

INDIAN OVERSEAS BANK

Positive Pay System on Cheque Truncation System through Internet Banking

1) Login to internet banking.

The screenshot shows the Indian Overseas Bank Internet Banking login interface. At the top left is the bank's logo and name in Hindi and English, with the tagline 'आपकी प्रगति का सच्चा साथी Good people to grow with'. The main header is 'Internet Banking'. Below it is a notification bar: 'Customers Update your Aadhaar Based eKYC with Bank Account Here'. The login section is titled 'Login for Individual/Proprietary concern' and includes fields for 'Login ID*', 'Password*', and a 'Start In' dropdown menu set to 'Accounts'. There are radio buttons for 'Image Captcha' (selected) and 'OTP(Visually Challenged)'. A captcha image shows the text '5YT65G'. To the right is an 'Assistance' panel with links for 'New User Registration', 'Forgot Password', and 'Remove IP Restriction', along with a 'Use Virtual Keyboard' button.

2) Accounts Tab -> Cheque Services -> Positive Pay

The screenshot shows the 'Accounts' tab in the Indian Overseas Bank internet banking interface. The top navigation bar includes 'Accounts', 'Remittances', 'Edit Profile', 'BBPS', 'Tax Payments', 'IOB Cards', 'Utility Payments/Receipts', 'IPO', 'Logout', and 'Change Password'. A notification banner states: 'NEW Funds Transfer for newly added payee will be enabled only after 4 hours with maximum amount restricted to Rs.50,000 for subsequent 2'. The 'Accounts' sidebar menu is open, showing options like 'Balance Enquiry', 'Last Few Transactions', 'Account statement', 'Cheque Book Request', 'Cheque Services', and 'Positive Pay'. The 'Positive Pay for Cheques' form is displayed with the following fields: 'Account No' (dropdown menu), 'Cheque Number', 'Cheque Date' (calendar icon), 'Amount', 'Transaction Code', 'MICR Code', and 'Payee Name'.


3) Enter the following details. All the fields are mandatory.

- Account Number
- Cheque Number
- Cheque Date
- Amount
- Transaction code (2 Digits)
- MICR code (9 Digits)
- Payee Name

The image shows a specimen cheque from Indian Overseas Bank. The cheque is green and contains the following details:

- PAYEE NAME:** M/s XYZ Ltd (circled in red, with an arrow pointing to the label above).
- CHEQUE DATE:** DDMMYY (circled in red, with an arrow pointing to the label above).
- CHEQUE AMOUNT:** ₹ 50,000/- (circled in red, with an arrow pointing to the label on the right).
- ACCOUNT NUMBER:** XXXXXXXXXXXXX (circled in red, with an arrow pointing to the label on the right).
- CHEQUE NUMBER:** 000103 (circled in red, with an arrow pointing to the label below).
- MICR CODE:** 500020026 (circled in red, with an arrow pointing to the label below).
- TRANSACTION CODE:** 13 (circled in red, with an arrow pointing to the label on the right).

Other visible text on the cheque includes: Indian Overseas Bank, Sainikpuri-Secunderabad Branch (1732), Plot No. 100, Defence Colony, Sainikpuri, Secunderabad - 500094, IFS Code: IOBA0001732, VALID FOR THREE MONTHS FROM THE DATE OF INSTRUMENT, या धारक को OR BEARER, SPECIMEN CTS-2010, and *Payable at par at all branches of IOB in India* 6ENC01.

NEW With effect from 01.10.2019 Bank has introduced Repo Linked Interest Rate(RLLR) for Home/Vehicle/Education/Clean loans.Borrowers may contact their Branch to switch over their existing loans 

Accounts

- Balance Enquiry
- Last Few Transactions
- Account statement
- Cheque Book Request
- Cheque Services
 - Inward Clearing Details
 - Outward Clearing Details
 - Search Cheque Paid
 - Positive Pay
 - View Positive Pay Status


Important Notice
In case OTP is not received within 30 seconds, please use

Positive Pay for Cheques

Account No	154801000053734 pos
Cheque Number	747041
Cheque Date	12/01/2020
Amount	50000
Transaction Code	21
MICR Code	600020002
Payee Name	revathy

proceed

4) Kindly ensure the details, Further modification will not be allowed once submitted.

NEW With effect from 01.10.2019 Bank has introduced Repo Linked Interest Rate(RLLR) for Home/Vehicle/Education/Clean loans.Borrowers may contact their Branch to switch over their existing loans under these scheme 

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Positive Pay for Cheques

Message from webpage

Kindly ensure the details, Further Modification will not be allowed once submitted

OK Cancel

Account No	154801000053734 pos
Cheque Number	747041
Cheque Date	12/01/2020
Amount	50000
Transaction Code	21
MICR Code	600020002
Payee Name	revathy

proceed

5) Kindly enter the Funds Transfer PIN.

