



Positive Pay System (PPS)

(Applicable to High Value Cheques presented through Cheque Truncation System (CTS) Clearing)

At Canara Bank, ensuring a secure and easy banking experience is a priority. This notice provides important information about the Positive Pay System (PPS), a tool designed to protect cheque transactions from probable fraud presented through Cheque Truncation System (CTS) Clearing.

As per the directive issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007) as per RBI RBI/2020-21/41 PSS.CO.RPPD.No.309/04.07.005/2020-21 dated September 25, 2020, the Reserve Bank of India (RBI) announced the introduction of the Positive Pay System for the Cheque Truncation System (CTS).

I. What is PPS (Positive Pay System)?

The Positive Pay System (PPS) is a security feature that helps safeguard against cheque fraud presented through Cheque Truncation System (CTS) Clearing. When a high-value cheque is issued, details like Account Number, Cheque Number, MICR Code, Amount of the Cheque, Payee Name and Date of the Cheque to be submitted to our Bank's PPS through various convenient channels like Mobile Banking (ai1), Internet Banking, Call Centre, WhatsApp Banking and Branch Channel services. When the cheque is presented for payment, system verifies these details against the information provided in PPS, acting as an extra layer of protection against unauthorized alterations.

➤ Positive Pay System is introduced by the Bank w.e.f. 01.01.2021 as **optional** and the same was made **mandatory** for High-Value Cheques presented through Cheque Truncation System (CTS) Clearing effective as follows:

- Cheques of ₹1.00 Crore and above : w.e.f., 01-09-2025. #
- Cheques of ₹25.00 Lakh and above : w.e.f., 01-11-2025. #
- Cheques of ₹20.00 Lakh and above : w.e.f., 24-04-2026. **

Note:

Already implemented for account holders other than Government Departments

** Proposed to be implemented w.e.f., 24-04-2026 for all account holders including Government Departments

The facility is enabled for all the account holders issuing cheques for amounts of ₹50,000/ and above but **MANDATORY** for amounts of ₹20,00,000 and above presented through Cheque Truncation System (CTS) Clearing.

As per the above-mentioned implementation dates, the customers necessarily submit cheque data to PPS immediately to the Bank on issuance of a cheque for the amounts mentioned above.



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The PPS is applicable in Canara Bank presently to the cheques issued by our account holders and presented in CTS Continuous Clearing through other Banks only. Going forward, PPS registration is mandatory w.e.f., 24-04-2026 for all high-value cheques for ₹20.00 Lakh and above issued by all account holders including Government Departments.

The following are considered under Government / Semi-Government/ Local Bodies as of now:

- 1) Central Government
- 2) State Government
- 3) Quasi-Government Bodies (excluding State Electricity) (like :
- 4) State Electricity Boards
- 5) Non-Departmental Commercial Undertakings
(like : NHAI TOLL PLAZA, Post Office etc.,)
- 6) Local Authorities (like : Govt. School, Panchayat etc.,)

II. Channels Enabled for submission of Cheque data to PPS of the Bank:

Following are the channels enabled for customers to submit to PPS:

- Branch Channel (Physical Application along with Consent)
- Mobile Banking (ai1 - Individual and Corporate)
- Internet Banking (Individual and Corporate)
- Call Centre @ Toll Free No: 1800 1030 (Individuals only)

III. Details to be Submitted:

The issuer of the cheque **MANDATORILY** shall submit details of cheques of ₹20,00,000/- (Rupees Twenty Lakhs 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. MICR Code
4. Amount of the Cheque
5. Name of the Payee
6. Date of the Cheque.



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V. Submission Methods:

Customers should submit cheque details to Positive Pay System through any one mode mentioned below:

1. Internet Banking (Individual and Corporate):

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

After User Login with Password→

- a. On the Dashboard go to –“Menu →Accounts & Services → Cheque Positive Pay System →Submit Cheque”.
- b. Select Account Number (one from dropdown menu), enter details like Cheque Amount, Cheque Number, Name of the Payee, Cheque Issued Date, and MICR Code.
- c. → **SUBMIT**

2. Mobile Banking (Canara ai1 Individual and Corporate):

Steps to submit cheque details to PPS through Mobile Banking (ai1) as follows:

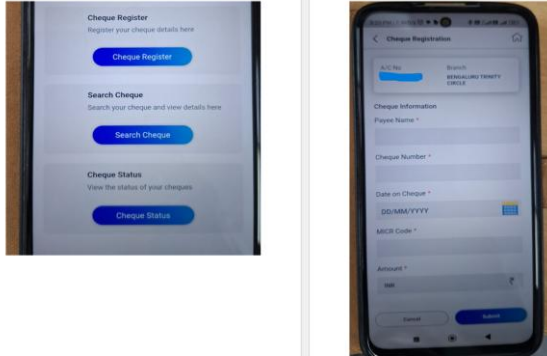
After User Login with MPIN→

- On the Dashboard, go to “Menu →Accounts & Services →Positive Pay System →Cheque/ Register Status”.
- Select Account Number (out of listed accounts) →Cheque Register →enter cheque information like Payee Name, Cheque Number, Date on Cheque, MICR Code, and Amount. → **SUBMIT**



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3. Branch Visit (Branch Channel - Physical Application along with Consent) :

The process of submitting cheque details through the Branch Channel for the Positive Pay System (PPS) includes these steps:

- Customers must visit the branch to complete a physical application, which includes Annexure I (Part A and B) along with the Consent form.
- The completed application must be submitted over the counter within the specified timelines. Ensure the data on the application matches the details on the issued cheque. Any mismatch will result in the cheque's rejection.

4. Call Centre @ Toll Free No: 1800 1030 (for individuals only):

Follow the IVR Tree (customer may have to follow voice instructions).

Customer may contact any of the nearest Canara Bank branches for any further details.

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