

# Written Statement of Unauthorized Debit for Unauthorized/Improper ACH Debit Activity

FINANCIAL INSTITUTION \_\_\_\_\_

BRANCH \_\_\_\_\_

I, \_\_\_\_\_, depose and say that I have examined the attached statement or other notification from my Financial Institution indicating that one or more ACH debit entries as identified below were charged to my Account Number \_\_\_\_\_ in the name of \_\_\_\_\_, and that the debit entry or entries were unauthorized, improper, or a prior authorization was revoked. I further assert that I am an authorized signer on the above-referenced account or have corporate authority to act on the above-referenced account.

Originating Company Name (only one per form): \_\_\_\_\_ ("the Company")

Date: _____	Amount: _____	Date: _____	Amount: _____
Date: _____	Amount: _____	Date: _____	Amount: _____
Date: _____	Amount: _____	Date: _____	Amount: _____

**FOR REVOKED AUTHORIZATION, I FURTHER DEPOSE AND SAY THAT:** (Return reason code = R07; not valid for ARC, BOC, POP, RCK)

I authorized the Company to originate one or more ACH entries to debit funds from this account, but on \_\_\_\_\_, 20\_\_\_\_, I revoked that authorization by notifying the Company in the manner specified in the authorization.

**FOR UNAUTHORIZED ENTRIES, I FURTHER DEPOSE AND SAY THAT (check one):**

(Use R10 for consumer SEC codes to consumer account; use R05 for corporate SEC codes to consumer account; use R29 for corporate SEC codes to corporate account.)

(A) I did not authorize, and have not ever authorized, in writing or by similarly-authenticated means, the Company to originate one or more ACH entries to debit funds from this account.

(B) I authorized the Company to originate one or more ACH entries to debit funds from this account in writing or by similarly-authenticated means, but:  
\_\_\_\_ the amount debited differs from the amount I authorized to be debited. Amount authorized was \$ \_\_\_\_\_;  
**OR**  
\_\_\_\_ the debit was made to this account on a date earlier than the date on which I authorized the debit to occur. I authorized the debit to be made to this account no earlier than \_\_\_\_\_, 20\_\_\_\_\_.

(C) The authorization was not clear and readily understandable.

**FOR IMPROPER ENTRIES (RCK, ARC, BOC and POP), I FURTHER DEPOSE AND SAY THAT (check one):**

(A) The item to which the re-presented check (RCK) entry relates was ineligible because (check one): (R51 for all options)

- \_\_\_\_ the item is drawn on a non-consumer account.
- \_\_\_\_ the item is not within the meaning of Revised Article 4 of the Uniform Commercial Code (1990 Official Text - ineligible items include non-cash items; drafts drawn on the U.S. Treasury, a Federal Reserve Bank, a Federal Home Loan Bank, or state or local government; U.S. Postal Service money orders; non-U.S. currency items; third-party items; demand drafts; and third-party drafts without Receiver's signature).
- \_\_\_\_ the item is not a negotiable demand draft drawn on, or payable through or at, a Participating Depository Financial Institution other than a Federal Reserve Bank or Federal Home Loan Bank.
- \_\_\_\_ the item is in an amount of \$2,500 or more.
- \_\_\_\_ the item does not indicate on the face of the document that it was returned due to Not Sufficient Funds, NSF, Uncollected Funds, or comparable language.
- \_\_\_\_ the item does not contain a pre-printed serial number.
- \_\_\_\_ the item is dated more than 180 days from the date the entry was transmitted to the RDFI.
- \_\_\_\_ the item has been presented more than three times in any combination of paper and electronic means, including the original presentment.

(B) The item to which the accounts receivable (ARC) entry, back office conversion (BOC) entry, or point-of-purchase (POP) entry relates was ineligible because (check one): (R10 for all options)

- \_\_\_\_ the item contains an Auxiliary On-Ups field in the MICR line.
- \_\_\_\_ the item is for an amount greater than \$25,000.
- \_\_\_\_ the item was not completed and signed by the Receiver.
- \_\_\_\_ the item was not encoded in magnetic ink.
- \_\_\_\_ the item does not contain a pre-printed serial number.
- \_\_\_\_ the item is a third-party check; a demand draft or third-party draft that does not contain the signature of the Receiver; a credit card check or home equity line of credit check; a check drawn on an investment company; an obligation of a financial institution such as a traveler's check, money order, cashier's check, or official check; a check drawn on the Treasury of the United States, a Federal Reserve Bank, or a Federal Home Loan Bank; a check drawn on a state or local government; or a check payable in a medium other than United States currency.

(C) Both the electronic and paper items have been presented for payment. (RCK = R53; ARC, BOC, and POP = R37)

(D) Amount was not accurately obtained from the source document. (RCK = R51; ARC and BOC = R10)

(E) The notice stating the terms of the policy was not provided to me in advance of receiving the paper item to which the electronic entry relates. (RCK = R51; ARC, BOC, and POP = R10)

(F) All signatures on the original item are not authentic or authorized. (RCK only; use R51)

(G) The original item has been altered. (RCK only; use R51)

I further depose and say that transaction(s) identified above were not originated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own proper signature. I certify that the foregoing is true and correct.

DATE \_\_\_\_\_ AUTHORIZED SIGNATURE \_\_\_\_\_ PRINT NAME \_\_\_\_\_ PHONE NUMBER \_\_\_\_\_

DATE RECEIVED \_\_\_\_\_ FINANCIAL INSTITUTION REPRESENTATIVE \_\_\_\_\_ PRINT NAME \_\_\_\_\_