



Written Statement of Unauthorized Debit
Automated Clearing House (ACH) Transaction – Consumer

I _____ state that I have examined either a bank statement or other notification indicating that an ACH debit entry will be or was charged to Account No. _____ on _____ in the amount of \$ _____ and that the debit(s) should be stopped/revoked.

I. For ACH Stop Payments:

_____ I authorized _____ to originate ACH entries to debit funds from my account, but on _____ I am requesting HSBC Bank USA, N.A. to stop payment on a single entry that posted to my account.

II. For ACH Unauthorized Entry:

_____ I did not authorize, and have not ever authorized, in writing _____ to originate one or more ACH entries to debit funds from any account at HSBC Bank USA, N.A.

III. For ACH Revoked Authorization (Select one and check appropriate box):

I authorized _____ to originate one or more ACH entries to debit funds from my account. (check appropriate reason)

- _____ on _____ I revoked that authorization by notifying the originator in the manner specified in their authorization.
_____ the amount debited 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 _____.

- [] Return single debit only
[] Return debit and block future debits from this originator
[] Block future debits only

IV. For Improper ACH debit entry created from a check:

- _____ In case of variable amounts, debit was different than the amount on the required notice which was \$ _____.
_____ The item to which the represented check relates is not a negotiable item drawn on, payable through or at a Participating Financial Institution, other than a Federal Reserve Bank.
_____ Notice was not provided to me in advance of receiving the check item to which the entry relates.
_____ Both the ACH entry and the check have been presented for payment.
_____ The item to which the represented check relates is in an amount of \$2,500 or more.
_____ The item to which the represented check entry relates does not indicate on the face of the document that the entry was transmitted to the RDFI (Receiving Depository Financial Institution).
_____ The item to which the represented check relates is drawn on a non-consumer account.
_____ The item to which the represented check relates has been previously presented.
_____ All signatures on the item to which the check relates are not authentic or authorized.
_____ The item to which the presented check relates has been altered.
_____ For Check Debit Entries only, the Receiver provided the Originator with notice not to truncate the item to which the entry relates.

V. For Stop Payment on a Represented Check Entry:

_____ A stop payment has been placed on the item that relates to the Represented Check Entry. Stop payment placed on _____.

I have read this statement in its entirety and acknowledge that all of the information contained herein is true and correct and that I am authorized to act on this account. 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.

Fax completed form to:
HSBC Bank USA, N.A. (212-382-5967)

Customer Signature

Date

Day Time Phone Number

Instructions and Definitions– How to Complete a Written Statement of Unauthorized Debit (“Written Statement”)

Do not use this form for Bill Pay, Debit Card or Credit Card transactions. For questions or disputes regarding these products Business customers should call 1-877-HSBC BIZ (472-2249), Premier customers may call 1-888-662-HSBC (4722) and for Credit Card call 1-888-385-8916. For other account questions, all other customers should call 1-800-975-HSBC (4722).

The Written Statement of Unauthorized Debit is for consumer ACH debit entries only. This form **CANNOT** be completed for business ACH debit entries.

In the case of a revoked authorization or an unauthorized transaction, the consumer has 60 calendar days from the posting date of the transaction in order for the Bank to return it.

Consumers have an additional option to dispute the error up to 60 days from the day the statement reflecting the transaction is sent.

The top section of the form should be completed as follows. Please print clearly and legibly. Please fill all fields.

1. Enter the name of the account holder filing the Written Statement.
2. Enter the account number with the unauthorized or improper entry.
3. Enter the date on which the unauthorized or improper entry posted to the account.
4. Enter the dollar amount of the unauthorized or improper entry.

You (or an authorized signer on your account) must give the Bank the account number, payee, date and exact amount of the debit entry. Without complete information, the Bank cannot process your request. Processing times vary, but credits should be applied within 48 business hours of receipt of a completed Written Statement. Please use the information below to determine which section is applicable to your needs.

Section I: For ACH Stop Payments

Please provide the name of the originator debiting your account and the date the debit transaction is expected. A fee may be assessed for a stop payment. Please refer to your account’s Terms and Charges Disclosure for details related to fees.

Section II: For Unauthorized Entries

An unauthorized debit means an electronic fund transfer from a consumer’s account initiated by an originator which was not authorized by the consumer 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 funds transfer initiated with fraudulent intent by the consumer or any person acting in concert with the consumer. Please provide name of the originator making the unauthorized debit.

Section III: ACH Revoked Authorization

A revocation of authorization means that the authorization with the originator to allow payments through the ACH network to be deposited in or withdrawn from and at a financial institution, has been cancelled. The consumer must revoke authorization directly with the originator prior to the return of the debit. Please provide the name of the originator, the date which you informed them to cease debits to your account, amount authorized or the date the debit should have been charged, whichever is applicable to your situation.

Section IV: Improper ACH debit entry created from a check

This section pertains to instances when a check you’ve written has been converted to an electronic transaction and processed through the ACH network.

Section V: Stop Payment on a Represented Check Entry

This section pertains to instances when you’ve placed a stop payment on a check that has processed through the ACH network. Please provide the date you initiated the stop payment.

To expedite your request, please return the completed form via fax as reflected on the front of this form. If you are unable to fax your request you can mail your completed form to the following address. Please allow 5 business days for post office delivery.

Mailing Address: HSBC Bank ACH EDI Merchant Services
 P.O. Box 1466
 Buffalo, NY 14240