

[Your Company Name]
[Department Name]
[Company Address]
[City, State, Zip Code]

[Date]

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

Subject: Final Decision Regarding Transaction Dispute - Case #[Case Number]

Dear [Customer Name],

We have completed our formal investigation into the transaction dispute you filed on [Date of Dispute] regarding the following transaction:

- **Transaction Date:** [Date]
- **Transaction Amount:** [Amount]
- **Merchant Name:** [Merchant Name]
- **Reference Number:** [Reference Number]

Investigation Outcome:

[Option 1: Approved] After reviewing the documentation provided, we have ruled in your favor. A permanent credit in the amount of [Amount] has been applied to your account effective [Date]. Any interest or fees associated with this transaction have also been adjusted.

[Option 2: Denied] Based on our investigation and the evidence provided by the merchant (attached), we have determined that the transaction was valid and authorized. As a result, your claim has been denied. If a temporary credit was previously issued, it will be reversed from your account on [Date].

This decision is final. If you have additional evidence that was not included in the initial investigation, you may submit it for a secondary review within [Number] days.

For further questions, please contact our Dispute Department at [Phone Number] or visit [Website].

Sincerely,

[Your Name/Signature]
[Job Title]