STOP PAYMENT REQUEST ORDER
FOR CHECKS AND ACH ENTRIES

TRANSACTION TYPE: ☐ **ACH/ELECTRONIC** ☐ **CHECK/SHARE DRAFT** ☐ **PAPER DRAFT**

☐ **WRITTEN REQUEST - ORIGINAL** ☐ **WRITTEN REQUEST - RENEWAL** ☐ **VERBAL REQUEST*** ☐ **CANCEL EXISTING STOP PAYMENT**

Today's Date: _____ Time: _____ ☐ a.m. ☐ p.m.

Account No.: _____ Account Type: _____

Account Name: _____ Expected Clearing Date: _____

Payable To: _____ Transaction Amount: _____

Check Serial Number(s) _____ to _____

For POP, RCK, and ARC ACH Debits, and Check/Share Drafts or Paper Drafts

Reason for Stop Payment: _____

*For verbal requests of stop payment, the financial institution will provide this form to the account holder for signature. The signed form must be returned to the financial institution by the date specified by the financial institution. The verbal stop payment order will cease to be binding after 14 calendar days.

☐ **Stop Single Check/ ACH** ☐ **Stop Multiple Checks/ ACH** ☐ **Stop All Future ACH**

If the stop payment order instructs the Financial Institution to stop all future ACH debit pursuant to a Specific authorization involving a specific Originator, account holder should initial here to indicate that they have contacted the Origninator to revoke the authorization. Account holder agrees to provide a copy of the revocation of authorization to the Financial Institution upon request.

_____ **Account Holder initials**

Stop Payment Terms and Conditions

By directing the Financial Institution to stop payment on the above transaction(s), the account holder agrees that the Financial Institution is not obligated to honor a stop payment request that does not contain accurate information provided in a timely manner. The account holder understands that it is necessary to provide the correct Information related to the transaction, and that a failure to do so may result in the payment of the above item. The account holder agrees to hold harmless and indemnify the Financial Institution for all expenses, costs, and damages incurred by payment of the above item if such payment is the result of failure of the account holder to Furnish any item of information requested above completely, accurately, and correctly, according to the time requirements noted below. Verbal stop payment orders will cease to be binding after 14 calendar days unless written confirmation is provided to the Financial Institution by the account holder within that 14 day period.

Stop Payments of ACH/Electronic Check Items Affecting Consumer Accounts

This stop payment order shall remain in effect until the earlier, of(1) the withdrawal of the stop payment order by the account ·holder, or (2) the return of the debit entry, or, where a stop payment order is applied to more than one debit entry under a specific authorization involving a specific Originating Company, the return of all such debit entries. For PPD entries, IAT entries, and recurring WEB entries; Three banking days advance notice prior to the expected transfer date of the debit entry is required to implement the stop payment request. If the stop payment order is received within three banking days of the expected transfer date, the Financial Institution will attempt to satisfy the request of the account holder, but will ·not be held liable if sufficient time was not provided. For ARC entries, TEL entries, Single Entry WEB entries, RCK entries, POP entries, and BOC entries: The stop payment request must be provided to the Financial Institution in such a time and in such a manner as to allow the Financial Institution reasonable time to act on the request prior to acting on the debit entry.

Stop Payments of ACH/Electronic Check Items Affecting Non-Consumer Accounts

The stop payment order is effective until the earlier of (1) the withdrawal of the stop payment order by the Receiver, (2) the return of the debit entry; or (3) six months from the date of the stop payment order, unless it is renewed in writing. The stop payment order must be provided to the Financial Institution at such a time and in such a manner as to allow the Financial Institution a reasonable opportunity to act upon the the stop payment order prior to action on the debit entry

Stop Payments of Check/Share Draft/Paper Draft Items

A stop payment order is effective for six months and may be renewed for additional six-month periods by written request to the Financial Institution within the period during which the stop payment order is effective. The stop payment request must be provided to the Financial institution in such a time and in such a manner as to allow the Financial institution reasonable time to act on the request prior to acting on the item

The stop payment request must be provided to the financial institution in such a time and in such a manner as to allow the financial institution reasonable time to act on the request prior to acting on the paper item or ACH entry.

_____ **Account Holder initial here**

The account holder also understands that it is necessary to provide the correct information related to the transaction, and that a failure to do so may result in payment of the above item. The account holder agrees to hold harmless and indemnify the financial institution for all expenses, cost, and damages incurred by payment of the above item if such payment is the result of failure of the account holder to meet the time requirements noted above, or if such payment is the result of failure of the account holder to furnish any item of information requested above completely, accurately, and correctly.

A charge, as reflected below, will be assessed to the account holder as payment for implementing this order.

☐ **FEE ASSESSED:** _____

THE TRANSACTION DESCRIBED ABOVE WAS NOT ORIGINATED WITH FRAUDULENT INTENT BY ME OR ANY PERSON ACTING IN CONCERT WITH ME. I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Date	Account Holder Signature	Print Name

Branch	Teller Name	Teller Number

Note: Stop payment request should not be placed on entries that have already posted. Refer to Article Seven of the current ACH Rules book for the rules surrounding stop payments of ACH and Electronic Check items.

Refer to Appendix Five for explanation of the Return Reason Codes used in relation to stop payments. The stop payment return reason code for all ACH items is R08, except when the stop was placed on the source document (i.e. paper check) relating to an ARC item (R38) or RCK item (R52).

Transaction Type Definitions

ACH:
An ACH debit is an electronic transaction to an account that has been preauthorized by the account holder. It may be a one time debit or recurring.
When placing a stop payment on a recurring ACH transaction, you are stopping one payment only, but the future debits may continue to be posted.
If you wish to stop payment on all future transactions, you must contact the Originator. A **PPD** is a consumer transaction, and **CCD** and **CTX** are corporate transaction.

Electronic Check:

Point-of-Purchase (POP) - This is an ACH debit that was authorized at the Point of Purchase when the account holder provided a check for the retailer to scan to obtain account information.
The account holder signed an authorization, copy of which was return to the accountholder with the voided check.

Represented Checks (RCK) - This is a paper check that has been returned for NSF or uncollected funds through regular check clearing channels. The check has now been re-presented as an ACH debit.

Accounts Receivable Check (ARC) - This is a paper check that was sent through the mail as payment for goods or services, which has now been converted to an ACH debit due to an agreement between the account holder and the originator of the ACH debit.

Internet-Initiated Entries (WEB) - This is an ACH debit that was authorized over the Internet. These can be single entries or recurring.

Telephone (TEL) - This is an ACH debit that was authorized over the telephone. This is a one-time (single) entry.

Paper Check Items:
These items clear through regular check processing channels.

Check/Share Draft - A draft funds written by an account holder, drawn on a checking or share draft account.
This item bears the account holder's signature.

Paper Draft - A paper check that was not written by the account holder but that was authorized by the account holder (e.g., over the phone). This item does not bear the account holder's signature.