

User Manual for Jalna
Merchants' Co-op Banks
Ltd., Jalna's Positive Pay
System (PPS) For CTS
JFinPay+ Mobile App

Jalna Merchants' Co-op Bank Ltd

Once the registration process at Branch is done, Customer will have to complete the process of registration through JFinPay+ Mobile application.

On successful registration, JFinPay+ app is ready for Cheque details capture/entry and its upload to the Bank.

This document will guide you through the registration process and the options for Cheque scanning, cheque details entry, Upload of cheque details, deletion of unwanted cheque detail entry.

Registering with JFinPay+ Mobile Application

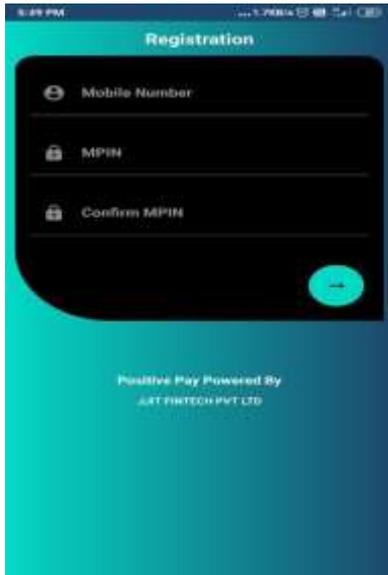
After registering for 'Positive Pay' at branch level, user need to download 'JFinPay+'

app through Google play store.

After download, User will have to give all necessary permissions one by one. Once done with all permissions, application will take you to the registration screen.



Once done with all permissions, application will take you to the registration screen.



Enter the registered Mobile Number, MPIN and Confirm MPIN and click on button.

An OTP for validation/verification will be received.

Enter the OTP and press 'SUBMIT' button.

Application will confirm the OTP and will show the message for successful registration

Now user need to enter/Set **6 digit** MPIN and then click on  next arrow button.

Following are the steps and options for the process of uploading cheque details for 'Positive Pay'.

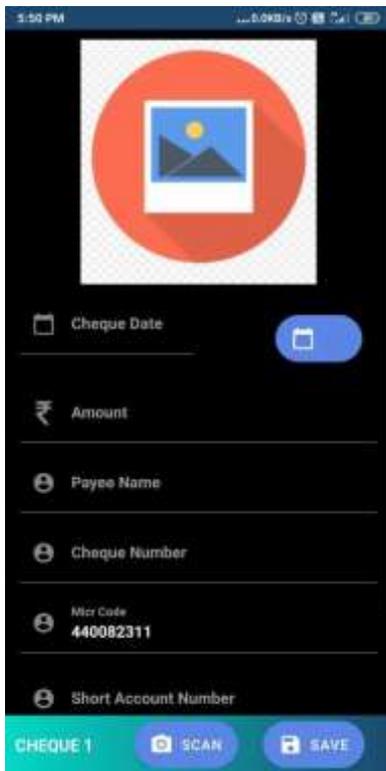
- On login to the app, the app will show the list of accounts available to the customer for uploading the cheque details for 'Positive Pay'.
- The user will have to select the account for which he/she wish to upload the cheque details for 'Positive Pay'.
- On selecting the account, app shows the screen for addition of cheque details. By default, the screen has only one cheque detail entry screen.



User can add up to 5 cheques using add button at right-hand corner. For user Convenience, the facility

to add  5 cheques has been provided.

To create Cheque entry, click on Edit Button 
On clicking button, app will open the Cheque entry screen.



On screen, user can either enter the cheque details directly, or can opt for scanning the image of cheque for auto capturing some details. **Scanning of cheque image is not mandatory**

To scan the cheque image, press the 'Scan' button at the bottom of the screen, and capture the image of the cheque as shown in screen. Press 'Confirm' button to capture the cropped image.

Note :-
Image must be in 'landscape' format only as shown in above Image.





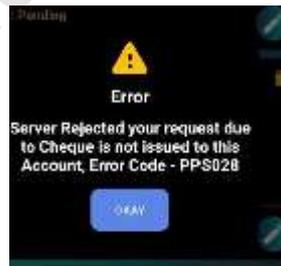
After scanning the image, app will capture and autofill the values of Cheque Number, MICR code, Short Account Number and MICR trx code automatically based on image quality.

User will have to enter values for Cheque Date, Cheque Amount and Payee Name.

Note : User shall need to confirm the auto filled values before saving the details.

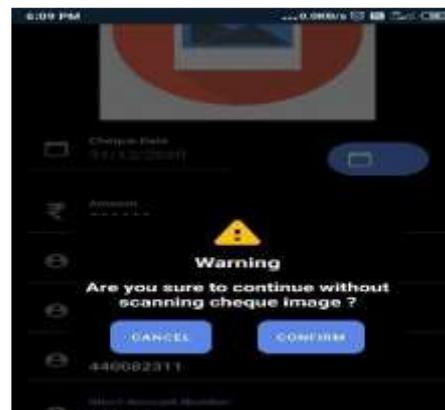
After entering all the values either directly or by scanning the cheque image, user have to press '**Save**' button to confirm the cheque details.

