[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Financial Institution Name]
[Fraud/Dispute Department]
[Institution Address]
[City, State, Zip Code]

Subject: Formal Request for Provisional Credit - Unauthorized P2P Transaction

To Whom It May Concern,

I am writing to formally dispute an unauthorized transaction on my account involving a Peer-to-Peer (P2P) payment service. I am requesting that a provisional credit be applied to my account while your investigation is conducted, as per the Electronic Fund Transfer Act (Regulation E).

Transaction Details:

- **P2P Platform:** [e.g., Zelle, Venmo, CashApp]
- **Transaction Date:** [Date]
- **Transaction Amount:** $[Amount]
- **Transaction ID:** [Transaction ID Number]
- **Recipient Name/Handle:** [Name or Username of recipient]

I did not authorize this payment, nor did I receive any goods or services in exchange for this transfer. This transaction was the result of [briefly state: fraud/scam/unauthorized access].

I notified your institution of this error on [Date of initial report] via [phone/app/online portal]. I understand that under Regulation E, the bank is required to investigate this matter and, if the investigation takes longer than 10 business days, provide a provisional credit for the amount in dispute.

Attached are copies of [list any documents, e.g., police report, screenshots of the transaction, or correspondence with the platform] to support my claim.

Please confirm receipt of this letter and notify me when the provisional credit has been applied to my account. I look forward to a swift resolution of this matter.

Sincerely,

[Your Signature]

[Your Printed Name]
[Account Number - Last 4 Digits Only]