

## Procedures for ACH Dispute Form

When a member comes in questioning a transaction that hit their account, the first thing you must decide is if it's a Debit or ATM card transaction or if it's an ACH transaction. If it is a Debit transaction the history will show **DBT/WDR** with a bunch of numbers after it. If it is an **ATM transaction** the history will say **ATM/WDR** with a bunch of numbers after it. An **ACH transaction** will show **ACH/Company Name**.

If the member states that they did not authorize the ACH transaction, then you must get the **AFFIDAVIT OF UNAUTHORIZED ACH DEBIT ACTIVITY**. Do not confuse this with the Debit Card dispute form. If the member fills out the wrong form, then the employee responsible for giving the wrong form to the member will need to contact them to have them sign the correct form.

The ACH dispute form must be filled out completely. The first paragraph requires them to print their name, account number, date the transaction hit their account, the amount, and the company's name they are disputing.

There are three options on the ACH dispute form. They are as follows:

1. The member states they have never authorized the transaction.
2. The member states that they had authorized the transaction but had cancelled the transaction. For this option, the member must put the company's name (not New Horizons because we are not the originators), the date they revoked the authorization (the date they write must be before the transaction hit their account, not on or after the date it hit.), and the person with whom they spoke to (someone that works for the originating company).
3. The member states that they authorized it but one of two things happened the dollar amount was different then authorized, or the originator debited the account sooner than was authorized to do so.

The member must sign, and date the form. It must also be notarized. The employee is responsible to review the form to the history of the member's account to ensure that it is filled out correctly. The ACH dispute forms then get forwarded to Elizabeth. The funds are generally back in the members account within 24 hours of receiving the form if properly filled out.

# Affidavit of Unauthorized ACH Debit Activity

State of \_\_\_\_\_

County of \_\_\_\_\_

I, \_\_\_\_\_, depose and say that I have examined the attached statement or other notification from NEW HORIZONS CREDIT UNION indicating that an ACH debit entry was charged to my Account number \_\_\_\_\_, on \_\_\_\_\_, 20\_\_ in the amount of \$\_\_\_\_\_ by \_\_\_\_\_, and that the debit was unauthorized or improper.

An unauthorized debit means an electronic funds transfer for a consumer's account initiated by a person which was not authorized by the consumer in writing 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 also is 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.

I. For unauthorized entries, I further depose and say that: (check one)

\_\_\_ I did not authorize and have not ever authorized, in writing, by Internet, or telephone to originate one or more ACH entries to debit funds from any account at New Horizons Credit Union.

\_\_\_ I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from my account, but on \_\_\_\_\_, 20\_\_, I revoked that authorization by notifying \_\_\_\_\_ in the matter specified in the authorization.

\_\_\_ I authorized \_\_\_\_\_ to originate one or more ACH entries to debit funds from an account at New Horizons Credit Union but,

\_\_\_ the amount debited exceeds the amount I authorized to be debited. The amount authorized is \$\_\_\_\_\_

OR

\_\_\_ the debit was made to my account on a date earlier than the date, which I authorized the debit to occur. I authorized the debit to occur. I authorized the debit to be made to my account on or no earlier than \_\_\_\_\_, 20\_\_.

I understand that if the originator of the entry subsequently proves authorization, my account will again be charged for this entry. I further depose and say that the debit transaction was not originated with fraudulent intent by me or any person acting in concert with me, and that the signature below is my own proper signature.

\_\_\_\_\_  
Member's Signature

\_\_\_\_\_  
Date

Subscribed to and sworn to before me \_\_\_\_\_ on this \_\_\_\_\_ day of \_\_\_\_\_,

Notary Public, print name here

20\_\_. County of \_\_\_\_\_, State of \_\_\_\_\_. My commission expires \_\_\_\_\_

Date

\_\_\_\_\_  
Signature of Notary Public