



NOTICE OF DIRECT DEBIT (FRAUDULENT PAYMENT ENROLLMENT)

THE BANCORP.COM
409 SILVERSIDE RD
STE 105
WILMINGTON DE 19809-0000

Case Number: **1605417**
Total Amount Due: **\$1,562.87**
Account #: ****** * * * ***
SSN: *****-**-6503**
Payee: **VASILE K MIHAILICENCO**
RTN: **001100013**
Payment Date: **10/31/2014**
Amount: **\$1,562.87**
Trace #: **0100129**
Agency: **Social Security Administration**

U.S. TREASURY
OMB No. 1510-D019
Bensalem, PA 19020

Authorizing RTN: **999999**

According to the authorizing agency's records, your institution submitted an Automated Enrollment Entry (ENR) to have benefit payment for the individual indicated above delivered to the specified account. The authorizing agency has determined that the individual whose authorization you submitted did not own the account indicated below or authorize the delivery of the benefit payment to the account. Your institution is liable for the total amount due shown above.

ACTION REQUIRED:

Please return the full amount of the payment indicated above using one of the following options:

1. Return the ACH payment specified above using the return reason code R06 (Returned per ODFI's request). The total amount due must be returned regardless of the amount remaining in the account specified above.
2. Authorize a debit to your Federal Reserve master account by completing the authorization attached to this letter.

You must make payment using any of the foregoing methods within 30 calendar days of the date of this letter or we will debit your Federal Reserve master account for the amount that is owed to the authorizing agency.

Protest Process

If your institution believes that payee named above received or benefited from the specified payment, or authorized the delivery of the payment to the indicated account, you may submit a letter of protest to the Fiscal Service at the address specified above within 30 calendar days of the date of this letter. If we do not receive your letter or the returned funds postmarked within 30 calendar days of the date of this letter, your Federal Reserve master account will be debited immediately. Your letter of protest should describe, in detail, why you believe the payee received or benefited from the payment, or authorized the delivery of the payments to the account. Additionally, you should enclose any documentation supporting your claim, including but not limited to copies of signed statements from the payee or others, signature cards, proof that the payee benefited from the payments, and account statements. We will review your protest letter and documentation and determine if your protest is valid. We will make a decision and respond to your institution within 30 calendar days of the date your protest letter is received. If we determine that your protest is not valid, we will notify you and instruct the appropriate Federal Reserve Bank to debit your Federal Reserve master account for the amount of the funds owed in the case. If we determine that your protest is valid, we will notify you and abandon the debit.

Authority

Under Treasury regulations at 31 CFR Part 210, a financial institution that accepts an authorization for the delivery of Federal ACH payments is required to verify the identity of the payment recipient. See 31 CFR Section 210.4. The obligation to verify the recipient's identity is an absolute requirement for which the financial institution is strictly liable. See 64 FR 17472, 17478. A financial institution is liable to the Federal Government for the amount of any payments made in reliance on a fraudulent or incorrect authorization that it submits. See 31 CFR Section 210.8(b)(2). In addition to Treasury regulations, National Automated Clearing House Association (NACHA) Rules provide that a financial institution that originates an ENR warrants the accuracy of the information and indemnifies the agency against losses resulting from breach of that warranty.

For questions or additional information, please call 1-855-868-0151, option 1.