



**CARIBE FEDERAL  
CREDIT UNION**

195 O'Neill Street San Juan PR, 00918 | 787-474-5151 | caribefederal.com

## Written Statement of Unauthorized Debit

<b>Member Name</b>	<b>Account #</b>
<b>Debit Date (MM/DD/YY)</b>	<b>Debit Amount</b>
<b>Payee Company Name</b>	<b>Member Phone #</b>

Automated Clearing House (ACH) rules state that a Written Statement of Unauthorized Debit must be obtained before an unauthorized debit may be returned.

### Section I: Written Statement of Unauthorized Debit

I have examined the account statement or other notification sent by Caribe Federal Credit Union indicating that an ACH debit entry posted to my account herein, and that the debit was unauthorized, incorrect, revoked, improper, or part of an incomplete transaction.

Please select **only one** appropriate reason for your re-credit request:

- The ACH debit was unauthorized. (R10) or (R05 for CCD or CTX)
- The authorization for the ACH debit was revoked on \_\_\_\_\_.  
(You authorized the ACH debit but revoked the authorization, in accordance with your agreement with the Payee Company named above, prior to the date the debit posted to your account.) (R07) or (R05 for CCD or CTX) **(For ACH Stop Payment, complete the Stop Payment Request form)**
- Incomplete Transaction. (You authorized the ACH debit, but the payee did not receive the funds.) (R11)
- My account was debited before the date I authorized. (R11) or (R05 for CCD or CTX)
- My account was debited for an amount different than I authorized (R11) or (R05 for CCD or CTX)

### Section II: Improper/ Ineligible Entries

#### Checks mailed for Payment (ARC) or in-person payments converted in the back office (BOC):

- notice was not provided by the originator in accordance with the requirements. (R10);
- the source document and the ARC or BOC entry to which it relate have been presented for payment (R37); or
- the amount of the ARC or BOC entry was not accurately obtained from the source document (R11); or
- improper source document (R10);

#### Checks converted in-person (POP entries):

- the debits entry for which the Receiver is seeking re-credit was not authorized (R10);
- the source document used for the debit entry is improper (R10); or
- both the source document and the POP entry to which it relates have been presented for payment (R37).

#### Re-presented-NSF-Bounced checks (RCK entries):

- the item to which entry relates is ineligible to be initiated as an RCK entry (R51);
- the required notice stating the terms of the re-presented check entry policy was not provided by the originator in accordance with the requirement. (R51);
- all signature on the item to which the RCK entry relates are not authentic or authorized, or the item has been altered. (R51);
- the amount of the RCK entry was not accurately obtained from the item (R51); or
- both the RCK entry and the item to which the RCK entry relates have been presented for payment (R53).

I certify that this Written Statement of Unauthorized Debit is true and correct; that I am an authorized signer, or otherwise have authority to act on the account identified in this statement; that the debit transaction was not initiated with fraudulent intent by me or any person acting in concert with me; and that the signature below is my own proper signature.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Member/Authorized Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature & FSP user code-CFCU Representative

**NOTE:** Please allow two business days for processing. Payments past 60 days may not be able to be recovered.

### UNAUTHORIZED ENTRIES

Reason for dispute	SEC Entry Types	Return Code
I have not ever authorized...	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB	<b>R10</b> (Customer Advise Originator is Not Known to Receiver and/or IS Not Authorized by Receiver to Debit Receivers Account)
I authorized... but the amount or debit date is wrong or is part of an incomplete transaction.  <i>In this case the Originator (Company) may correct the error and submit an entry within 60 days of the settlement date of the <b>R11</b> return entry.</i>	ARC, BOC, IAT, POP, POS, PPD, TEL, WEB	<b>R11</b> (Customer Advise Entry Not in Accordance with the Terms of the Authorization)
I revoked authorization with that company.	PPD, TEL, WEB, POS, IAT	<b>R07</b> (Can be used for single or recurring WEB, TEL) (Cannot be used for ARC, BOC, POP, RCK)

### UNAUTHORIZED BUSINESS ENTRIES TO A CONSUMER ACCOUNT

Reason for dispute	SEC Entry Types	Return Code
I have not ever authorized... I authorized...but the amount or debit date is wrong.	CCD, CTX	<b>R05</b> (Unauthorized Debit to Consumer Account Using Corporate SEC Code)

### IMPROPER ENTRIES

Reason for dispute	SEC Entry Types	Return Code
Source Document Presented for Payment	ARC, POP, BOC	<b>R37</b> (Source Document Presented for Payment)
Item related to RCK Entry is Ineligible  or RCK Entry is Improper Item RCK Entry Presented for Payment	RCK	<b>R51</b> (Item is Ineligible, Notice Not Provided, Signature not Genuine, Item Altered or Amount of Entry Not Accurately Obtained from Item)  <b>R53</b> (Both the paper check and ACH entry were presented for payment)

The Written Statement of Unauthorized Debit should always be signed and dated by the account holder.