

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

[Date]

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

RE: Formal Dispute of Unauthorized/Fraudulent P2P Transaction

To the Fraud Department,

I am writing to formally dispute a transaction made through your platform that I have identified as fraudulent. I am requesting a full investigation and a reversal of the funds.

Transaction Details:

- **Transaction ID:** [Insert Transaction ID]
- **Date of Transaction:** [Insert Date]
- **Amount:** \$[Insert Amount]
- **Recipient Username/Phone/Email:** [Insert Recipient Details]

Reason for Dispute:

[Choose one: This transaction was not authorized by me / I was induced to send this payment under false pretenses by a fraudulent party / My account was accessed by an unauthorized user.]

Description of Incident:

[Briefly describe what happened, e.g., "I discovered an unauthorized transfer," or "I was contacted by someone claiming to be..."]

I have taken the following steps to secure my account: [e.g., changed password, enabled 2FA, filed a police report].

Attached are copies of relevant documents supporting my claim, including [e.g., screenshots of the transaction, correspondence with the fraudster, or police report number].

Under the Electronic Fund Transfer Act (Regulation E), I request that you investigate this matter and credit my account for the disputed amount. Please acknowledge receipt of this letter within [Insert Number, e.g., 10] business days.

Sincerely,

[Your Signature]

[Your Printed Name]