

# POSITIVE PAY WITH HDFCBANK

## NOW SECURE YOUR CHEQUE PAYMENTS WITH POSITIVE PAY

This facility is to provide customers safety in cheque payments and reduce instances of fraud occurring on account of tampering of cheque leaves. HDFC Bank introduces a mechanism of Positive Pay for all cheques of value ₹50,000 and above. Through Positive Pay, these cheques will be processed for payment by the drawee bank based on information passed on by customer at the time of issuance of cheque.

Customer to share the following details of the issued cheque at least 24 working hours before the cheque is presented in clearing.

When the payee submits the cheque for realisation via CTS clearing, details (account no./cheque no. and cheque amount) will be validated which have been provided to the Bank through Positive Pay.

Please note the following for Positive Pay System for CTS:

**Step 1:** Issuer of cheque (drawer) on writing the cheque must submit the below specific details of the cheque in the below sample email format with the attached excel sheet, as a confirmation of the cheque issued.

- \* Account Number (Customer's account number)
- \* Cheque Number
- \* Cheque Date – (Cheque issue date)
- \* Cheque Amount – (The amount should not be comma separated)
- \* Beneficiary Name – (Beneficiary of the cheque issued by account holder)

The details need to be sent to the following email IDs of the Bank:

- \* **Positivepaynorth@hdfcbank.com**

For customers from northern regions like – Punjab, Uttar Pradesh, Haryana, Himachal Pradesh, Jammu and Kashmir, Rajasthan, Uttarakhand, Delhi.

- \* **Positivepaysouth@hdfcbank.com**

For customers from southern regions like – Tamil Nadu, Kerala, Karnataka, Andhra Pradesh, Telangana.

- \* **Positivepayeast@hdfcbank.com**

For customers from eastern regions like – West Bengal, Odisha, Assam, Bihar, Jharkhand, Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura, Sikkim.

- \* **Positivepaywest@hdfcbank.com**

For customers from western regions like – Maharashtra, Gujarat, Madhya Pradesh, Goa, Chhattisgarh.

(Please note: Email IDs mentioned above are regional email IDs and hence kindly send the email to the respective email IDs as per your location only.)

**Step 2:** The drawer's Positive Pay request will be acknowledged via an auto-acknowledgement email.

**Step 3:** On receipt of the email from the registered email ID of the cheque issuer (drawer), the Bank will cross verify the details.

**Step 4:** The Bank will accept or reject the Positive Pay request and a confirmation of acceptance or rejection will be sent to cheque issuer (drawer) via email.

**Step 5:** If there is rejection on account of data discrepancy, then the Issuer (drawer) will have to initiate a fresh Positive Pay request via email giving correct details of the cheque. In case of rejection on account of un-registered email, the customer needs to initiate fresh request from their registered email ID only.

**Note:** This service is applicable only for cheque received under **CTS clearing of Rs. 50,000/- and above**.

- \* Positive Pay is implemented from January 01, 2021.
- \* Currently Positive Pay System (PPS) confirmation can be given by customers through **registered email ID , Netbanking & Mobile Banking**
- \* Customers are advised to submit data only in English language
- \* Please ensure to provide payee (beneficiary) name details, in the exact same manner as it has been captured on cheque issued.
- \* No special characters will be allowed in the payee name other than a-z,A-Z,0-9,\_(underscore), blank space,'(apostrophe), comma, full stop..

**Sample email format to be followed by customers to submit the Positive Pay request to the Bank attached along with Important Instructions.**