

## Written Statement of Unauthorized ACH Debit (WSUD)

### Section I – Account /Transaction Information

Receiver's Name \_\_\_\_\_

Receiver's Account Number \_\_\_\_\_

Date(s) and Amount(s) of Debit(s) – please list sequentially in date order \_\_\_\_\_

Originator/Company (Party Debiting Account/Payee) \_\_\_\_\_

**NOTE:** This form can only be used for one specific Originator/Company (Not Multiple Originators)

### Section II – Receiver Assertion

I (the undersigned) hereby attest that I have reviewed the circumstances of the above electronic (ACH) debit(s) to my account and determined that the debit(s) were not authorized by me and the following items (identified with checkmarks) are the reason(s) for the entry(s) being defined to the best of my ability as unauthorized:

- [R10]** I did not authorize, and have not ever authorized, \_\_\_\_\_ (Company Name) to originate one or more ACH entries to debit funds from my account. **(Consumer transactions ONLY)**
- [R10]** I authorized \_\_\_\_\_ (Company Name) to originate one or more ACH entries to debit funds from my account, but: **(for Consumer transactions ONLY)**
  - Amount debited is different than what I authorized. Amount I authorized is \$ \_\_\_\_\_, or;
  - The debit was made to my account on a date earlier than the date on which I authorized. I authorized the debit to be made to my account on (or no earlier than) \_\_\_\_\_, 20\_\_.
  - Other (specify) \_\_\_\_\_.
- [R07]** Authorization Revoked – I authorized \_\_\_\_\_ (Company Name) to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_\_, 20\_\_ I revoked that authorization by notifying \_\_\_\_\_ (Company Name) in the manner specified in the original authorization with that company. **(PPD and recurring WEB transactions ONLY)**
- [R10]** Required notice not provided in accordance with requirements of ACH Rules **[ARC, POP, BOC]**
- [R10]** Signature is not authentic or authorized, and/or the item has been altered **[ARC, POP, BOC]**
- [R10]** Amount of entry was not accurately obtained from the source document **[ARC, POP, BOC]**
- [R10]** Source document is improper to be initiated as an ACH entry **[ARC, POP, BOC]**
- [R37]** Both the source document AND the ACH entry were presented for payment **[ARC, POP, BOC]**
- [R10]** I opted-out of check conversion activity **[ARC, BOC]**
- [R05]** Unauthorized Corporate Entry (corporate SEC Code used – **CCD**) posting to a consumer account
- [R51 - RCK ONLY]** Required notice not provided, signature not authentic /authorized, or item has been altered
- [R51 - RCK ONLY]** Amount of entry was not accurately obtained from the item
- [R51 - RCK ONLY]** Signature on item is not authentic or authorized, and/or the item has been altered
- [R53 - RCK ONLY]** Both the item AND the ACH entry were presented for payment

### Section III – Signature of Receiver and Assertion of Authority

I am an authorized signer, or otherwise have the 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.

Signature \_\_\_\_\_

Date \_\_\_\_\_

# INSTRUCTIONS ON HOW TO COMPLETE A WRITTEN STATEMENT OF UNAUTHORIZED DEBIT (WSUD)

The Written Statement of Unauthorized ACH Debit should be used when returning an unauthorized ACH debit entry. This includes debit entries with Standard Entry Class (SEC) codes: ARC, POP, BOC, PPD, RCK, TEL and WEB. This form **CANNOT** be completed for corporate entries CCD and CTX unless they were posted erroneously to a consumer account.

You must have a signed Written Statement of Unauthorized ACH Debit on file before the entry for which your customer/member is seeking recredit is returned. Also, you must retain a copy of this completed and signed form for one year from date of request. When requested by the ODFI, a copy of this form must be made available within 10 banking days, provided the request is received within one year of the unauthorized return entry.

## STANDARD ENTRY CLASS (SEC) CODES

<b>PPD - Direct Payment Entry</b>	<b>ARC - Accounts Receivable Entry</b>
<b>WEB - Internet-Initiated Entry</b>	<b>POP - Point-of-Purchase Entry</b>
<b>TEL - Telephone-Initiated Entry</b>	<b>BOC - Back Office Conversion Entry</b>
<b>RCK - Re-Presented Check Entry</b>	

### When the RDFI is requested to return an entry as unauthorized, it is recommended you ask:

1. When did the entry post? (Make sure that it is within the last 60 calendar days or it may not be returned.)
2. Is the entry amount familiar? (Sometimes the company name might be wrong.)
3. Is there a check number by it?
4. Did you write this check number out to anyone?
5. Were you given your check back?
6. Did you give anyone your account information over the phone?
7. Did you order anything over the Internet?
8. Did you sign an authorization for this company or this amount?
9. Did you pay this company's bill by check (via US Mail or Drop Box)? Did you notice any language on the statement that check may be converted to an electronic transaction?

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 and the date of posting.

### NOTE:

- Customers/members cannot return an ACH entry as unauthorized if they don't like what they purchased or if they never received what they purchased. Your customer/member needs to work directly with the company to resolve disputes. There is no warranty on goods and services for ACH entry(s).
- Return Reason Code R07 – Authorization Revoked CANNOT be used to return single-entry transactions. You cannot revoke an authorization on single-entry transactions such as TEL, ARC, POP, BOC and a single entry WEB.

### COMPLETING THE WRITTEN STATEMENT:

#### **Section I – Account/Transaction Information**

- Enter individual detailed information (amount/date posted/check #) about each specific entry(s) for which your customer/member is requesting recredit (more than one entry from a specific authorization for a specific Originator can be on one Written Statement)

#### **Section II – Receiver Assertion**

- Customer/member chooses the appropriate reason for the “unauthorized” ACH Debit return

#### **Section III – Signature of Receiver and Assertion of Authority**

- Your customer/member will sign and date (the date must be on or after the settlement date(s) of the transaction(s) for which recredit is requested)