

Sample Consumer EFT Dispute Letters & Forms

Letter #	Sample Form/Letter Name	Purpose of Letter	EFT Type
L1	Breach Notification	Informs consumer that there has been a possible external data breach of card info; card reissue.	Debit Card
L2	Consumer Withdraws Dispute	Consumer withdraws the dispute/claim they initiated. No provisional credit involved.	ACH & Debit Card
L3	Consumer Withdraws Dispute_with Prov Credit	Consumer withdraws the dispute/claim they initiated. Withdrawal of provisional credit involved.	ACH & Debit Card
L4	Inv Started – More info needed	Request for more information from the consumer to provide provisional credit (“written confirmation of verbal claim”).	ACH & Debit Card
L5	Inv Started – PC Provided	To notify the consumer that the investigation has begun, provisional credit is provided, and the investigation will conclude within timeframe provided by Regulation E.	ACH & Debit Card
L6	Inv Closed – PC Final	Investigation complete. Notification that provisional credit is final.	ACH & Debit Card
L7	Inv Closed – Credit Issued	The investigation is complete and final credit has been issued. <i>No prov credit was given.</i>	ACH & Debit Card
L8	Inv Closed – Consumer Liable NO PC Provided	Investigation determined that the consumer did authorize the transaction. <i>No provisional credit was given.</i>	ACH & Debit Card
L9	Inv Closed – Consumer Liable PC Reversed	Investigation determined that the consumer did authorize the transaction and provisional credit is being reversed.	ACH & Debit Card
L10	Inv Closed – Merch Cred PC Reversed	Merchant already credited the cardholder; provisional credit is being reversed.	Debit Card
L11	Inv Closed – Merch Cred NO PC	Merchant already credited the cardholder; <i>no provisional credit was given.</i>	Debit Card
L12	Untimely EFT Claim	Consumer’s claim is 61+ days from statement where the first error occurred; no provisional credit due to an untimely claim. FI must still investigate and resolve consumer dispute, but provisional credit not required.	ACH & Debit Card
L13	Inv Closed – Originator Credit PC Reversed	Investigation determined that the Originator already credited the consumer. Provisional credit is being reversed.	ACH
L14	Inv Closed – Originator Credit NO PC	Investigation determined that the Originator already credited the consumer. <i>No provisional credit was given.</i>	ACH
L15	Cardholder Statement of Debit Card Dispute	Sometimes referred to as an “affidavit,” initial written confirmation of a cardholder’s dispute of a transaction(s).	Debit Card
L16	Written Statement of Unauthorized Debit – Single Entry	Sometimes referred to as a “WSUD,” this is the document needed to return ACH Entries or to document a consumer’s ACH dispute.	ACH
L17	Written Statement of Unauthorized Debit – Multiple Entries	WSUD for multiple ACH debits for the same Originator.	ACH
L18	Breach of Warranty General	For RDFI to initiate a possible Breach of Warranty against an ODFI for ACH debits 61+ days from settlement date where ODFI appears to have violated their authorization warranty.	ACH
L19	Breach of Warranty No POA	For RDFI to initiate a possible Breach of Warranty when ODFI / Originator fails to provide a copy of the Proof of Authorization timely per the ACH Rules.	ACH

PC = Provisional Credit