

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

[Date]

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

RE: Formal Instruction to Trace Fraudulent Transaction(s)

Dear Fraud Department,

I am writing to formally report unauthorized and fraudulent activity on my account. I am instructing your institution to immediately initiate a comprehensive trace and investigation into the following transaction(s):

- **Account Number:** [Your Account Number]
- **Transaction Date:** [Date]
- **Transaction Amount:** [Amount]
- **Transaction Reference Number:** [If known]
- **Recipient/Payee Name:** [If shown]

I did not authorize, participate in, or benefit from this transaction. Therefore, I request that you perform the following actions:

1. Trace the flow of funds to the destination bank and account.
2. Place a formal recall or "hold-harmless" request with the receiving institution to recover the funds.
3. Provide me with a written summary of the trace results and the status of the recovery efforts.
4. Secure my account against further unauthorized access.

Attached is a copy of the [Police Report / Identity Theft Affidavit] regarding this matter. Please acknowledge receipt of this instruction within [Number of days, e.g., 48 hours].

Thank you for your immediate attention to this security matter.

Sincerely,

[Your Signature]

[Your Printed Name]