

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

[Date]

[Bank Name]
[Department Name, e.g., Wire Transfer Department / Customer Resolutions]
[Bank Address]

Subject: Formal Resolution Request - Failed High-Value Wire Transfer (Reference: [Transaction Reference Number])

Dear [Bank Contact Person or Department Head],

I am writing to formally request an immediate resolution regarding a failed wire transfer initiated from my account [Your Account Number] on [Date of Transfer].

The details of the transaction are as follows:

- **Transaction Amount:** [Amount and Currency]
- **Reference/Confirmation Number:** [Reference Number]
- **Recipient Name:** [Recipient Name]
- **Recipient Bank:** [Recipient Bank Name]
- **Recipient Account/IBAN:** [Recipient Account Number]

Despite the funds being debited from my account, the recipient has not received the transfer.
[Optional: Mention if the funds were returned but are missing fees, or if the funds are currently "in limbo"].

I request that you perform the following actions immediately:

1. Provide a detailed status update and a formal Trace Report (MT103) for this transaction.
2. Identify the exact location of the funds and the reason for the delay or failure.
3. Expedite the delivery of the funds to the recipient or reverse the full amount, including all transaction fees, back to my account.

Due to the high value of this transfer, this matter is time-sensitive. I expect a written response or a status update within [Number] business days.

Thank you for your prompt attention to this urgent matter.

Sincerely,

[Your Signature]

[Your Printed Name]