

[Bank Name]  
[Branch Address]  
[City, State, Zip Code]  
[Date]

[Customer Name]  
[Customer Address]  
[City, State, Zip Code]

Subject: Investigation Outcome regarding ATM Transaction Claim

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into your claim regarding an ATM dispense error that occurred on [Transaction Date] at [ATM Location/ID].

**Claim Details:**

Transaction Amount: [Requested Amount]  
Dispensed Amount: [Actual Amount Received]  
Disputed Amount: [Difference Amount]

**Investigation Result:**

After reviewing the ATM electronic logs, physical cash counts, and surveillance records, our findings are as follows:

[Option A: Claim Approved]

Our records confirm that a technical error occurred and the funds were not successfully dispensed. We have credited [Amount] to your account [Account Number] effective immediately.

[Option B: Claim Denied]

Our internal audit shows that the ATM hardware functioned correctly and the cash balance matched the transaction logs. Therefore, we are unable to process a refund at this time. If you have additional evidence, please submit it for further review.

If you have any questions regarding this decision, please contact our customer service department at [Phone Number] or visit your local branch.

Sincerely,

[Name/Signature]  
[Title/Department]  
[Bank Name]