NewOmniBank

Written Statement of Unauthorized Debit (ACH)

1. Account/Transaction Information

Name _____

Account Number _____

Amount of Debit _____

Date of Debit _____

Party Debiting the Account _____

2. Statement

I, _____ (the undersigned) hereby attest that (i) I have reviewed the circumstances of the above electronic (ACH) debit to my account; (ii) the debit was not authorized, or did not conform to the terms of my authorization; and (iii) the following, to the best of my ability to identify, is the reason for that conclusion.

I did not authorize the debit to my account.

I do not know or did not authorize the party listed above to debit my account.

The signature of a check that was processed electronically is not my signature.

I authorized the party listed above to debit my account, but the entry does not conform to the terms of my authorization.

My account was debited before the date that I authorized.

My account was debited for an amount different than I authorized.

My account was debited by an authorized third party, but that third party failed to make my payment as instructed.

My check was improperly processed electronically.

A debit to my account that was previously returned was improperly reinitiated.

I authorized the party listed above to debit my account, but:

I revoked the authorization I had given to the party to debit my account before the debit was initiated

Other (specify)

3. Disclosure

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)

4. Disclosure

I am an authorized signer, or otherwise have 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 Signed

NewOmniBank

Return Reason Code Guidance

Return Reasn Code to Use	Scenario
R05 Unauthorized Debit to Consumer Account Using Corporate SEC Code	Use when a consumer claims an unauthorized corporate entry posted to their account (SEC Code CCD or CTX).
R07 Authorization Revoked by Customer	Use when receiver selects, "I revoked the recurring payment authorization I had given to the party to debit my account before the debit was initiated." If they also want to prevent any future debits, check the box marked, "I wish to stop any future debits connected with this revoked authorization." **Note:** Use of this return reason code applies to recurring transactions or single-entry WEB debits and TEL entries. Not for use with ARC, BOC, POP or RCK entries.
R10 Customer Advises Originator is Not Known to Receiver and/ or Originator is Not Authorized by Receiver to Debit Receiver's Account	Used for all returns of an unauthorized debits to a consumer account. **Note:** Not for use with CCD or CTX entries.
R11 Customer Advises Entry Not in Accordance with Terms of the Authorization	Use when: 1. Amount is different than that authorized by the receiver 2. Payment posted earlier then authorized by the receiver 3. Incomplete transaction (i.e., a payment to an intended third-party payee that was not made or completed by the originator) 4. Improperly reinitiated entry 5. Improperly originated ARC, BOC, or POP entries **Note:** WNot for use with CCD or CTX entries.
R37 Source Document Presented for Payment	Use when the source document to which an ARC, BOC, or POP entry relates had been presented for payment.
R51 Customer Advises Entry Not in Accordance with Terms of the Authorization	Use when a RCK entry is considered to be ineligible or improper.
R53 Customer Advises Entry Not in Accordance with Terms of the Authorization	In addition to an RCK entry, the item to which the RCK entry relates has also been presented for payment.