

# Explorers Credit Union WSUD with Return Reason Codes

## 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**) posted 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 – Use R11 Return Reason Code*

## 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 \_\_\_\_\_