

Written Statement of Unauthorized Debit

State of _____ County of _____

I, _____ (account holder's name), state that I have examined the attached statement or other notification from _____ (financial institution name) indicating that an ACH debit entry was charged to my account number: _____ on _____ (date) in the amount of \$ _____, and that the entry was unauthorized or improper.

Complete Section 1 or 2 as applicable.

I. For **UNAUTHORIZED CONSUMER ENTRIES** (check one)

- I have not ever authorized _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R10).
- I authorized _____ (company) to originate one or more ACH entries to debit funds from an account at _____ (financial institution), but: _____ the amount I authorized is _____ (R10); or _____ I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R10).
- I authorized _____ (company) to originate one or more ACH entries to debit funds from my account, but on _____ (month/day/year) I revoked that authorization by notifying the company above in the manner specified in the authorization (R07). (Prior to Sept. 16, 2011 R07 cannot be used for single-entry WEB, POP, or TEL. Beginning Sept. 16 it may be used for single or recurring WEB, TEL)

For **UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT (CCD, CTX)** (check one)

- I have not ever authorized _____ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R05).
- I authorized _____ (company) to originate one or more ACH entries to debit funds from an account at _____ (financial institution), but: _____ the amount I authorized is _____ (R05); or _____ I authorized the debit to be made to my account on or no earlier than _____ (month/day/year) (R05).

2. For **IMPROPER / INELIGIBLE ENTRIES** (check one)

Checks mailed for payment (ARC) or in-person payments converted in the back office (BOC): (applies to business and consumer checks).

- notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R10);
- the source document and the ARC or BOC entry to which it relates have been presented for payment (R37); or
- the amount of the ARC or BOC entry was not accurately obtained from the source document (R10); or
- improper source document (R10); or
- opted out of check conversion activity (R10)

Checks converted in-person (POP entries): (applies to business and consumer checks).

- the debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver (R10);
- the source document used for the debit entry is improper (R10); or
- both the source document and the POP entry to which it relates have been presented for payment (R37).

Re-presented – NSF – Bounced checks (RCK entries): (consumer only)

- the item to which the entry relates is ineligible to be initiated as an RCK entry (R51);
- the required notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R51);
- all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered (R51);
- the amount of the RCK entry was not accurately obtained from the item (R51); or
- both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

I am an authorized signer, or otherwise have authority to act, on the account identified in this statement. I attest that the debit above was not originated with fraudulent intent by me or any person acting in concert with me. I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Date: _____ Signature: _____

Acknowledged by financial institution branch #: _____ Employee: _____ Date: _____

Instructions – How to complete a Written Statement of Unauthorized Debit

Purpose: The RDFI must obtain a Written Statement of Unauthorized Debit (WSUD) from its account holder prior to initiating a return for an entry the account holder claims is unauthorized, ineligible or improper, or for which the authorization has been revoked. This includes debit entries with Standard Entry Class (SEC) codes: ARC, BOC, IAT, POP, POS, PPD, RCK, TEL and WEB; CCD and CTX entries to consumer accounts. **Verify the transaction will be returned so the ODFI receives it by the day following the 60th day after settlement of the original transaction.** The WSUD form must be retained for one year following the extended return.

NOTE: Regulation E provides the consumer protection for electronic transactions for a period of 60 days following the transmittal of the statement. Refer to your Reg E error resolution procedures for transactions brought to your attention after the ACH 60 day right of return, but within the Reg E 60 day from statement date period.

Unauthorized Debit: An RDFI must accept a Written Statement of Unauthorized Debit from a Receiver with respect to any unauthorized or improper debit Entry to a Consumer account; any unauthorized or improper ARC, BOC or POP Entry to a non-Consumer Account and any unauthorized IAT Entry. The WSUD must be signed or similarly authenticated by the Receiver, submitted within the time frames provided by the ACH Rules, and otherwise conform to the requirements of Section 3.12. of the ACH Rules. The WSUD must be dated on or after the Settlement Date of the Entry(s) for which recredit is requested. More than one unauthorized debit Entry from a single Originator may be documented on a WSUD, provided that all of the information detailed above is provided for each debit Entry for which the receiver is seeking recredit.

UNAUTHORIZED ENTRIES

| Reason for dispute | SEC Entry Types | Return Code |
|--|---|--|
| I have not ever authorized... I authorized...but the amount or debit date is wrong. | ARC, BOC, IAT, POP, POS, PPD, TEL, WEB | R10 (Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document) |
| Prior to Sept. 16, 2011 I revoked authorization with that company. | PPD, Recurring WEB, POS, IAT | R07 (Authorization Revoked by Customer, Cannot be used for Single-entry WEB, TEL, or POP entries) |
| New Rule effective Sept. 16, 2011 I revoked authorization with that company. | PPD, TEL, WEB, POS, IAT | R07 (Can be used for single or recurring WEB, TEL) (Cannot be used for ARC, BOC, POP, RCK) |

UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT

| Reason for dispute | SEC Entry Types | Return Code |
|--|------------------------|--|
| I have not ever authorized... I authorized...but the amount or debit date is wrong. | CCD, CTX | R05 (Unauthorized Debit to Consumer Account Using Corporate SEC Code) |

IMPROPER ENTRIES

| Reason for dispute | SEC Entry Types | Return Code |
|--|------------------------|--|
| Source Document Presented for Payment | ARC, POP, BOC | R37 (Source Document Presented for Payment) |
| Item related to RCK Entry is Ineligible or RCK Entry is Improper | RCK | R51 (Item is Ineligible, Notice Not Provided, Signature not Genuine, Item Altered or Amount of Entry Not Accurately Obtained from Item) |
| Item RCK Entry Presented for Payment | | R53 (Both the paper check and ACH entry were presented for payment) |

The Written Statement of Unauthorized Debit should always be signed and dated by the account holder.