

Date: [Insert Date]

To:

[Recipient Name/Business Name]

[Recipient Address]

[City, State, Zip Code]

Subject: Formal Demand for Return of Unintended ACH Deposit

Dear [Recipient Name],

I am writing to formally request the return of funds that were erroneously deposited into your bank account via an Automated Clearing House (ACH) transfer.

The details of the unintended transaction are as follows:

- **Transaction Date:** [Insert Date]
- **Amount:** \$[Insert Amount]
- **Originating Bank:** [Insert Your Bank Name]
- **Transaction ID/Reference Number:** [Insert Number if known]

This deposit was made in error due to [a clerical mistake / an incorrect account number entry / a processing error]. You are not the intended recipient of these funds, and there is no legal basis for you to retain this money.

I kindly request that you return the full amount of \$[Insert Amount] by [Insert Date, e.g., 7 days from now]. Please arrange the return via [Insert Preferred Method, e.g., ACH reversal, wire transfer, or check].

Please contact me immediately at [Insert Phone Number] or [Insert Email Address] to confirm that you have received this notice and to coordinate the return of the funds. Failure to return these funds may result in further legal action to recover the debt, including reporting this matter to our respective financial institutions.

Thank you for your prompt cooperation in resolving this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Company Name, if applicable]

[Your Address]