

**Date:** [Date]

**To:**

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**Subject: NOTICE OF RETURNED ACH PAYMENT**

Dear [Customer Name],

This letter is to inform you that the Automated Clearing House (ACH) transaction listed below was returned by your financial institution.

**Transaction Details:**

- **Original Transaction Date:** [Date]
- **Transaction Amount:** \$[Amount]
- **Reference Number:** [Reference Number]
- **Return Reason Code:** [Reason Code, e.g., R01]
- **Reason Description:** [e.g., Insufficient Funds / Account Closed]

As a result of this return, the payment has not been applied to your account. Please be advised that a returned item fee of \$[Fee Amount] may be charged to your account as per our terms and conditions.

To resolve this matter and ensure your account remains in good standing, please provide an alternative form of payment by [Due Date]. You may complete your payment via:

- Online Portal: [Website URL]
- Phone: [Phone Number]
- Mail: [Mailing Address for Checks]

If you have already sent a replacement payment or believe this return was made in error, please contact our billing department immediately at [Phone Number] or [Email Address].

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]

[Company Name]