

## How to Complete a Written Statement of Unauthorized Debit (WSUD)

The Written Statement of Unauthorized Debit must be used when returning certain unauthorized ACH debit Entries. This includes debit Entries with the following Standard Entry Class (SEC) Codes: ARC, BOC, IAT, POP, POS, PPD, RCK, TEL, and WEB. This form **CANNOT** be used to process extended returns for Non-Consumer Entries (e.g. 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 for which your account holder is seeking recredit is returned. Also, you must retain a copy of this completed and signed form for one year from the date of request (two years per Regulation E). When requested by the ODFI, a copy of this form must be made available within 10 banking days, provided the request is received within one year of the unauthorized return Entry.

### Questions to Consider Asking Your Account Holder

1. When did the Entry post?
  - a. Remember: Even if you are outside the 60-calendar day extended return time frame, you may still have an obligation under [Regulation E](#) to investigate the alleged error.
2. Is the Entry amount familiar? Perhaps the Company Name is simply different than what the account holder was expecting.
3. Is there a check number in the description? Certain checks can be converted to ACH transactions.
  - a. Did you write this check number out to anyone?
  - b. Were you given your check back?
4. Did you give anyone your account information over the phone?
5. Did you order anything over the internet?
6. Did you sign an authorization for this company or this amount?
7. If part of a Standing Authorization, did the Receiver authorize the Subsequent Entry in accordance with the terms of the Standing Authorization?
8. Did you pay this company's bill by check (via US Mail or Drop Box)? Did you notice any language on the statement that the check may be converted to an electronic transaction?
9. Is it part of an incomplete transaction? (i.e. intended third-party payee never received credit)
10. Is this an improperly reinitiated debit Entry?
11. Is it an improperly initiated Reversing Entry?

These questions will help you determine what type of Entry it is and how the authorization was obtained. You should also contact the operations department for verification of the SEC Code and the Settlement Date.

#### **NOTE:**

- Account holders cannot return an ACH Entry as unauthorized because they don't like what they purchased or if they never received what they purchased. Your account holder needs to work directly with the company to resolve this type of dispute. There is no warranty on goods and services for ACH transactions.
- Return Reason Code R07 (Authorization Revoked) CANNOT be used to return single Entry transactions such as ARC, BOC, POP, and RCK that were authorized using an Eligible Source Document or Item.

### Completing the Written Statement

#### **Section I – Account/Transaction Information**

- Enter detailed information (e.g. amount/Settlement Date/check #) about each specific Entry(ies) for which your account holder is requesting re-credit (only one Originator may be listed per WSUD, although multiple Entries from the same Originator may be listed on the same WSUD)

#### **Section II – Receiver Assertion**

- Account holder chooses the appropriate reason for the unauthorized ACH debit return

#### **Section III – Signature of Receiver and Assertion of Authority**

- Your account holder will sign and date (the date must be on or after the Settlement Date(s) of the transaction(s) for which re-credit is requested)



## Written Statement of Unauthorized ACH Debit (WSUD)

### Section I – Account /Transaction Information

Receiver's Name: \_\_\_\_\_

Receiver's Account Number: \_\_\_\_\_

Date(s) and Amount(s) of Debit(s) – Listed sequentially in date order: \_\_\_\_\_

Originator/Company (Party Debiting Account): \_\_\_\_\_

**NOTE:** This form can only be used for one specific Originator/Company (Not Multiple Originators)

\*Intended Third-Party Payee (if different from Debiting Party above): \_\_\_\_\_

### Section II – Receiver Assertion

I (the undersigned) hereby attest that I have reviewed the circumstances of the above electronic (ACH) debit(s) to my account and determined that the debit(s) were not authorized by me, or the Entry(s) do not conform to the terms of my authorization, and the following (identified with checkmarks) are the reason(s) for the Entry(s) being defined to the best of my ability as unauthorized:

- [R10] I did not authorize \_\_\_\_\_ (Company Name) to originate the ACH Entry(ies) described herein from my account. **(Consumer SEC Codes ONLY)**
- [R11] I Authorized \_\_\_\_\_ (Company Name) to originate one or more ACH Entries to debit funds from my account, but: **(Consumer SEC Codes ONLY)**
  - Amount debited is different than what I authorized. Amount I authorized was \$\_\_\_\_\_, or;
  - The debit was made to my account on a date earlier than the date on which I authorized. I authorized the debit to be made to my account on (or no earlier than) \_\_\_\_\_, 20\_\_.
  - \*The Company debiting my account failed to make or complete the corresponding payment to the intended Third-Party Payee.
  - Other (specify)\_\_\_\_\_.
- [R07] Authorization Revoked – I authorized \_\_\_\_\_ (Company Name) to originate one or more ACH Entries to debit funds from my account, but I revoked the authorization directly with the Originator, in accordance with the terms of the authorization, prior to the initiation of the Entry(ies). **(IAT, PPD, TEL, & WEB ONLY)**
- [R11] Required notice not provided in accordance with requirements of ACH Rules **[ARC, BOC, POP]**
- [R10] Signature is not authentic or authorized, and/or the item has been altered **[ARC, BOC, POP]**
- [R11] Amount of Entry was not accurately obtained from the source document **[ARC, BOC, POP]**
- [R11] Source document is improper to be initiated as an ACH Entry **[ARC, BOC, POP]**
- [R11] Improper Reversal Entry
- [R11] Improperly Reinitiated Entry
- [R37] Both the source document and the ACH Entry were presented for payment **[ARC, BOC, POP]**
- [R05] Unauthorized Corporate Entry (corporate SEC Code used – **CCD or CTX**) posting to a consumer account
- [R51 - RCK ONLY] - Required notice not provided, signature not authentic /authorized, or item has been altered
- [R51 - RCK ONLY] - Amount of Entry was not accurately obtained from the item
- [R51 - RCK ONLY] - Item related to RCK Entry is Ineligible or RCK Entry is Improper
- [R53 - RCK ONLY] - Both the item and the ACH Entry were presented for payment and paid

*\*These fields to be used for Incomplete Transactions only*

### Section III – Signature of Receiver and Assertion of Authority

I am an authorized signer, or otherwise have the authority to act, on the account identified in this statement. I attest that the debit(s) 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. **Any intentional attempt to obtain money from a financial institution by misrepresenting whether a transaction was authorized may result in the imposition of fines up to \$1,000,000, or imprisonment up to 30 years, or both under the provisions of Federal law (18 U.S.C. §1344).**

Signature: \_\_\_\_\_ Date: \_\_\_\_\_