

URGENT: DEMAND FOR RETURN OF FUNDS - NACHA OPERATING RULES

Date: [Insert Date]

To: [Receiving Depository Financial Institution Name]

Attn: ACH Operations / ACH Rules Manager

Address: [Insert Address]

City, State, Zip: [Insert City, State, Zip]

RE: Demand for Return of Erroneous ACH Entry

Dear ACH Operations Department,

This letter serves as a formal demand by [Originating Depository Financial Institution Name] (ODFI) for the return of funds related to a misrouted or erroneous ACH entry, pursuant to the NACHA Operating Rules.

Transaction Details:

- **Originator Name:** [Insert Name]
- **Receiver Name:** [Insert Name]
- **Receiver Account Number:** [Insert Number]
- **Receiver Routing Number:** [Insert Number]
- **Transaction Amount:** \$[Insert Amount]
- **Effective Date:** [Insert Date]
- **Trace Number:** [Insert Trace Number]
- **SEC Code:** [Insert Code, e.g., PPD/CCD]

Reason for Demand:

The aforementioned entry was transmitted in error due to the following reason:

[Insert Reason, e.g., Incorrect Account Number / Duplicate Entry / Payment not intended for this Receiver]

As the ODFI, we hereby indemnify [Receiving Depository Financial Institution Name] against any and all claims, demands, losses, liabilities, or expenses (including attorneys' fees) resulting from the return of these funds as requested, in accordance with NACHA indemnification standards.

Please return the funds via ACH Return using **Return Reason Code R06 (Returned per ODFI's Request)**. If the funds are no longer available in the Receiver's account, please notify us immediately.

Thank you for your prompt cooperation in this matter.

Sincerely,

[Signature]

[Printed Name]

[Title]

[ODFI Name]

[Phone Number]

[Email Address]