

PPS Process Flow for Furnishing Cheque Details

As per RBI notification No: RBI/2020-21/41 DPSS.CO.RPPD.No.309/04.07.005/2020-21, dated 25/09/2020, Positive Pay System (PPS) enables customers to submit the cheque issued details of Rs.50000/- and above for its validation during the clearing process and acts as an additional tool for due diligence. Our Bank customer can use Bank's digital channels such as SMS, PSB UNIC App, Internet Banking or visit branch to submit clearing cheque issued details under PPS.

1. Send **SMS to 8652634668** in the following format for PPS validation:
PPADD:AccNo(14),ChqNo(6),DDMMYYYY,Amt(18),TransactionCode(2),MICR(9),PayeeName(50)
2. PPS service can be used through PSB UNIC app. Customer has to login to the app and click on **“Cheque Service”**.
3. Customer can also visit directly to the Branch for submitting PPS details of the issued clearing cheque.

Kindly Note:

- **AccNo** refers to 14 digit CBS account number
- **ChqNo** refers to 6 digit Cheque Number.
- **Transaction Number** is a 2 or 3 digit Code in the bottom right of the Cheque.
- **MICR No** is a 9 digit specific number mentioned on the bottom centre of a cheque and unique for each branch.
- **Payee Name** refers to the beneficiary of the cheque.

