

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

[Date]

[Bank or Payment Platform Name]
[Fraud/Dispute Department]
[Company Address]

RE: Request for Final Decision on Fraud Claim #[Claim Number]

To the Fraud Department,

I am writing to formally request a final decision regarding the Peer-to-Peer (P2P) fraud claim I filed on [Date of Initial Claim] involving a transaction of \$[Amount] sent to [Recipient Name/Handle] via [App Name, e.g., Zelle, Venmo, CashApp].

It has been [Number] days since I reported this unauthorized/fraudulent activity. As of today, I have not received a formal resolution or a detailed status update. Under the Electronic Fund Transfer Act (Regulation E), I understand that financial institutions are required to investigate and resolve such claims within specific timeframes.

Please provide a written notice of your final decision. If my claim has been denied, I request a comprehensive explanation of the findings and copies of all documents and evidence used in your investigation.

I look forward to your prompt response and the restoration of my funds.

Sincerely,

[Your Signature]

[Your Printed Name]