

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Date]

[Recipient Name]

[Recipient Company Name, if applicable]

[Recipient Address]

[City, State, Zip Code]

RE: FINAL DEMAND FOR RESTITUTION OF MISDIRECTED ACH PAYMENT

Dear [Recipient Name],

This letter serves as a final formal demand for the immediate return of funds sent to your bank account in error via an Automated Clearing House (ACH) transfer.

The details of the transaction are as follows:

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

The aforementioned payment was intended for [Name of Intended Recipient] and was directed to your account due to a clerical error. You have no legal entitlement to these funds. Under applicable state and federal laws regarding "Unjust Enrichment" and "Mistaken Payment," the retention of funds not belonging to you is unlawful.

Despite previous attempts to resolve this matter on [Dates of prior contact], the funds have not yet been returned. Please be advised that this is your **final notice**.

You are hereby demanded to remit the full amount of \$[Dollar Amount] to the following account within [Number, e.g., 5] business days of the date of this letter:

Return Payment Instructions:

Bank Name: [Your Bank Name]

Account Name: [Your Account Name]

Routing Number: [Your Routing Number]

Account Number: [Your Account Number]

Failure to comply with this demand will result in immediate further action. This may include, but is not limited to, filing a formal report with law enforcement for theft of mislaid property, reporting the incident to your bank's fraud department, and initiating a civil lawsuit to recover the principal amount plus interest, court costs, and legal fees.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]