

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

[Date]

[Financial Institution Name]
[Dispute Department Address]
[City, State, Zip Code]

Subject: Formal Rebuttal of Disputed Transaction Resolution

Dear Dispute Resolution Department,

I am writing to formally express my disagreement with the outcome of your investigation regarding the following transaction:

- **Transaction Date:** [Date]
- **Merchant Name:** [Merchant Name]
- **Transaction Amount:** \$[Amount]
- **Case/Reference Number:** [Reference Number]

I received your notice dated [Date of Denial Letter] stating that my dispute was denied. I believe this decision is incorrect because [briefly explain why the merchant's evidence is wrong or what information was overlooked].

Attached to this letter, please find additional evidence supporting my claim, including:

- [List Document 1, e.g., photos of damaged goods]
- [List Document 2, e.g., correspondence with the merchant]
- [List Document 3, e.g., tracking information]

I request that you reopen this investigation and provide a detailed explanation of the specific information used to reach your initial conclusion. I look forward to a prompt resolution and the reversal of this charge.

Sincerely,

[Your Signature]

[Your Printed Name]

[Account Number ending in last 4 digits]