



The Thane District Central Co-Op Bank Ltd.

Positive Pay System – Key Features

As per the direction from RBI vide circular number RBI/2020-1/41/DPSS.CO.RPPD.No.309/04.07.2005/2020-21, issued on September 25th, 2020, Bank has introduced Centralized Positive Pay System (CPPS) w.e.f. 01.01.2021.

TDCC Customers are requested to provide us advance intimation of cheques issued to the beneficiaries so that Bank at the time of presentment for payment in CTS clearing (as well as on counter) can pass the High Value cheques without any re-confirmation phone call by your base Branch.

- Cheque of Rs.50,000/- & above can be confirmed.
- Proposed Modes/Channels for confirmation -- TDCC Bank through Branch.
- 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 take place once the data will be submitted to the server provided by the National Payment Corporation of India. However, customers can stop the payment of issued cheques at any point of time before its presentment / payment in CTS clearing or at counter.
- 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 06.00 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.
- Customers have to ensure maintain sufficient funds up to the presentment/payment of the issued cheque/s either confirmed or not.
- Stale cheques (3 months older from date of confirmation) will not be accepted.
- Any future date of the cheque will be accepted.
- 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 TDCC Bank). **Original confirmation form will only be accepted by the Branches during their Business Hours. Government Accounts are relaxed from providing original confirmation physically. Such confirmations can be accepted if scanned copy is shared through the registered email ID of the government department.**



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- 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 of TDCC Bank. Scanned images, Fax, Xerox copy, email requests etc. will not be accepted by Branches except in Government accounts.
- Customers can log the complaints through <https://thanedistrictbank.com/> or through Toll Free numbers **1800229299**

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

- 1. Branch visit**
- 2. Web Site – (For Form Downloading Purpose)**

1. **By Branch visit** : - Customers can provide their Positive Pay confirmation by personal visit to any of the TDCC 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.
2. **Web site**: - The customer can visit the URL: <https://thanedistrictbank.com/>. Please download the available PPS form and submit it to any nearby branch of the Thane District Central Cooperative Bank.