



AFFIDAVIT OF UNAUTHORIZED ACH

409 Silverside Road, Suite 105
Wilmington, DE 19809
www.thebancorpbank.com

Written Statement of Unauthorized Debit (ACH)

I, _____, state that I have examined my statement or other notification from The Bancorp Bank/ The Bancorp Bank indicating that an ACH debit transaction was charged to my account as described below and that the debit was unauthorized, incomplete or improper.

Transaction Information — (Please print)		
Name:		
Account Number:	Date of Transaction: (mm/dd/yyyy)	Dollar Amount of Transaction:
Merchant or Business Name on the Transaction:		

Instructions: Please complete Part 1, 2 or 3 to indicate the reason for this Written Statement. Please read and sign Part 4 of this Written Statement

PART 1: Unauthorized Transaction or Authorization Revoked – Please indicate the specific reason for this Written Statement

- I did not authorize, and have not ever authorized, the merchant or business named above to originate one or more ACH transactions to debit funds from my account.
- I authorized the merchant or business named above to originate one or more ACH transactions to debit funds from my account but the amount debited is different from 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____.
- I authorized the merchant or business named above to originate one or more ACH transactions to debit funds from my account, but on _____, 20____ I revoked that authorization by notifying the merchant or business named above in the manner specified in the authorization.

PART 2: Incomplete Transaction

- My account was debited but the corresponding payment was not made to the intended third-party payee.

PART 3: Improper Transaction – Please indicate the specific reason for this Written Statement

For RCK (Re-presented check) transactions:

This transaction is used by the merchant or business to collect the funds from a check that was previously returned unpaid.

- The check to which the transaction relates is ineligible to be initiated as an RCK transaction.
- The merchant or business named above did not provide notice to me prior to resubmitting the item through ACH stating the terms of the re-presented check transaction in accordance with the NACHA requirements.
- All signatures on the check to which the RCK transaction relates are not authentic or authorized or the check has been altered.
- The amount of the RCK transaction was not properly obtained from the check.
- Both the RCK entry and the check to which the RCK transaction relates have been presented for payment.

For ARC (Accounts Receivable Entry) / BOC (Back Office Conversion) transactions:

This occurs when a merchant or business receives a check from you through the mail, drop box or in person and the merchant or business converts that check into an electronic transaction.

- The merchant or business named above did not provide notice to me of their intent to convert the check to an electronic transaction in accordance with NACHA rules.
- The check used for the debit transaction is an ineligible item under NACHA rules.
- Both the check and the ARC transaction to which it relates have been presented for payment.
- The amount of the ARC transaction was not accurately obtained from the check.

(Part 3 continues on next page)

For POP (Point-of-purchase) transactions:

This occurs when you write a check for payment to a merchant or business, the merchant or business uses a check-reading device to scan your check and then returns the voided check back to you.

- I did not authorize the debit transaction that was originated by the merchant or business named above.
- The check used for the debit transaction is an ineligible item under NACHA rules.
- Both the check and the POP transaction to which it relates have been presented for payment.

For Improperly Reinitiated Entries:

This occurs when a merchant or business has improperly reinitiated a debit transaction to your account for a transaction that was already returned unpaid to the merchant or business.

- The amount of this reinitiated transaction is greater than the amount of the original returned transaction. (The merchant or business named above is attempting to collect an additional charge or fee.)
- The merchant or business named above has initiated one or more transactions in amounts less than the original transaction in an attempt to collect a portion of the amount.
- The original transaction to which the reinitiated transaction is related was returned as unauthorized
- This reinitiated transaction represents an attempted evasion of NACHA's limitations on Reinitiated Entries.

PART 4: Signature – Required

I further state 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.

I have read this statement in its entirety and attest that the information provided on this statement is true and correct.

Signature:		
Print Name:	Daytime Telephone Number:	Date: (mm/dd/yyyy)

Please **mail or fax** this completed, signed form and any additional information requested above to:

The Bancorp Bank/The Bancorp Bank
409 Silverside Road, Suite 105
Wilmington, DE 19809
Fax: 302.791.5680