

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

Compliance Department
[Bank Name]
[Bank Address]

Subject: Formal Complaint Regarding Peer-to-Peer (P2P) Payment Fraud - Account Number: [Your Account Number]

Dear Compliance Officer,

I am writing to file a formal complaint regarding a fraudulent transaction that occurred on my account via a Peer-to-Peer (P2P) payment service ([Name of Service, e.g., Zelle, Venmo, CashApp]).

Details of the Transaction:

- Date of Transaction: [Date]
- Amount: [Amount]
- Recipient Name/Handle: [Name or ID of the fraudster]
- Transaction Reference Number: [Reference Number]

Description of the Incident:

[Provide a brief, factual description of how the fraud occurred, e.g., "I was contacted by someone claiming to be...", or "I authorized this payment under false pretenses because..."]

I believe this transaction was fraudulent. As soon as I realized the nature of the scam, I took the following steps: [e.g., contacted the P2P service provider, filed a police report, changed my passwords].

Under the Electronic Fund Transfer Act (Regulation E), I am requesting that the bank investigate this unauthorized or fraudulently induced transaction. I request a full reversal of the funds to my account.

Attached are copies of the following supporting documents:

- [Police Report Number/Copy]
- [Screenshots of communications with the fraudster]
- [Transaction receipt/confirmation]

I look forward to a written response within the statutory timeframe regarding the status of your investigation and the recovery of my funds.

Sincerely,

[Your Signature]

[Your Printed Name]