

[Sender Name]
[Sender Title/Department]
[Organization Name]
[Address Line 1]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Recipient Name]
[Recipient Title]
[Financial Institution/Organization Name]
[Address Line 1]
[City, State, Zip Code]

RE: FORMAL DEMAND FOR RESTITUTION OF MISROUTED CLEARING FUNDS

Dear [Recipient Name],

This letter serves as a formal demand for the immediate return of funds totaling [Amount, e.g., \$00,000.00] which were erroneously routed to [Account Name/Number] via [Clearing System, e.g., ACH/Fedwire/Swift] on [Date of Transaction].

Our records indicate that the transaction, identified by Reference Number [Reference Number], was misdirected due to [briefly state reason, e.g., clerical error / technical processing fault]. These funds were not intended for the recipient account and remain the legal property of [Sender Organization Name].

Under applicable banking regulations and commercial laws regarding erroneous transfers and unjust enrichment, we hereby demand that the full amount be restituted to the following account within [Number] business days of receipt of this notice:

Bank Name: [Your Bank Name]
Account Name: [Your Account Name]
Account Number: [Your Account Number]
Routing/Swift Number: [Your Routing Number]

Failure to return these funds by [Deadline Date] will compel us to pursue further legal remedies, which may include reporting this incident to regulatory authorities and initiating formal litigation to recover the principal amount, accrued interest, and associated legal costs.

Please confirm receipt of this letter and provide notification once the reversal or transfer has been initiated.

Sincerely,

[Signature]

[Printed Name]