[Date]

[Employee Name]
[Address Line 1]
[Address Line 2]

Subject: Response to Direct Deposit Trace Request - Incorrect Routing Number

Dear [Employee Name],

We are writing in response to your inquiry regarding the missing direct deposit scheduled for [Payment Date] in the amount of $[Amount].

After conducting a trace with our financial institution, we have confirmed that the funds were sent to an incorrect routing number provided during your direct deposit enrollment. Because the routing number does not match a valid financial institution or the account details on file, the status of these funds is as follows:

- **Trace ID/Reference Number:** [Number]
- **Original Transmission Date:** [Date]
- **Status:** [Rejected / Returned to Employer / Pending Return]

Please be advised that we cannot reissue these funds until the original payment is officially returned to our bank account by the receiving institution. This process typically takes [Number] business days.

To prevent future delays, please log in to [Payroll Portal Name] and update your banking information with the correct routing and account numbers immediately. We also require a voided check or an official bank direct deposit letter to verify the new details.

Once the funds are recovered, we will [issue a manual check / initiate a new deposit] to your updated account.

If you have any questions, please contact the Payroll Department at [Phone Number] or [Email Address].

Sincerely,

[Your Name]
[Your Title]
[Company Name]