

[Merchant Name]  
[Business Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

[Bank/Payment Processor Name]  
[Department Name, e.g., Merchant Services/Settlement Dept]  
[Address]  
[City, State, Zip Code]

### **RE: Formal Investigation Request for Missing Settlement Funds**

Dear Customer Service Team,

I am writing to formally request an investigation regarding missing settlement funds that have not been credited to our designated bank account. Below are the merchant and transaction details for your reference:

- **Merchant ID (MID):** [Insert Merchant ID]
- **Settlement Period:** [Start Date] to [End Date]
- **Expected Settlement Amount:** [Insert Amount]
- **Batch Number(s):** [Insert Batch Numbers]
- **Designated Bank Account (Last 4 Digits):** [Insert Last 4 Digits]

According to our records and the merchant portal, the status of these batches is listed as "Settled" or "Paid." However, our bank records show that these funds have not been received as of today's date. We have already contacted our receiving bank, and they have confirmed no incoming transfers or pending credits are matching these amounts.

Please provide the following information regarding this discrepancy:

1. The Federal Reference Number or Trace Number for the ACH/Wire transfers.
2. The exact date and time the funds were released.
3. Confirmation of the banking details where the funds were sent.

I have attached copies of our internal settlement reports and a redacted bank statement showing the missing credit. Please investigate this matter urgently and provide an update within [Number] business days.

Thank you for your immediate attention to this matter.

Sincerely,

[Signature]

[Your Printed Name]

[Your Title/Position]