

[Your Name]
[Your Address]
[Your Phone Number]
[Your Email Address]

[Date]

[Bank or Payment App Name]
[Claims/Dispute Department]
[Address]

RE: Appeal of Denied Fraud Claim

Claim Number: [Insert Claim Number]

Transaction Date: [Date of Transaction]

Transaction Amount: \$[Amount]

Recipient Name/Handle: [Recipient Name]

Dear Dispute Resolution Team,

I am writing to formally appeal the denial of my fraud claim regarding the transaction listed above. I received your notification dated [Date of Denial Letter] stating that the claim was denied because [State Reason Given by Bank, e.g., the transaction was authorized].

I am contesting this decision because this transaction was the result of fraud. I did not receive the [goods/services] promised, and the recipient engaged in deceptive practices to induce this payment. Specifically: [Briefly describe the fraud, e.g., the seller deleted their account immediately after payment, or the item was never shipped].

To support my appeal, I have attached the following documentation:

- A copy of the police report filed with [Police Department Name].
- Screenshots of the communication between myself and the recipient.
- Proof that the recipient's account has been flagged or deleted.
- [Any other evidence, such as receipts or tracking numbers].

I understand that Peer-to-Peer (P2P) transfers are intended for people you know; however, I believe this transaction falls under protection against unauthorized or fraudulent activity. I request that you re-examine the evidence provided and credit my account for the full amount of \$[Amount].

Thank you for your immediate attention to this matter. I look forward to your response within [10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]