



This document is provided for informational and reference purposes only by The Clearing House Payments Authority (TCHPA). This document is provided on an "AS IS" and "AS AVAILABLE" basis and it is the responsibility of the user to make his or her independent, informed decision about the accuracy, currency, reliability and correctness of the information, with consultation with his or her legal counsel as appropriate. TCHPA and its corporate parents, subsidiaries, affiliates, employees, and agents shall not be responsible or liable for any loss, damage, or injury however caused arising from the use of or reliance on any information, data or advice (including incomplete, outdated, incorrect, inaccurate or misleading information, data or advice) expressed or implied in, or coming from, this document, and all warranties, express or implied, are disclaimed.

Questions?

Contact *The Clearing House Payments Authority*

[education.services@theclearinghouse.org](mailto:education.services@theclearinghouse.org)

1-800-875-2242, Option 3

# Written Statement of Unauthorized Debit

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

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

I, \_\_\_\_\_ (account holder's name), state that I have examined the attached statement or other notification from \_\_\_\_\_ (financial institution name) indicating that an ACH debit entry 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.

### 1. For **UNAUTHORIZED CONSUMER ENTRIES** (check one)

- I have not ever authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R10).
- I authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from an account at \_\_\_\_\_ (financial institution), but:
- \_\_\_\_\_ the amount I authorized is \_\_\_\_\_ (R11); or
  - \_\_\_\_\_ I authorized the debit to be made to my account on or no earlier than \_\_\_\_\_ (month/day/year) (R11); or
  - \_\_\_\_\_ the debit is part of an incomplete transaction (R11); or
  - \_\_\_\_\_ the Reversing Entry was an improper reversal (R11).
- I authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_\_ (month/day/year) I revoked that authorization by notifying the company above in the manner specified in the authorization (R07).

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

- I have not ever authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from any account at this financial institution (R05).
- I authorized \_\_\_\_\_ (company) to originate one or more ACH entries to debit funds from an account at \_\_\_\_\_ (financial institution), but:
- \_\_\_\_\_ the amount I authorized is \_\_\_\_\_ (R05); or
  - \_\_\_\_\_ I authorized the debit to be made to my account on or no earlier than \_\_\_\_\_ (month/day/year) (R05); or
  - \_\_\_\_\_ the Reversing Entry was not properly initiated by the Originator/ODFI (R17).

### 2. For **IMPROPER / INELIGIBLE ENTRIES** (check one)

**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);
- 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
- improper source document (R10); 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);
- the source document used for the debit entry is improper (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);
- 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); or
- both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

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.

Request Obtained:  By Phone  In Person  Via Email Date/Time: \_\_\_\_\_ Signature: \_\_\_\_\_

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. **Verify the transaction will be returned so the ODFI receives it by the day following the 60<sup>th</sup> day after settlement of the original transaction.** The WSUD form must be retained for one year following the extended return.

**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.

The Written Statement of Unauthorized Debit should always be signed or similarly authenticated by the Receiver. If the similarly authenticated requirements are satisfied, an account holder does not need to sign the Written Statement of Unauthorized Debit in person at the financial institution.

**Effective September 17, 2021**, an RDFI may obtain a consumer's WSUD as an Electronic Record and an RDFI may accept a consumer's Electronic Signature, regardless of its form or the method used to obtain it. Written Statements of Unauthorized Debts 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 have not ever authorized...	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB	<b>R10</b> (Customer Advises Originator is Not Known to Receiver and/or Originator is Not Authorized by Receiver to Debit Receiver's Account)
I authorized...but the amount or debit date is wrong or is part of an incomplete transaction; or the Reversing Entry was improperly initiated by the Originator or ODFI.	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB	<b>R11</b> (Customer Advises Entry Not in Accordance with the Terms of the Authorization)
I revoked authorization with that company.	PPD, TEL, WEB, POS, IAT	<b>R07</b> (Authorization Revoked by Customer) <ul style="list-style-type: none"> <li>• Can be used for single or recurring WEB, TEL</li> <li>• Cannot be used for ARC, BOC, POP, RCK)</li> </ul>

### UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT

Reason for dispute	SEC Entry Types	Return Code
I have not ever authorized... authorized...but the amount or debit date is wrong.	CCD, CTX	<b>R05</b> (Unauthorized Debit to Consumer Account Using Corporate SEC Code)
Either the RDFI or the Receiver has identified a Reversing Entry that was improperly initiated by the Originator or ODFI.	CCD, CTX	<b>R17</b> (Return of Improperly Initiated Reversal)

### IMPROPER ENTRIES

Reason for dispute	SEC Entry Types	Return Code
Source Document Presented for Payment	ARC, POP, BOC	<b>R37</b> (Source Document Presented for Payment)
Item related to RCK Entry is Ineligible or RCK Entry is Improper	RCK	<b>R51</b> (Item is Ineligible, Notice Not Provided, Signature not Genuine, Item Altered or Amount of Entry Not Accurately Obtained from Item)
Item RCK Entry Presented for Payment		<b>R53</b> (Both the paper check and ACH entry were presented for payment)