



**National System of Fines
Supporting Documentation
Quick Reference**
(Includes most commonly reported violations)

Violation Type	Rule	Supporting Documents Required
NOC	2.12.1	Original Entry
		NOC (include the addenda record)
		Subsequent Entry
Unauthorized Entries	2.3.2.2 for Consumer Accts; 2.3.1 and 2.3.3.1 for non- Consumer Accts	Original Entry
		Return
Failure to Provide Copy of Authorization	2.3.2.7	Original Entry
		Letter to ODFI requesting authorization
		Proof of delivery (e.g. fax confirmation, certified mail receipt)
Failure to Provide Copy of WSUD	3.12.6	Original Entry
		Letter to RDFI requesting WSUD
		Proof of delivery (e.g. fax confirmation, certified mail receipt)
Entries Initiated to Invalid or Closed Accounts	2.4.1.4	Original Entry
		Return
Ineligible Source Document	RCK - 2.5.13.3, ARC - 2.5.1.3, BOC - 2.5.2.3, POP - 2.5.10.3	Original Entry
		Copy of Source Doc: If the source document is an obligation of a FI, provide a printout of the account, or a copy of a blank or voided check
Exceeding Reinitiation Limits (non RCK)	2.13.4	Original Entry
		Return
		Subsequent Entry
Exceeding Reinitiation Limits (RCK)	2.13.4	Copy of check presentments stamped "NSF" or "Uncollected"
		Copy of ACH entries
		Copy of Receiver's statement showing that presentments have exceeded a combination of three times as either a check or ACH
Improper SEC Code	2.4.1.2	Original Entry
		Return
		Proof that a different SEC code should have been used (e.g. copy of statement or preprinted check if corporate entry to consumer's acct)
Untimely Return/ Dishonored Return/ Contested Return	3.8, 2.13.6.1, 2.13.6.3	Original Entry
		Return Entry for Dishonored and Contested all entries involved should be included.
Prenotifications	2.6.2	Original Entry
		Subsequent Entry
ALWAYS INCLUDE THE FULL BATCH HEADER AND ENTRY DETAIL RECORDS		