

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]  
[Date]

[Bank Name]  
[Claims/Dispute Department]  
[Bank Address]  
[City, State, Zip Code]

**Subject: Formal Appeal for Disputed ATM Transaction - Claim Number: [Claim Number]**

Dear Dispute Resolution Team,

I am writing to formally appeal the denial of my dispute regarding an ATM cash dispensing error that occurred on [Date of Transaction] at [Time].

**Transaction Details:**

Account Number: [Your Account Number]  
ATM Location: [Address or Terminal ID of ATM]  
Requested Amount: \$[Total Amount]  
Amount Received: \$[Amount Actually Received]  
Disputed Amount: \$[Difference Amount]

I am appealing this decision because [Reason for appeal, e.g., the machine made a mechanical noise but did not dispense cash / I have a receipt showing a transaction error / the bank's initial investigation did not account for a machine imbalance].

I request that you conduct a more thorough investigation, including a review of the following:

- The ATM electronic journal logs for the date and time mentioned.
- The physical cash count and balance report for that specific machine.
- Security camera footage showing the dispensing area during my transaction.

Attached are copies of [List any documents, such as the ATM receipt or police report if applicable] to support my claim.

Please re-examine this case and credit my account for the missing funds. I look forward to your response within [Number of days, e.g., 10] business days.

Sincerely,

[Your Signature]  
[Your Printed Name]