

TEG Federal Credit Union Written Statement of Unauthorized Debit

State of _____

County of _____

I, _____ (Members Name), state and say that I have examined the attached statement or other notification from _____ (financial institution) indicating that an ACH entry that posted to my account number: _____ on _____ (date) in the amount of \$ _____, and that the entry was unauthorized or improper.

An unauthorized debit means that an electronic funds transfer (EFT) from a consumer's account was initiated by a person who was not authorized by the consumer (via written authorization signed or similarly authenticated or, in the case of a TEL transaction, via oral authorization) to initiate the transfer; or was initiated for an amount different than that authorized by the member; or that results in a debit to the member's account earlier than that authorized by the member. NOTE: An unauthorized debit DOES NOT include an EFT initiated with fraudulent intent by the member or by any person acting in concert with the member. An improper debit means a Re-presented Check (RCK), Point of Purchase (POP), Back Office Conversion (BOC) or Accounts Receivable (ARC) entry which meets the criteria described in Section II below.

Section I. for unauthorized entries, I further state that: (check one)

_____ I did not authorize, and have not ever authorized, _____ (company) to originate one or more ACH entries to debit funds from any account at TEG Federal Credit Union.

_____ **I authorized but—**

I authorized _____ (the Company name) to originate one or more ACH entries to my account at TEG Federal Credit Union, but:

- _____ The amount debited differs from the amount I authorized to be debited. The amount I authorized is \$ _____, 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) _____ (MM/DD/YY).
- _____ Other (specify) _____

Section II. I further state that:

_____ **The debit was improper due to the following reason – (check one)**

- _____ I was not provided the required notice or receipt. (POP)(RCK)(ARC)(BOC)
- _____ The signatures on the item are not authentic or authorized and/or the item has been altered.(RCK)(ARC)(POP)(BOC)
- _____ The amount of the entry is different from the amount of the check.(RCK)(ACR)(POP)(BOC)
- _____ The item is ineligible to be initiated as an ACH entry.(RCK)(ARC)(POP)(BOC)
- _____ Incorrect Standard Entry Class (SEC) Code was used.(PPD vs. CCD)
- _____ Both the check and the ACH entry posted to my account.(RCK)(ARC)(POP)(BOC)

- **RCK (Re-presented Check Entries)** – A single debit entry to collect funds for checks returned as NSF or Uncollected funds.
- **ARC (Accounts Receivable Entries)**- A single debit entry used to convert a check that does not contain an Auxiliary On-Us field in the MICR line and written for amount \$25,000 or less to ACH when payment is made via U.S mail or drop box.
- **POP (Point of Purchase Entries)**- A single debit entry to a Members account for the in-person payment of goods or services.
- **BOC (Back Office Conversion)**- A single debit entry accepted at a point of sale and converted into an electronic payment in a centralized location.

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: _____

Received and Entered by: _____ Date: _____

Checked by Bookkeeping by: _____ Date: _____

**INSTRUCTIONS-HOW TO COMPLETE A WRITTEN STATEMENT OF UNAUTHORIZED DEBIT
(Affidavit of Unauthorized/Improper Entry)**

The Written Statement of Unauthorized Debit (Affidavit of Unauthorized/Improper Entry) is for ACH 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 to a consumer account.

You must have a signed Written Statement of Unauthorized Debit on file before the entry is returned. Also, you must make a copy available upon request to the Originating Depository Financial Institution up to one year from date of return.

STANDARD ENTRY CLASS (SEC) CODES

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

WHEN THE MEMBER CONTACTS YOU, ASK THE FOLLOWING QUESTIONS:

- A) When did the entry post? (Make sure that it is within the last 60 calendar days or it may not be returned via ACH without special permission from the ODFI (Originating Depository Financial Institution)).
- B) Is the entry amount familiar? (Sometimes the company name might be wrong or different.)
- C) Is there a check number by it?
- D) Did you write this check number out to anyone?
- E) Were you given your check back?
- F) Did you give your account information over the phone?
- G) Did you order anything over the Internet?
- H) Did you sign an authorization for this company or this amount?
- I) Did you pay this company's bill by check? Did you receive notice that they would convert it to an electronic payment?

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:

- **Consumers cannot return entries as unauthorized if they don't like what they purchased. They need to work with the company directly to resolve disputes.**
- **If the consumer has authorized a single entry (TEL, ARC, POP, BOC and a single entry WEB), they cannot revoke their authorization once the single entry has posted.**

COMPLETING THE WRITTEN STATEMENT...:

- You must fill out the top section of the form in its entirety. You will then choose between Section I and Section II depending on the entry and the reason the Member wishes the entry to be returned. Be sure the Member signs and dates the form.