The screenshot shows a web browser window with the URL <https://172.30.143.145:4433/ibankingbbps/chqpospay.do>. The page title is "Funds Transfer for newly added payee". The navigation menu includes Accounts, Remittances, Edit Profile, BBPS, Tax Payments, IOB Cards, Utility Payments/Receipts, IPO, Logout, and Change Password. The main content area is divided into two sections: "Accounts" on the left and "IOB Positive Pay Confirmation details" on the right. The "Accounts" section has a dropdown menu with options: Balance Enquiry, Last Few Transactions, Account statement, Cheque Book Request, Cheque Services, Civil Pension View, Deposit, View Nomination, Loan View, and PPF Account. The "IOB Positive Pay Confirmation details" section displays the following information:

Drawee Account No	154801000053734	Cheque Number	747055
Cheque Date	12/02/2020	Amount	50000
Transaction Code	21	MICR Code	600020002
Payee Name	test		

Below the table, there is a note: "Note: Once submitted further modification will not be allowed. On Confirming the above details Kindly enter the Fund Transfer Pin". A text input field labeled "Enter Fund Transfer Pin" is present, followed by a "Proceed" button. Another note at the bottom states: "Note: On submitting this form, You will receive a One Time PIN(OTP) in your registered mobile which is to be entered in the next screen." An "Important Notice" box on the left side of the page reads: "Important Notice In case OTP is not received within 30 seconds, please use Resend OTP option. OTP will be received as Normal SMS instead".

6) On successful PIN validation, OTP will be sent to your registered mobile number. Please enter the OTP.

The screenshot shows the NPS portal after successful PIN validation. The navigation menu is the same as in the previous screenshot. The main content area is divided into two sections: "Accounts" on the left and "IOB Positive Pay Confirmation details" on the right. The "Accounts" section has a dropdown menu with options: Balance Enquiry, Last Few Transactions, Account statement, Cheque Book Request, Cheque Services, Civil Pension View, Deposit, View Nomination, Loan View, and PPF Account. The "IOB Positive Pay Confirmation details" section displays the following information:

Enter the OTP as received through registered Mobile*

Submit Resend Otp

Note: DO NOT SHARE THIS OTP with ANYONE. BANK Never asks for the same. OTP will be received as Normal SMS instead of Flash Message. In case OTP is not received within 30 seconds please use Resend OTP option

An "Important Notice" box on the left side of the page reads: "Important Notice In case OTP is not received within 30 seconds, please use Resend OTP option. OTP will be received as Normal SMS instead".

7) On successful OTP validation, details will be saved successfully.

The screenshot shows the NPS portal dashboard. At the top, there is a navigation bar with icons for Accounts, Remittances, Edit Profile, BBPS, Tax Payments, IOB Cards, Utility Payments/Receipts, IPO, Logout, and Change Password. Below the navigation bar, there is a yellow banner with the text: "NEW Funds Transfer for newly added payee will be enabled only after 4 hours with maximum amount restricted to Rs.50,000 for s". To the right of the banner is the NPS logo. On the left, there is a sidebar menu with the following items: Accounts, Balance Enquiry, Last Few Transactions, Account statement, Cheque Book Request, Cheque Services, Civil Pension View, Deposit, View Nomination, Loan View, and PPF Account. In the main content area, there is a blue notification box that says "Details saved successfully".

2) View Positive Pay status

a) Accounts Tab -> Cheque Services -> View Positive Pay status

The screenshot shows the NPS portal interface for viewing positive pay status. On the left, there is a sidebar menu with the following items: Accounts, Balance Enquiry, Last Few Transactions, Account statement, Cheque Book Request, Cheque Services, Inward Clearing Details, Outward Clearing Details, Search Cheque Paid, Positive Pay, and View Positive Pay Status. The main content area is titled "View Positive Pay Status" and contains a form with the following fields: Account No (Select), From Date (calendar icon), and To Date (calendar icon). Below the form is a green "View" button. To the right of the form, there is a table with the following columns: Narration and Meaning. The table contains the following rows:

Narration	Meaning
P	Instrument validated with PPS.No mismatch in cheque number, drawee bank, MICR and amount
D	Duplicate instrument already passed. No mismatch in cheque number, drawee bank, MICR and amount
Y	Amount Mismatch. Cheque number and drawee bank MICR have matched.
Z	Duplicate instrument already passed. Amount Mismatch. Cheque number and drawee bank MICR have matched.
N	Instrument not part of PPS

Below the table, there is a red notification box with the following text: "Important Notice In case OTP is not received within 30 seconds, please use Resend OTP option. OTP will be received as Normal SMS instead of Flash Message".

b) Select Account Number, from date and to date. Click view. The soft copy of Report shall be saved in both Excel and PDF format.

- Last Few Transactions
- Account statement
- Cheque Book Request
- Cheque Services
- Civil Pension View
- Deposit
- View Nomination
- Loan View
- PPF Account

Important Notice
 In case OTP is not received within 30 seconds, please use Resend OTP option. OTP will be received as Normal SMS instead of Flash Message

Account No	15480100053734 pos
From Date	12/01/2020
To Date	12/22/2020

View

6 Items found, displaying all items

Page 1

Channel	Entry Date	Cheque Date	Cheque Number	Currency Code	Cheque Amount	Payee Name	Status	Status Description
NetBanking	19-DEC-20	02-DEC-20	747055	INR	50000.00	test	Y	Amount mismatch
BRANCH	21-DEC-20	01-DEC-20	747065	INR	50000.55	TESTING	Y	Amount mismatch
NetBanking	21-DEC-20	01-DEC-20	747069	INR	545454.44	dfsdf	Y	Amount mismatch
NetBanking	21-DEC-20	01-DEC-20	747068	INR	50000.45	ffgfg	Y	Amount mismatch
DSB	19-DEC-20	12-DEC-20	747050	INR	50000.00	test	Y	Amount mismatch
NetBanking	21-DEC-20	02-DEC-20	747049	INR	50000.00	test	Y	Amount mismatch

Export options: [Excel](#) [PDF](#)

Notes: Legends used in Positive Pay Status

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