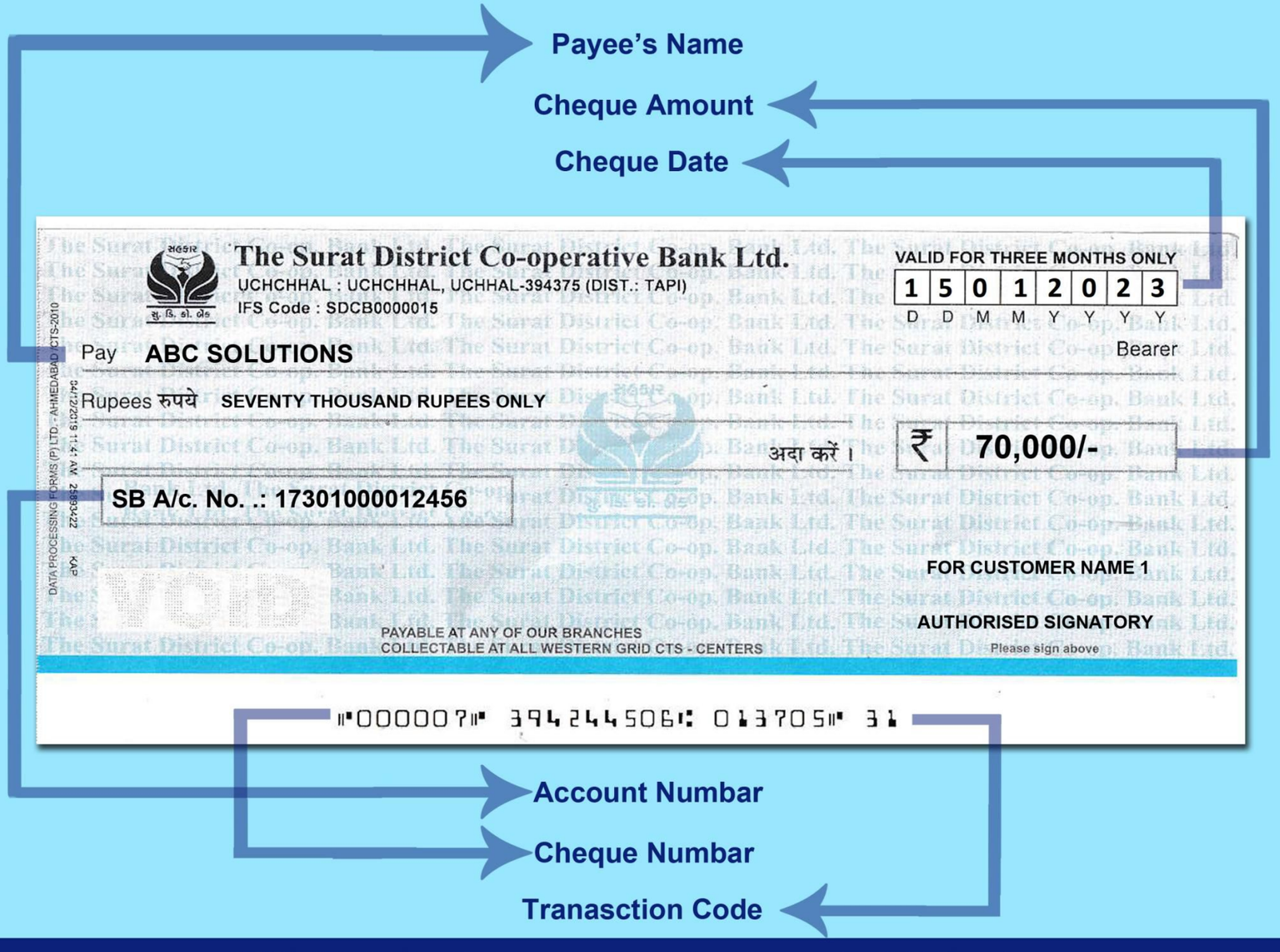
CUSTOMER CAN NOW AVILABEL THE FACILITY OF POSITIVE PAY SYSTEM FOR CHEQUES ABOBE 50 THOUSAND IN CTS CLEARING.

A Tool for re-confirmation of issued cheque to beneficary to prevent frauds.



POSITIVE PAY safeguards you against frauds in CTS Clearing.
Re-confirmation can be made through various channels via "SUDICO POSITIVE PAY APP", Branch, etc.
For more details please visit website "www.sudicobank.com".

