

# ACH or EFT

## Affidavit of Unauthorized or Improper Activity

### Account Owner & Transaction Information

Last Name		First Name		Middle	Account#/Suffix
Day Phone		Home Phone		Cell Phone	Email Address
Amount of Transaction	Date Transaction Cleared Your Account		Transaction Tracer #		Originating Company

### Complete this Section ONLY if this transaction is UNAUTHORIZED

An **UNAUTHORIZED** debit (with the exception of TEL entries) means an electronic fund transfer from a consumer's account initiated by a person which was not authorized by the consumer, via a writing that was either signed or similarly authenticated, to initiate the transfer. With respect to TEL entries, an unauthorized debit means an electronic fund transfer from a consumer's account initiated by a person who was not authorized by the consumer, via an oral authorization, to initiate the transfer. An electronic fund transfer in an amount greater than that authorized by the consumer or which results in a debit to the consumer's account earlier than that authorized by the consumer is also an unauthorized debit. An unauthorized debit does not include an electronic fund transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer.

#### Select only one option below:

- I authorized Originating Company to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_/\_\_\_\_/\_\_\_\_ (date) I revoked that authorization by notifying them in the manner specified in the authorization.
- I have never authorized Originating Company to originate one or more ACH entries to debit funds from my account at South Bay Credit Union.
- I authorized Originating Company to originate one or more ACH entries to debit funds from my account at South Bay Credit Union however, (select only one option below)
  - the amount exceeds the amount I authorized to be debited. The amount I authorized is \$ \_\_\_\_\_.
  - 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 \_\_\_\_ 20 \_\_\_\_ (date).

### Complete this Section ONLY if this transaction was IMPROPER

An **IMPROPER** debit means a Re-presented Check (RCK), Accounts Receivable Entry (ARC), or Point-of-Purchase Entry (POP) that meets the criteria described in section four. A **RCK** is a transaction for use of representing paper items (drafts/checks) that have been returned for insufficient or uncollected funds. An **ARC** (also known as a **PPD**) transaction is the mechanism for converting consumers checks mailed for payment in return for goods or services into electronic form (an ACH). A **POP** transaction is when a merchant is permitted to initiate a one-time ACH debit entry to a consumer's account at the point of purchase (at the time a purchase is made).

#### Please select only one entry option below:

- For RCK (Re-presented Check) Entries only*
  - The item is ineligible to be initiated as an RCK entry.
  - All signatures on the item to which the re-presented check entry relates are not authentic or authorized or the item has been altered.
  - The amount of the RCK entry was not accurately obtained from the item.
  - Both the RCK and the item (paper draft/check) to which the RCK relates have been presented for payment.
  - The notice stating the terms of the re-presented check entry policy was not provided by the Originator in accordance by NACHA 's Operating Rules.
- For ARC/PPD (Account Receivable) Entries only*
  - Notice was not provided by the Originator in accordance with the requirements of the NACHA Operating Rules.
  - The source document used for the debit entry is improper.
  - Both the source document and the ARC entry to which it relates have been presented for payment.
  - The amount of the ARC entry was not accurately obtained from the source document.
- For POP (Point-of-Purchase) Entries only*
  - The debit entry for which the Receiver is seeking re-credit was not authorized by the Receiver.
  - The source document used for the debit entry is improper.
    - Both the source document and the POP entry to which it relates have been presented for payment.

### Signatures & Acknowledgements

**Important Information - Read Before Signing** - By signing this document I certify that:

I have examined the attached statement or other notification from South Bay Credit Union indicating that an ACH entry was charged to my account and that the debit was unauthorized or improper. I further state that the debit transaction was not originated with fraudulent intent by me or any persons acting in concert with me. I certify that the signature below is my own proper signature. I certify under penalty of perjury that the foregoing is true and correct.

**Credit will NOT be issued if South Bay Credit Union does not receive the claim in writing within ten (10) business days of the verbal dispute being reported.**

Signature of Account Owner <b>X</b>	Date
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Mail to: ACH DEPARTMENT, South Bay Credit Union, 312 Pacific Coast Hwy, Redondo Beach CA 90277 -- OR -- Fax to: ACH DEPARTMENT (424)275-4381-

### CREDIT UNION USE ONLY

Received by/Date/Notes: