

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

[Date]

[Name of Escalation/Grievance Officer or Department Name]
[Financial Institution/App Name]
[Institution Address]

Subject: FORMAL ESCALATION: Unresolved Fraud Complaint - Case ID: [Case Number]

To the Executive Appeals Department,

I am writing to formally escalate my dissatisfaction regarding the handling of my fraud claim, originally filed on [Date of Original Report]. Despite providing evidence of a peer-to-peer (P2P) payment scam, my claim was [denied/closed without resolution] on [Date of Decision].

Transaction Details:

- **Transaction Date:** [Date]
- **Amount:** [Amount]
- **Recipient Name/Handle:** [Name or Username]
- **P2P Platform:** [App Name, e.g., Zelle, Venmo, CashApp]

Reason for Escalation:

The transaction was a result of [briefly describe the scam, e.g., phishing, unauthorized access, or goods/services never received]. I believe this case deserves further review because [state why the previous decision was wrong, e.g., "the recipient account was a verified fraudster" or "I did not authorize this specific transfer"].

Requested Action:

I request a full reinvestigation of this transaction and a reversal of the funds. I have attached the following supporting documents for your review:

- Police Report Number: [Report Number]
- Screenshots of communications with the scammer
- Proof of the initial report to your support team

Please provide a written response within [number, e.g., 10] business days. If this matter is not resolved, I intend to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and other relevant regulatory authorities.

Sincerely,

[Your Signature]

[Your Printed Name]