

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Recipient Name or Accounts Payable Department]
[Recipient Company Name]
[Recipient Address]
[City, State, Zip Code]

RE: FORMAL DEMAND FOR RETURN OF MISDIRECTED ACH PAYMENT

Dear [Recipient Name],

This letter serves as a formal demand for the immediate return of funds sent to your organization in error via Automated Clearing House (ACH) transfer. Our records indicate that a payment intended for another vendor was inadvertently directed to your bank account.

The details of the transaction are as follows:

- **Transaction Date:** [Date of Transfer]
- **Amount:** \$[Dollar Amount]
- **Transaction/Reference Number:** [Reference Number]
- **Originating Bank:** [Your Bank Name]
- **Receiving Bank:** [Recipient Bank Name]
- **Receiving Account (Last 4 digits):** [Last 4 Digits of Account]

We have confirmed with our financial institution that these funds were delivered to your account. As your company is not the intended recipient of this specific payment, you are currently in possession of funds that do not belong to your organization. Retaining these funds may constitute unjust enrichment.

We kindly request that you return the full amount of \$[Dollar Amount] within [Number, e.g., 5] business days of receipt of this letter. Please remit the funds using the following information:

Bank Name: [Your Bank Name]
Account Name: [Your Company Name]
Routing Number: [Your Routing Number]
Account Number: [Your Account Number]

Alternatively, if you prefer to issue a refund via your own banking portal, please notify us immediately once the transfer has been initiated so we may track the incoming credit.

Failure to return these funds promptly may result in our company taking further legal action to recover the debt, including reporting this matter to our banking security departments and seeking recovery through formal litigation.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]