INSTRUCTIONS – HOW TO COMPLETE A WRITTEN STATEMENT UNDER PENALTY OF PERJURY
(Affidavit of Unauthorized/Improper Entry)

The Written Statement Under Penalty of Perjury (Affidavit of Unauthorized/Improper Entry) is for consumer ACH debit entries only. This includes debit entries with standard entry class (SEC) codes: ARC, POP, POS, PPD, RCK, TEL and WEB. This form **CANNOT** be completed for corporate entries CCD and CTX.

Verify the transaction will be returned so the ODFI receives it by the day following the 60th day after settlement of the original transaction.

The top section of the form should be completed as follows:
1. Enter the state in which the affidavit is being completed.
2. Enter the county in which the affidavit is being completed.
3. Enter the name of the account holder filing the affidavit.
4. Enter the name of the financial institution obtaining the affidavit.
5. Enter the account number with the unauthorized or improper entry.
6. Enter the date on which the unauthorized or improper entry posted to the account.
7. Enter the dollar amount of the unauthorized or improper entry.

I. Unauthorized Entries
This section should be completed in case of unauthorized entries. The reason for dispute is listed in Column A. Column B lists the eligible SEC codes for that statement. Although return codes are not required on the form, Column C lists the appropriate return code to be used in the return process.

A	B	C
Reason for Dispute	**Eligible SEC Codes**	**Return Codes**
I did not authorize, and have not ever authorized…..	ARC, POP, POS, PPD, TEL, WEB, BOC	**R10** (Customer Advised Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document)
I authorized…but I revoked…	PPD, * WEB	**R07** (Authorization Revoked by Customer) ***Note**: R07 CANNOT be used for Single-entry WEB or TEL and POP entries
I authorized…but the amount debited exceeds….	ARC, POP, POS, PPD, TEL, WEB, BOC	**R10** (Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document)
I authorized…but the debit was made to my account earlier than….	PPD, TEL, WEB	**R10** (Customer Advises Not Authorized, Notice Not Provided, Improper Source Document, or Amount of Entry Not Accurately Obtained from Source Document)

II. Improper Entries
This section should be completed in case of improper entries for ARC, POP and RCK entries. Although return codes are not required on the form, the appropriate return code to be used in the return process has been provided below.

Check Entry	**Eligible Return Codes**
Accounts Receivable Entry (ARC) Back Office Conversion Entry (BOC) Point-of-Purchase (POP)	**R37** (Source Document Presented for Payment) **R38** (Stop Payment placed on Source Document)
Represented Check Entry (RCK)	**R51** (Item is Ineligible, Notice Not Provided. Signature Not Genuine, Item Altered or Amount of Entry Not accurately Obtained from Item) **R52** (Stop Payment placed on item to which RCK entry relates) **R53** (Item and ACH Entry Presented for Payment)

The Written Statement Under Penalty of Perjury (Affidavit of Unauthorized/Improper Entry) should always be signed and dated by the account holder. It is at the discretion of the financial institution to have the Written Statement Under Penalty of Perjury (Affidavit of Unauthorized/Improper Entry) notarized. It should also be retained by the Receiving Depository Financial Institution (RDFI) for at least one year as required by ACH Rules and a copy provided upon request by the Originating Depository Financial Institution (ODFI).

WRITTEN STATEMENT UNDER PENALTY OF PERJURY
Affidavit of Unauthorized/Improper Entry
FOR CONSUMER ACH DEBIT ONLY

State of _____   County of _____

I, _____(consumer'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 or improper.

An unauthorized debit (with the exception of TEL entries) means that an electronic funds transfer (EFT) from a consumer's account initiated by a person who 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 EFT 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 EFT in an amount greater than that authorized by the consumer or that results in a debit to the consumer's account earlier than that authorized by the consumer is also an unauthorized debit. An unauthorized debit does not include an EFT initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. An improper debit means a Re-presented Check (RCK) entry, Point-of-Purchase (POP) entry, Accounts Receivable (ARC) entry or Back Office Conversion Entry (BOC) that meets the criteria described in Section II below.

I.   **For unauthorized entries, I further state that: (check one)**

☐   I did not authorize, and I have not ever authorized, in writing _____(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 my account, but on _____(month/day/year) I revoked that authorization by notifying: Company Name, Address, City, State, Zip: _____in the manner specified in the authorization (R07).

☐   I authorized _____(company) to originate one or more ACH entries to debit funds from an account at _____(financial institution), but;
___the amount debited exceeds the amount I authorized to be debited. The amount I authorized is _____(R10) or
___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 _____(month/day/year) (R10).

II.   **For Improper entries, I further state that: (check one)**
III.   For RCK entries:
☐   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;
☐   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*)

For ARC & BOC entries:

☐   I opted out of check conversion activity;
☐   notice was not provided by the Originator in accordance with the requirements of the NACHA ACH Operating Rules (R10);
☐   the source document and the ARC entry to which it relates have been presented for payment (R37*); or
☐   the amount of the ARC entry was not accurately obtained from the source document (R10); or
☐   improper source document (R10)

For POP entries:
☐   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 (R10); or
☐   both the source document and the POP entry to which it relates have been presented for payment (R37)

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.

Date: _____   Signature_____

Acknowledged by financial institution branch #: _____Employee:_____Date:_____