

**WRITTEN STATEMENT UNDER PENALTY OF PERJURY**  
**For Unauthorized/Improper ACH Debit Activity**

I (*name*) \_\_\_\_\_, depose and say that I have examined the attached statement of notification from (*financial institution*) \_\_\_\_\_ indicating that an ACH debit entry was charged to my account (*number*) \_\_\_\_\_, on (*date*) \_\_\_\_\_ 20\_\_\_\_ in the amount of \$ \_\_\_\_\_ and that the entry was unauthorized or improper.

**FOR UNAUTHORIZED/IMPROPER ENTRIES**, I further depose and say that (check one):

- I did not authorize and have not ever authorized (*company*) \_\_\_\_\_ to originate EFT debits to my account. (R10)
- I authorized (*company*) \_\_\_\_\_ to originate one or more EFT debits from my account, but (check one):
  - The debited amount was different than what I authorized. (R10)
  - In the case of variable amounts, the amount debited was different than the amount on the required notice, which was \$ \_\_\_\_\_. (R10)
  - The debit was made to my account on a date earlier than the date I authorized to be debited. I authorized the debit to be made from my account on (date) \_\_\_\_\_ 20\_\_\_\_. (R10)

**FOR IMPROPER ACCOUNTS RECEIVABLE (ARC) & BACK OFFICE CONVERSION ENTRIES (BOC)** entries I further depose and say that (check one):

- I opted out of check conversion activity (R10)
- Improper source document, entry was ineligible for conversion (R39)
- Notice was not provided to me in advance of receiving the ARC or BOC item to which the entry relates. (R10)
- The amount of the ARC or BOC entry was not accurately obtained from the item. (R10)
- Both the ARC or BOC electronic and paper items have been presented for payment. (R37)

**FOR IMPROPER POINT OF PURCHASE (POP)** entries I further depose and say that (check one):

- The POP debit entry was not authorized by the consumer. (R10)
- Improper source document, entry was ineligible for conversion (R39)
- Both the POP electronic and paper items have been presented for payment. (R37)

**FOR IMPROPER REPRESENTED CHECK (RCK)** entries I further depose and say that (check one):

- The RCK item is drawn on a non-consumer account. (R51)
- Notice was not provided to me in advance of receiving the RCK item to which the entry relates. (R51)
- All signatures to which the RCK entry relates are not authentic or authorized. (R51)
- The amount of the RCK entry was not accurately obtained from the item. (R51)
- Both the RCK electronic and paper items have been presented for payment. (R53)

**FOR IMPROPER CORPORATE (CCD, CTX, CBR)** entries I further depose and say that (check one):

- The corporate item submitted is a consumer debit, and was unauthorized. (R05)

**FOR REVOKED AUTHORIZATION**, I further depose and say that (check one):

- I authorized (*company*) \_\_\_\_\_ to originate one or more ACH entries to debit funds from my account, but on (*date*) \_\_\_\_\_ 20\_\_\_\_, I revoked that authorization by notifying the above company in the manner specified. (R07 – PPD and Recurring WEB only)

I further depose and say that the debit transaction was not originated with fraudulent intent by me or any person acting in concert with me, and the signature below is my own proper signature. I certify under penalty of perjury that the foregoing is true and correct.

\_\_\_\_\_  
Signature of member

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Processed by:

**\*\*A \$20.00 fee will be assessed at the time of Request\*\***

**SEND TO: ACH Department / PIT FAX: 412-299-6034**

**S Decker 8/08**

## **STATEMENT UNDER PENALTY OF PERJURY**

### **For Unauthorized/Improper ACH Debit Activity**

#### ***To Be Used For Reference by Financial Institution***

##### **Unauthorized Debit:**

An electronic funds transfer from a consumer's account that was never properly authorized by the consumer. An ACH debit in an amount different than was authorized or that occurs on an earlier date than that authorized by the consumer is also unauthorized. An unauthorized debit does not include an electronic funds transfer with fraudulent intent by the consumer or any person acting in concert with the consumer.

- USE CODE **R10** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT TO RETURN

##### **Improper Debit:**

RCK, ARC, BOC or POP entry where the item to which the entry relates is ineligible, or other criteria related to notice of policy, amount or authenticity of signature as described on the Written Statement Under Penalty of Perjury are met. An RCK, ARC, BOC or POP entry is also considered improper if both the electronic and paper items have been presented.

- USE **R10** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT FOR IMPROPERLY AUTHORIZED ARC, BOC AND POP ENTRIES
- USE **R51** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT FOR IMPROPERLY AUTHORIZED RCK ENTRIES
- USE **R37** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT FOR ARC, BOC OR POP ENTRY THAT HAS ALREADY BEEN PRESENTED FOR PAYMENT IN PAPER FORM
- USE **R53** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT FOR RCK ENTRY THAT HAS ALREADY BEEN PRESENTED FOR PAYMENT IN PAPER FORM

**Unauthorized to Consumer Account using Corporate Code** – If a CCD, CTX or CBR debit posts to a consumer account, and the consumer requests to return the entry as unauthorized, they can do so outside of the 24-hour corporate return time frame.

- USE **R05** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT TO RETURN

##### **Revocation of Authorization:**

The written authorization with the originating company was signed or similarly authenticated by a consumer to allow payments processed through the ACH Network to be deposited or withdrawn from an account at a financial institution has been cancelled. The consumer must revoke authorization directly with the originating company prior to the return of the debit.

- USE CODE **R07** WITHIN **60 CALENDAR DAYS** OF SETTLEMENT TO RETURN.  
*To be used ONLY with Standard Entry Class Code PPD or Recurring WEB.*

##### **Stop Payment:**

Do not use this form if consumer is requesting a stop payment order be filed on an item that is scheduled to post to their account in the future.