Date: [Insert Date]

To:
[Customer Name]
[Customer Address]
[City, State, Zip Code]

Account Number: [Insert Account Number]

Subject: Notice of Stop Payment Order Failure - ACH Conversion

Dear [Customer Name],

We are writing to inform you that we were unable to honor the Stop Payment Order requested on [Date of Request] regarding the following item:

- **Check Number:** [Insert Check Number]
- **Payee:** [Insert Payee Name]
- **Amount:** $[Insert Amount]

The stop payment order failed because the paper check was converted into an Automated Clearing House (ACH) electronic transaction by the merchant or payee. Under current banking regulations, a stop payment placed on a physical check number does not automatically carry over to an ACH debit if the item is processed electronically.

Because the item was processed as an electronic ACH debit rather than a physical check, the transaction was completed and the funds were deducted from your account on [Date Processed].

If you wish to dispute this electronic transaction, you may need to complete a Written Statement of Unauthorized Debit (WSUD). Please visit your local branch or contact our customer service department at [Phone Number] to discuss your options for recovery or further action.

We apologize for any inconvenience this may cause.

Sincerely,

[Your Name/Department]
[Financial Institution Name]