

**WRITTEN STATEMENT OF UNAUTHORIZED DEBIT**  
*An Affidavit of Unauthorized/Improper Entry*

State of \_\_\_\_\_

County of \_\_\_\_\_

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

**Section I.** I further state that: (check one)

**Unauthorized** – (R10; R05)

I did not authorize \_\_\_\_\_ (the Company name) to originate the specified debit entry to my account at this financial institution.

**I Authorized but** –

I authorized \_\_\_\_\_ (the Company name) to originate the specified debit entry to my account at this financial institution, *but*:

(R10) The amount debited is different than the amount I authorized. The amount I authorized is \$ \_\_\_\_\_, or;

(R10) The debit was made to my account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to my account on (or no earlier than) \_\_\_\_\_ (MM/DD/YY).

**Authorization Revoked** – (R07)

I authorized \_\_\_\_\_ (the Company name) to originate the specified debit entry to my account, but on \_\_\_\_\_ (MM/DD/YY) I revoked that authorization by notifying the Company in the manner specified in the authorization.

**Section II.** I further state that: (check one)

**The debit from \_\_\_\_\_ (the Company name) is improper due to the following reason –**

(R10, R51) I was not provided the required notice. [RCK] [ARC] [POP] & [BOC]

(R10, R51) The signatures on the item are not authentic or authorized, and/or the item has been altered. [RCK], [ARC] [POP] & [BOC]

(R10, R51) The amount of the entry is different from the amount of the check. [RCK] [ARC] [POP] & [BOC]

(R10, R51) The item is ineligible to be initiated as an ACH entry. [RCK] [ARC] [POP] & [BOC]

(R37, R53) Both the check and the ACH entry posted to my account. [ARC] [POP] [RCK] & [BOC]

**Section III.** (For Corporate Accounts Only)

**Corporate advises unauthorized (24 hours return time frame)** – (R29)

I did not authorize \_\_\_\_\_ (the Company name) to originate the specified debit entry to my account at this financial institution.

*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 certify [under penalty of perjury] that the foregoing is true and correct.*

Date: \_\_\_\_\_ Signature \_\_\_\_\_

# INSTRUCTIONS – HOW TO COMPLETE A WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

(An Affidavit of Unauthorized/Improper Entry)

**Sections I and II** of the Written Statement of Unauthorized Debit (Affidavit of Unauthorized/Improper Entry) is for Consumer ACH debit entries only. This includes debit entries with Standard Entry Class (SEC) codes: ARC, BOC, POP, PPD, RCK, TEL and WEB. **Section III** is for Corporate debit entries with a Standard Entry Class (SEC) codes of CCD, CTX, CBR returned by the Corporate 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.

## STANDARD ENTRY CLASS (SEC) CODES

<b>ARC - Accounts Receivable Entry</b>	<b>BOC – Back Office Conversion</b>
<b>CCD – Corporate Credit or Debit (Corporate Accounts Only)</b>	
<b>PPD - Direct Payment Entry</b>	<b>POP - Point-of-Purchase Entry</b>
<b>RCK - Re-Presented Check Entry</b>	
<b>TEL - Telephone-Initiated Entry</b>	<b>WEB - Internet-Initiated Entry</b>

## WHEN THE CUSTOMER CONTACTS YOU, ASK THE FOLLOWING QUESTIONS:

- When did the entry post? (Make sure that it is within the last 60 calendar days or it may not be returned. If this is a Corporate account, you have only a 24-hour return time frame.)
- Is the entry amount familiar? (Sometimes the company name might be wrong.)
- Is there a check number by it?
- Did you write this check number out to anyone?
- Were you given your check back?
- Did you give anyone your account information over the phone?
- Did you order anything over the Internet?
- Did you sign an authorization for this company or this amount?
- 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. You should also contact the operations department for verification of the SEC code used and the date of posting.

## 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 (TEL, ARC, POP and a single entry WEB), they cannot revoke their authorization once the single entry has posted.
- If the account is a Corporate account and they wish to return the debit entry for return reason code R29 (Unauthorized), they must do so within 24 hours.

## COMPLETING THE WSUD:

- If a Consumer account, you must fill out the top section of the form in its entirety, then choose between Section I and Section II depending on the entry and the reason the consumer wishes the entry to be returned. Be sure the consumer signs and dates the form.
- If a Corporate account, you must fill out the top section of the form in its entirety, then complete the information under Section III. Be sure an authorized individual representing the Corporate account signs and dates the form.
- 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.