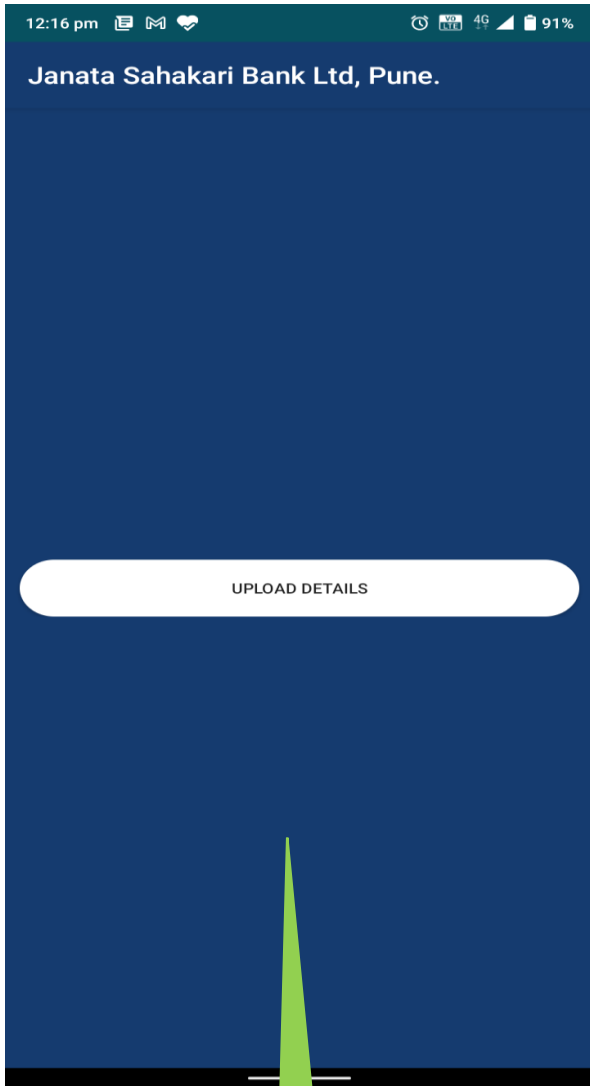
- For more details please visit your nearest branch or visit www.janatabankpune.com.

The image shows the login screen for the Positive Pay system. At the top is the bank's logo and name: "Janata Sahakari Bank Ltd, Pune. Positive Pay". Below this, there are two input fields: "Customer ID / CIF" and "Mobile Number". A "LOG IN" button is positioned below these fields. At the bottom, it says "Powered By BSG ITSoft".

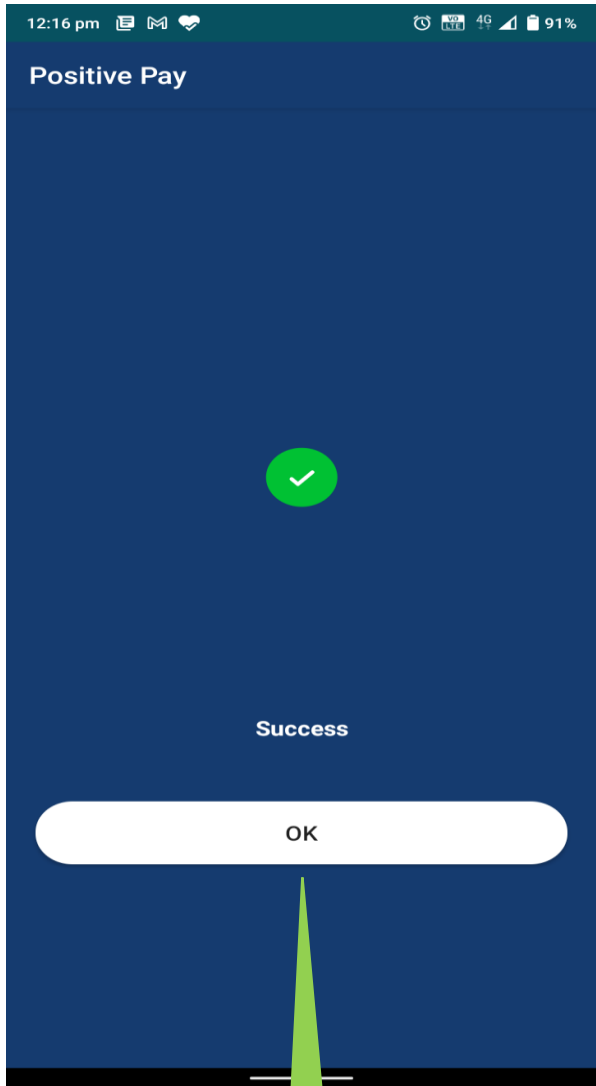
Step - 1

The image shows the "Cheque Information" screen in the app. It features a header with the bank's name and a hamburger menu icon. Below the header is a screenshot of a cheque with red boxes highlighting the MICR Code, Short Account Number, and Transaction Code. Underneath the screenshot are several input fields: "Select A/C Number", "Enter Beneficiary Name", "Enter Cheque Date", "Enter Cheque Number", "Enter MICR Code", "Enter Short Account Number", and "Enter Transaction Code".

Step - 2



Step - 3



Step - 4