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The Surat District Co-Op Bank Ltd. Surat

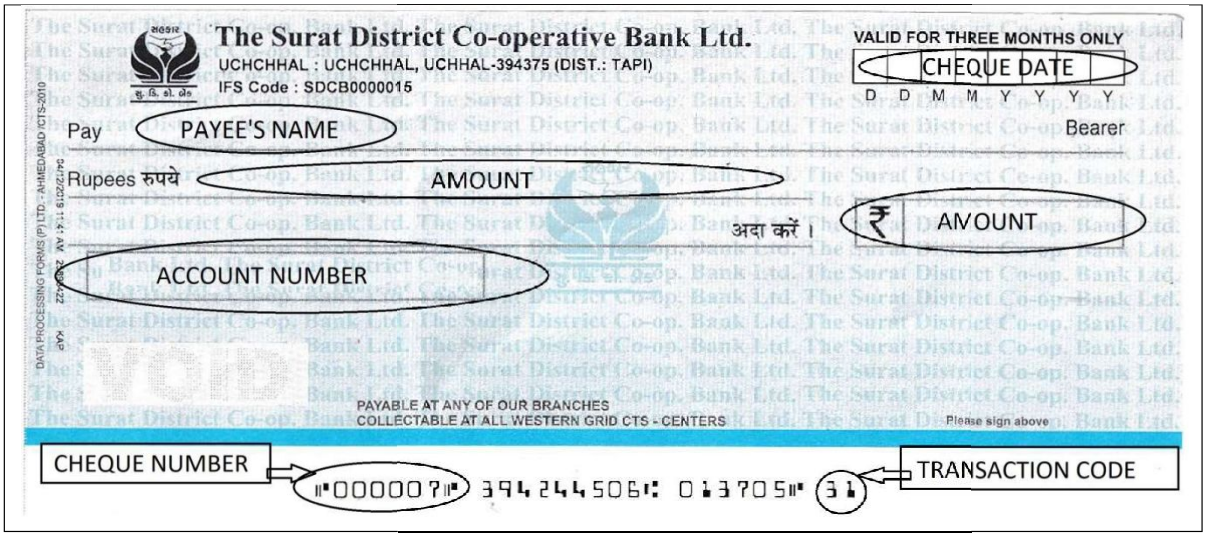
(Next Generation Agri Bank)

THE SURAT DISTRICT CO-OPERATIVE BANK LTD.

Positive Pay System – Key Features

Customers are requested to provide us advance intimation of cheques issued to the beneficiaries so that Bank at the time of presentment in CTS clearing can pass the High Value cheques without any re-confirmation call from your Branch.

- Cheque of Rs.5,00,000/- & above can be confirmed.
- Proposed Modes/Channels for confirmation are Visit to branch, Android Mobile application.
- 6 Mandatory inputs as per appended image have to be provided for this confirmation;



- There is no option for Modification or deletion of a registered confirmation in any mode because, modification/deletion could not takes place once the data will be submitted to the server provided by the National Payment Corporation of India.
- Cheque will be passed if provided key details matches with the actual cheque presented in the CTS clearing and if otherwise is in order viz. sufficient funds, Signature match etc.
- Confirmations submitted/verified up to 04.00 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.
- RBI has allowed member Banks to make it mandatory if cheque value is Rs.5,00,000/- and above, however Bank has decided to cease this clause for next 3 months i.e. up to 31.03.2021. Customers are requested to utilize this facility for all the cheques for Rs.50,000/- and above and ensure hassle free payment to the beneficiaries if presented in the CTS clearing.
  (Please refer to the RBI's circular number RBI/2020-1/41/DPSS.CO.RPPD.No.309/04.07.2005/2020-21, issued on September 25TH ,2020).
- Customers have to 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. Customer can re-confirm the status from the same channel/Branch, if reference number is not received or lost/deleted.
- Stale cheques (3 months older from date of confirmation) will not be accepted.
- Customers have to enter their login credentials, Password etc. in Android Mobile Application etc.
- Application form is attached hereunder for the perusal of the customers in case

Positive Pay confirmation has to be provided through Branch (any Branch of The Surat District Co-op Bank Ltd). Original confirmation form will only be accepted by the Branches during their Business Hours.

- All the authorized signatories/signatory as per the operational instructions in the account have to sign the confirmation form for providing confirmation through any Branch. Scanned images, Fax, Xerox copy, email requests etc. will not be accepted by Branches.

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

1. Android And IOS Mobile Application
2. Branch visit

1.Android And IOS Mobile Application (POSITIVE PAY SUDICO APP) : -

-> Registration Process

Customers have to enter their Mobile no. Registered with Bank > Get OTP on Register Mobile no > Enter OTP> Agree to Accept the Term and Condition > Set MPIN*

(* Set MPIN is one time process. User can use MPIN next time for log in.)

-> Cheque Entry Process

Enter Cheque number >Cheque Date>Account Number >MICR Code >Short Account Number> Transaction Number> Amount > Payee's name> Cheque image(optional) >Review> SUBMIT.

2 By Branch through CBS menu: - Customers can provide their Positive Pay confirmation by personal visit to any of the The Surat District Co-op Bank Ltd 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 SURAT DISTRICT CO-OPERATIVE BANK LTD.

The Branch Manager,

Date:
Time :

. . . . . .Branch.

The Surat District Co-op. Bank Ltd.

Dear Sir/Madam,

Re:- Positive Pay confirmation for cheques presented in CTS Clearing.

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	Transaction Codes

(*) 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 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)