

# Written Statement of Unauthorized Electronic (ACH) Debit

<i>Institution Name &amp; Address</i>	<i>Account Title &amp; Address</i>

**Debited Account Number:**

**Amount of Debit:**

**Date of Debit:**

**Payee (Party Debiting the Account):**

## Statements

I, the undersigned, hereby state all of the following:

- ◆ I am an authorized signer or otherwise have the authority to act on the debited account described above.
- ◆ I have reviewed the circumstances of the electronic debit to the account, as described above.
- ◆ I have concluded the debit was not authorized, or did not conform to the terms of the authorization.
- ◆ The following, to the best of my knowledge, is the reason for that conclusion:  
(*Select at least one*)
  - Unauthorized Transaction.** The party listed above was not known to me and/or given authorization to debit the account. (*Return code R10, except for CCD or CTX entries\**)
  - Authorization Revoked.** Before the debit was initiated, the authorization that had previously been given to debit the account was revoked. (*Return code R07*)
  - Unauthorized Transaction.** The account was debited before the date authorized. The debit was authorized to be made on or no earlier than \_\_\_\_\_ . (*Return code R11*)
  - Unauthorized Transaction.** The account was debited for an amount different than authorized. The amount authorized is \$ \_\_\_\_\_ . (*Return code R11*)
  - Unauthorized Transaction.** The debit was not affirmatively initiated by me in accordance with the terms of the Standing Authorization. (*Return code R11*)
  - Incomplete Transaction.** The account was debited by an authorized third party, but that third party failed to make the payment as instructed. (*Return code R11*)
  - Improper Transaction.** A debit to the account that was previously returned was improperly reinitiated. (*Return code R11*)
  - Improperly Initiated Reversal.** (*Return code R11*)
  - Other (Specify):**
- ◆ The debit was not originated with fraudulent intent by me or any person acting in concert with me.  
(*Note: Return code information is for internal use.*)  
  
*\*(Use return code R05 for consumer CCD or CTX entry, return code R29 for timely unauthorized non-consumer CCD or CTX entry, or return code R31 for permissible late unauthorized non-consumer CCD or CTX entry)*

## Signature

I have read the above statements in their entirety and certify that the statements and information provided are true and correct.

\_\_\_\_\_  
**Date**

***For Financial Institution Internal Use Only***

**Date Financial Institution First Notified:**  
**Received By:**