

URGENT: FORMAL DEMAND FOR RETURN OF FUNDS

[Date]

[Recipient Name/Legal Department]

[Recipient Company Name]

[Recipient Address]

[City, State, Zip Code]

RE: Notice of Misdirected ACH Disbursement - [Transaction ID/Reference Number]

Dear [Recipient Name/Management],

We are writing to formally notify you that an Automated Clearing House (ACH) disbursement intended for [Intended Recipient Name] was erroneously transmitted to your bank account [Account Number ending in XXXX] on [Date of Transfer].

The details of the misdirected transaction are as follows:

- **Transaction Date:** [Date]
- **Amount:** \$[Dollar Amount]
- **Originating Bank:** [Your Bank Name]
- **Trace Number:** [ACH Trace Number]

This payment was made in error due to [a clerical entry mistake / incorrect banking instructions]. Please be advised that [Your Company Name] retains legal ownership of these funds. Retention of funds transmitted in error may constitute unjust enrichment or conversion under applicable law.

Demand for Action:

We hereby demand that you return the full amount of \$[Dollar Amount] to our account no later than [Number of Days, e.g., 5] business days from the date of this letter. Please coordinate with your financial institution to reverse the credit or issue a new payment using the following instructions:

Bank Name: [Your Bank Name]

Account Name: [Your Company Name]

Account Number: [Your Account Number]

Routing Number: [Your Routing Number]

Failure to return these funds within the specified timeframe will leave us with no choice but to pursue formal legal action to recover the debt, which may include claims for interest and legal fees.

Please confirm receipt of this letter and provide notification once the transfer has been initiated. You may contact [Contact Name] at [Phone Number] or [Email Address] with any questions.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]

[Your Company Name]