

Written Statement of Unauthorized Debit

State of _____ County of _____

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

Complete Section 1 or 2 as applicable

Section 1:

For UNAUTHORIZED CONSUMER ENTRIES (check one)

- I do not know or did not authorize the company listed above to debit my account (R10).
- I authorized the company listed above to debit my account, but the transaction does not conform to the terms of my authorization:
 - ___ the amount I authorized is \$ _____ (R11); or
 - ___ the amount was debited before the date I authorized _____ (date) (R11); or
 - ___ the amount is part of an incomplete transaction (R11).
- I authorized the company listed above to debit my account but on _____ (date) I revoked that authorization by notifying the company in the manner specified in the authorization (R07).

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

- I do not know or did not authorize the company listed above to debit my account (ROS).
- I authorized the company listed above to debit my account, but:
 - ___ the amount I authorized is \$ _____ (ROS); or
 - ___ the amount was debited before the date I authorized _____ (date) (ROS).

Section 2:

For IMPROPER/INELIGIBLE ENTRIES (check one)

Reversals

- the Reversing Entry was not properly initiated by the Originator/ODFI (R11/R17).

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 (R11); or
- 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 (R11); or
- the source document used for the debit entry is improper/ineligible (R11); or

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); or
- the source document used for the debit entry is improper/ineligible (R11); 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); or
- 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 (RS1);
- all signatures on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered (RS1); or
- 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 (RS3).

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.

Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000 or imprisonment up to 30 years, or both under the provisions of Federal Law (18 U.S.C 1344).

Date/Time _____ Signature _____ By Phone In Person Via Email
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 part of an incomplete transaction, 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. The WSUD form must be retained for one year following the extended return.

The transaction must be received by the ODFI the day following the 60th day after settlement date of the original transaction.

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.

An RDFI may obtain a WSUD as an Electronic Record as permissible by the Rules. In addition, an RDFI may accept a consumer's Electronic Signature, regardless of its form or the method used to obtain it. Written Statements of Unauthorized Debits may be obtained and signed using the same methods permissible for obtaining a consumer debit authorization.

UNAUTHORIZED ENTRIES

Reason for dispute	SEC Entry Types	Return Code
I do not know or did not authorize...	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB	R10 (Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account) <ul style="list-style-type: none"> May be used to return an unauthorized debit to a non-Consumer account if the entry contains a consumer SEC code
I authorized...but the amount or debit date is wrong or is part of an incomplete transaction	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB	R11 (Customer Advises Entry Not in Accordance with the Terms of the Authorization)
I revoked authorization...	PPD, TEL, WEB, POS, IAT	R07 (Authorization Revoked by Customer) <ul style="list-style-type: none"> Can be used for single or recurring WEB and TEL entries Cannot be used for ARC, BOC, POP, or RCK entries

UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT

Reason for dispute	SEC Entry Types	Return Code
I do not know or did not authorize... 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 and RCK Entry Presented for Payment		R53 (Both the paper check and ACH entry were presented for payment)
Either the RDFI or the Receiver has identified the Reversing Entry was improperly initiated by the Originator or ODFI.	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB CCD, CTX	R11 ((Customer Advises Entry Not in Accordance with the Terms of the Authorization) <ul style="list-style-type: none"> Improperly initiated by the Originator or ODFI R17 (Return of Improperly Initiated Reversal)





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