

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

[Date]

[Financial Institution/App Name]
[Attn: Fraud/Dispute Department]
[Company Address]

Subject: Formal Dispute of Fraudulent Peer-to-Peer Transaction

To Whom It May Concern,

I am writing to formally dispute a fraudulent transaction that occurred through my [App Name, e.g., Venmo/Zelle/CashApp] account. I did not authorize this payment, and I believe my account has been compromised.

The details of the unauthorized transaction are as follows:

- **Transaction Date:** [Date]
- **Transaction Amount:** \$[Amount]
- **Transaction ID:** [ID Number]
- **Recipient Name/Handle:** [Name or Username]

I first noticed this unauthorized activity on [Date] and immediately [mention actions taken, e.g., changed my password/contacted support]. I am requesting that you investigate this matter, reverse the transaction, and credit the full amount back to my account.

Attached are copies of [mention any documents, e.g., police report, screenshots of the transaction, or account logs] to support my claim.

Please provide a written confirmation of receipt of this dispute and notify me of the progress of your investigation. I look forward to a prompt resolution.

Sincerely,

[Your Signature]

[Your Printed Name]