[Date]

[Account Holder Name]
[Street Address]
[City, State, Zip Code]

RE: Notice of Stop Payment Order Failure - Account Number ending in [Last 4 Digits]

Dear [Account Holder Name],

We are writing to notify you that we were unable to process the stop payment request submitted on [Date of Request] regarding the following transaction:

- **Payee:** [Payee Name]
- **Check/Reference Number:** [Number]
- **Amount:** $[Amount]

The stop payment order could not be executed because the funds for this transaction are classified as **Guaranteed Funds**. Under the terms of your Account Agreement and applicable banking regulations, stop payment orders cannot be honored on instruments where the bank has already guaranteed payment or issued a certified obligation. This includes, but is not limited to:

- Cashier's Checks
- Certified Checks
- Teller's Checks
- Money Orders issued by the bank
- Transactions already cleared and settled via real-time networks

Because the bank has a primary obligation to pay the holder of this instrument, we are legally unable to revoke the payment. As a result, the funds have been (or will be) deducted from your account balance.

If you believe this payment was made in error or was the result of a fraudulent dispute, we recommend you contact the payee directly to arrange for a refund or contact our fraud department at [Phone Number] to file a formal dispute claim.

Sincerely,

[Name/Department]
[Financial Institution Name]
[Contact Phone Number]