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WSUD WITH RETURN CODES

Section 1 - Account/Transaction Information

Receiver's Name: _____

Receiver's Account Number _____

Date(s) and Amount(s) of Debit(s) - please list sequentially in date order _____

Originator/Company (Party Debiting Account) _____

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

Section 2 - 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 and the following items (identified with checkmarks) are the reason(s) for the Entry(s) being defined to the best of my ability as unauthorized:

- I did not authorize, and have not ever authorized, _____ (Company Name) to originate one or more ACH Entries to debit funds from my account. **(Consumer transactions ONLY) [R10]**
- I authorized _____ (Company Name) to originate one or more ACH Entries to debit funds from my account, but: **(Consumer transactions ONLY) [R10]**
 - Account debited is different than what I authorized. Amount I authorized is \$ _____ 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)
- Authorized Revoked - I authorized _____ (Company Name) to originate one or more ACH Entries to debit funds from my account, but on _____, 20_____ I revoked that Authorization by notifying _____ (Company Name) in the manner specified in the original authorization with that company. **(PPD, Consumer IAT, WEB & TEL only) [R7]**
- Required notice not provided in accordance with requirements of ACH Rules **(ARC, POP, BOC) [R10]**
- Signature is not authentic or authorized, and/or the item has been altered **(ARC, POP, BOC) [R10]**
- Amount of Entry was not accurately obtained from the source document **(ARC, POP, BOC) [R10]**
- Source document is improper to be initiated as an ACH Entry **(ARC, POP, BOC) [R10]**
- Improperly Re-initiated Entry **[R10]**
- Both the source document AND the ACH Entry were presented for payment **(ARC, POP, BOC) [R37]**
- Unauthorized Corporate Entry (corporate SEC Code used-CCD) posting to a consumer account **[R05]**
- 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]**
- Signature on item is not authentic or authorized, and/or the item has been altered **[R51-RCK ONLY]**
- Both the item AND the ACH Entry were presented for payment **[R53-RCK ONLY]**

*These fields to be used for Incomplete Transactions only - Use R10 Return Reason Code

Section 3 - 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 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.

Signature _____ Date _____



DISCOVER THE DIFFERENCE.