

WRITTEN STATEMENT OF UNAUTHORIZED DEBIT

State of _____ County of _____

I, _____ (print name), state under **penalty of perjury**, that I have examined my statement or other notification from (financial institution) indicating that an ACH debit entry from _____ (company) was charged to my Account Number _____, on _____, 20_ in the amount of \$_____

This entry was:

- Unauthorized** -Complete section I and IV
- Revoked** - I revoked my authorization with the company in the manner specified in the agreement. I request that my financial Institution credit my account for the above entry that posted after my authorization was revoked. *Complete sections II and IV*
 - I have **not** authorized additional payments to this company and request my financial institution to block and return subsequent payments if received. **Important Note: Our system will block payments for the criteria specified above. In accordance with the Rules, the payment should not be resubmitted. However; please notify us immediately if a payment entry posts to your account. If you authorize a new payment to this company, please remember to notify us immediately to prevent the return of an authorized payment.**
 - I have authorized other payments to this company and do not want other payments from this company blocked.
- Improper** (a check improperly converted to ACH) *complete section III and IV.*

An *Unauthorized debit* (with the exception of TEL entries) means that an electronic funds transfer from a consumer's account initiated by a person which was not authorized by the consumer, via in writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an electronic funds transfer from a consumer's account initiated by a person who was not authorized by the consumer, via an oral authorization, to initiate the transfer. An electronic fund transfer in an amount different than that authorized by the consumer or which results in a debit to the consumer's account earlier than that authorized by the consumer also is an unauthorized debit. An unauthorized debit does not include an electronic fund transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An *Improper* debit means a Re-presented Check Entry (RCK), Point-of-Purchase (POP), Accounts Receivable entry (ARC) or Back Office Conversion entry (BOC) that meets the criteria described in Section III below.

I. **Unauthorized Entries** I further state that: (check one)

- I did not authorize, and have not ever authorized, the above mentioned company to originate one or more ACH entries to debit funds from any account at this financial institution. (R10 or R05)
- I authorized _____ (company) to originate one or more ACH entries to debit funds from my account but:
 - The amount debited is different than the amount I authorized to be debited. The amount I authorized is \$_____. (R10 or R05)
 - 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 _____, 20_. (R 10 or R05)
 - I did not authorize this specific payment. (R10 or R05)
 - The authorization was not clear and readily understandable. (R10 or R05)

II. **Authorization Revoked** I further state that:

- I authorized the above mentioned company to originate one or more ACH entries to debit funds from my account, but on _____, 20_ I revoked that authorization by notifying the company in the manner specified in the authorization. (RO?). **Note:** Must have been revoked with the company prior to the item posting and may not be used for POP, BOC, ARC, and RCK.

III. Improper Entries *Checks ineligible for conversion to ACH or improperly converted* - I further state that: (check one)

RCK (Re-presented Check Entries) - A single debit entry to collect funds for checks returned as NSF or Uncollected funds

- 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)
- Both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53)
- Did not authorize (R51)

ARC (Accounts Receivable Entries)- The conversion of an eligible check received via the U.S. mail or at a drop box location for the payment of goods or services, to a single entry debit entry.

BOC (Back Office Conversion) - The conversion of an eligible check received in-person for the purchase of goods or services at the point of purchase or manned bill payment location, to a single entry debit entry during back office processing.

POP (Point of Purchase Entries) - An eligible check received for goods or services is converted to a single entry debit entry at the point of purchase. A written Authorization is required and the check (source document) is voided and returned to the customer.

- The Notice was not provided by the Originator in accordance with the requirements of the NA CHA ACH Operating Rules (R 10)
- Both the source document and the ACH entry to which it relates have been presented for payment (R37)
- The amount of the ACH entry was not accurately obtained from the source document (R 10)
- Improper Source Document (R10)
- All signatures on the item to which the entry relates are not authentic or authorized, or the item has been altered (R10)
- Did not authorize (R10)

IV. Signature Required

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

Date _____ Signature _____ Received by (employee) _____ Branch# _____ Date received _____

Note: The NACHA Rules do not require this form to be notarized; however, according to the laws of the State of Tennessee, in order for this form to be admissible in the court system, it must be notarized. The RDFI might consider as a best practice to have this form (especially for large dollar transactions) notarized. RDFIs should consult with their own legal counsel and rely on their own business judgment in determining what specific form the written statement of unauthorized debit should take.