

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT (ACH)

1. ACCOUNT / TRANSACTION INFORMATION

Receiver's Name _____

Receiver's Account Number _____

Date and Amount of Debit ___/___/___ \$ _____ Date and Amount of Debit ___/___/___ \$ _____

Date and Amount of Debit ___/___/___ \$ _____ Date and Amount of Debit ___/___/___ \$ _____

Originator/Company Debiting Account _____

Note: *This form can only be used for one Originator/Company (Not Multiple Originators)*

2. STATEMENT

I, (the undersigned) hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit to my account; (ii) the debit was not authorized, or did not confirm to the terms of my authorization; and (iii) the following, to the best of my ability to identify, is the reason for that conclusion:

A. Consumer ACH Debit Entries

Originator not known or not authorized (R10; R05)

I did not authorize the originator/company listed above to debit my account

Does not conform to my authorization (R11)

The amount debited is different than the amount I authorized. The amount I authorized was \$ _____.

The date was different than the date I authorized the debit to occur. The date I authorized was _____.

The payee credited is not the payee I authorized. The payee I authorized was _____.

A debit to my account that was previously returned was improperly reinitiated.

Authorization Revoked (R07) (applies to SEC codes PPD, TEL, WEB, IAT, and POS)

I revoked authorization before the debit was initiated. The date I notified the originator was _____.

Other (must specify) _____

Check(s) were improperly converted to ACH (applies to SEC codes ARC, BOC, POP and RCK)

(R10, R51) I was not provided the required notice.

(R10, R51) The signatures are not authentic or authorized, and/or the item has been altered.

(R11, R51) The amount of the entry is different from the amount of the check.

(R11, R51) The item is ineligible to be initiated as an ACH entry.

(R11, R53) Both the check and the ACH entry posted to my account.

B. Corporate ACH Debit Entries returned unauthorized (R29) 24-hour return time frame

I did not authorize the specified debit entry to the specified account.

3. SIGNATURE

I further state that the debit transaction was not originated with fraudulent intent by me or by any person acting in concert with me, I am an authorized signer or have authority to act on this account, and the signature below is my own proper signature. I have read this statement in its entirety and certify that the foregoing is true and correct.

Date: _____ Signature _____

HOW TO COMPLETE A WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

Section 1 – Account / Transaction information

All fields are mandatory. The date of the debit and the party debiting the account can be identical to the information that is provided to the customer on a paper or electronic account statement.

Section 2 – Statement

The customer must state the reason the debit is unauthorized, to the best of his or her ability. A reason must be provided in this section in order for the form to be considered complete. The reasons on the form generally correspond to the reason codes in the Nacha Operating Rules as to why a debit would be considered unauthorized, but an option of “other” is provided as well. If “other” is selected, additional information must be included in the space provided.

Section 2A - Consumer ACH Debit Entries

This section is for Consumer ACH debit entries only. This includes debit entries with Standard Entry Class (SEC) codes: ARC, BOC, POP, PPD, POS, RCK, TEL, WEB and IAT.

Section 2B - Corporate ACH Debit Entries

This section is for Corporate debit entries returned by a Corporate account holder using return reason code R29.

You must have a signed Written Statement of Unauthorized Debit on file before the entry is returned. You must send a copy to the Originating Depository Financial Institution within ten (10) banking days upon their request, provided such request is received within one year from the date the return was initiated. You must retain a copy of the signed Written Statement of Unauthorized Debit for one year from the settlement date of the return entry.

Section 3 – Signature

The form must be dated and signed by the customer. The date must be on or before the date of the debit as indicated in Section 1. The ACH Rules do not require that the Written Statement of Unauthorized Debit be notarized. This form may be placed on your Internet Banking site and authenticated by the customer.

WHEN THE CUSTOMER CONTACTS YOU, ASK THE FOLLOWING QUESTIONS:

- a) When did the entry post? (Make sure that it is within the last 60 calendar days or it may not be returned within the ACH network. If you are using the return entry R29 to return an entry posting to a Corporate account, you have only a 24-hour return time frame.)
- b) Is the entry amount familiar? (Sometimes the company name might be wrong.)
- c) Is there a check number by it?
- d) Did you write this check number out to anyone?
- e) Were you given your check back?
- f) Did you give anyone your account information over the phone?
- g) Did you order anything over the Internet?
- h) Did you sign an authorization for this company or this amount?
- i) Did you pay this company’s bill by check? Did you receive notice that they would convert it to an electronic payment?

These questions will help you determine what type of an entry it is and how the authorization was obtained.

NOTE:

- Customers cannot return entries as unauthorized if they don’t like what they purchased. They need to work with the company directly to resolve disputes.
- If the customer has authorized a single entry-check conversion (ARC, BOC or POP), they cannot revoke their authorization once the single entry has posted.
- If the account is a Corporate account and they wish to return the entry for return reason code R29 (Unauthorized), they must do so within 24 hours.
- If a consumer entry posts to a Corporate account, the consumer return rules and codes may be used along with **Section I** being completed.