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

[Date]

[Bank/App Name (e.g., Zelle, Venmo, CashApp)]
Attn: Fraud/Dispute Department
[Financial Institution Address]

RE: FORMAL LETTER OF DEMAND - REVERSAL OF FRAUDULENT TRANSACTION

To the Fraud Department,

This letter serves as a formal demand for the immediate investigation and reversal of a fraudulent transaction initiated from my account without my authorization.

Transaction Details:

- **Transaction Date:** [Date]
- **Transaction Amount:** [Amount]
- **Transaction ID/Reference Number:** [Number]
- **Recipient Name/Username:** [Recipient Info]
- **Platform Used:** [App Name]

Description of Incident:
[Briefly describe how the fraud occurred, e.g., unauthorized access to account, phishing scam, or technical exploit]. I did not authorize this payment, nor did I receive any goods or services in exchange for this transfer.

I have already taken the following steps:

- Filed a report with the local police (Report #: [Number]).
- Reported the incident to the FTC (Reference #: [Number]).
- Changed all account security credentials and passwords.

Under the Electronic Fund Transfer Act (Regulation E), financial institutions are required to investigate reported errors and unauthorized transactions. I am formally demanding that [Bank/App Name] credit my account for the full amount of [Amount] within [Number, e.g., 10] business days.

Please provide written confirmation of the receipt of this demand and updates regarding the status of your investigation.

Sincerely,

[Your Signature]
[Your Printed Name]