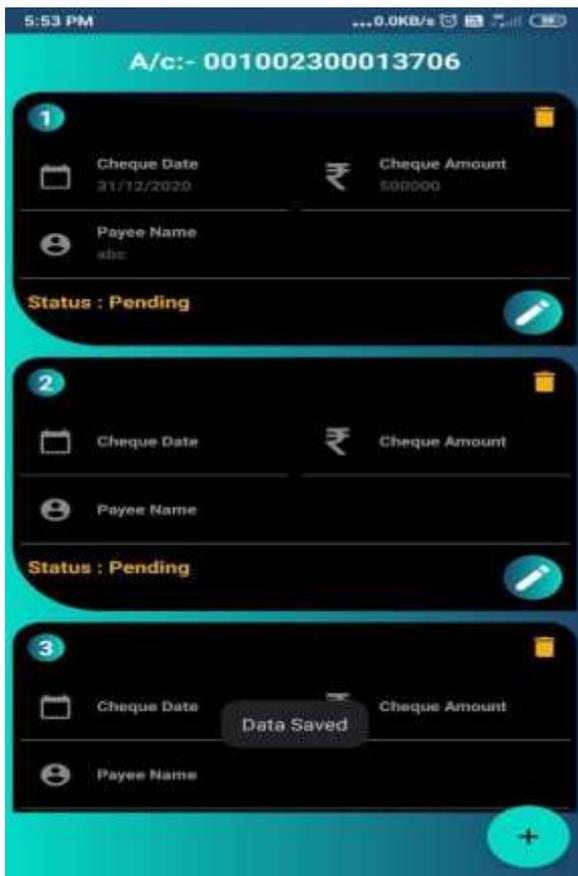
If the cheque number entered by the user or captured by the app through the scanned image is not issued to the selected account, then the app will not allow to save that cheque details and will show the error message as



If the values are entered directly without scanning the cheque image, app will ask for confirmation for it as shown in below image.

On pressing '**Confirm**' button, app will save the values.





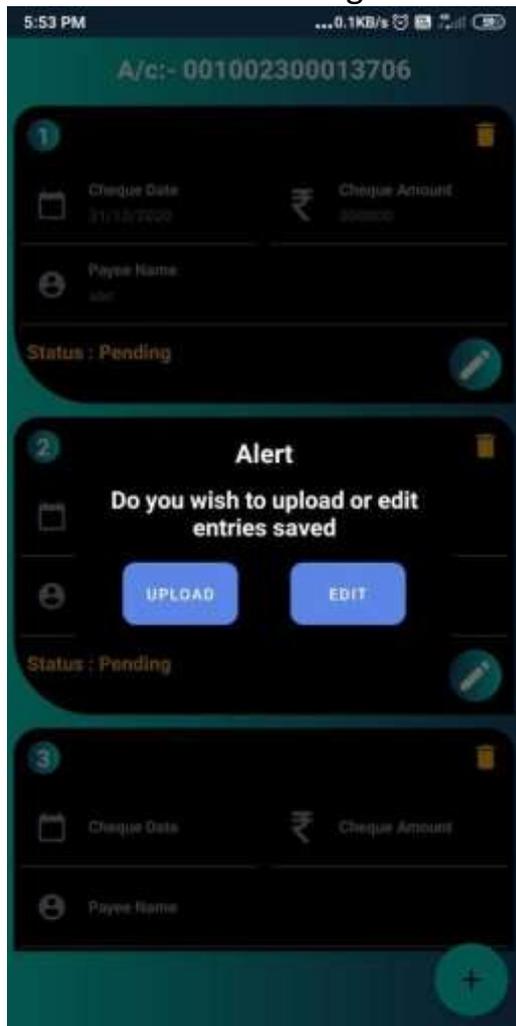
App will show the cheque detail on default cheque entry screen as shown in screen.

If User wish to **delete** a particular cheque detail entry, then he can delete the cheque details by pressing the Delete  button.

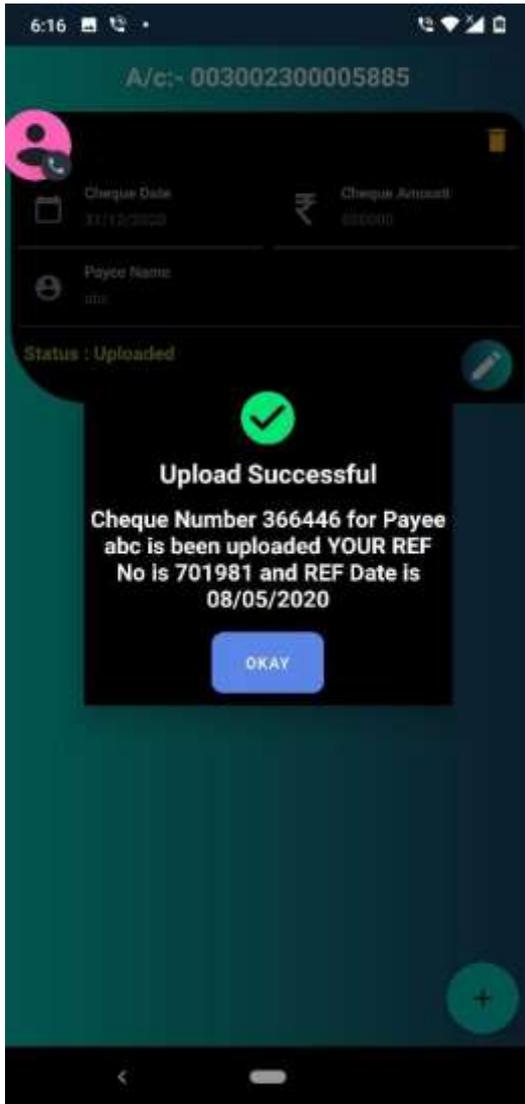
To **Edit** the saved details, user can press the 'EDIT'  button.

Jalna Merchants Co-Op Bank Ltd

To **Upload** the saved details, user have to press 'UPLOAD' button OR double click on status: Pending **Status : Pending** Button.



On 'UPLOAD' button press, app Uploads the cheque details to the Bank and shows the Upload confirmation message.



Once cheque details are uploaded, user can not Delete or Edit the cheque details