

[Bank Name]
[Department Name]
[Address Line 1]
[Address Line 2]
[City, State, Zip Code]

[Date]

[Customer Name]
[Customer Address Line 1]
[Customer Address Line 2]

Subject: Acknowledgment of Disputed Debit Card Transaction

Dear [Customer Name],

We are writing to acknowledge receipt of your request to dispute a transaction on your debit card ending in [Last 4 Digits of Card Number]. Your claim has been assigned Reference Number: **[Case Number]**.

Transaction Details:

Date of Transaction: [Transaction Date]
Merchant Name: [Merchant Name]
Transaction Amount: \$[Amount]

We have initiated a formal investigation into this matter. Our goal is to resolve this dispute as quickly as possible. Please note the following regarding our process:

- **Investigation Time:** The investigation typically takes up to [Number] business days.
- **Provisional Credit:** A provisional credit for the amount listed above [will be / will not be] applied to your account within [Number] business days while we conduct our review.
- **Additional Information:** If we require further documentation from you, we will contact you immediately.

Once our investigation is complete, we will notify you in writing of the final outcome. If the dispute is resolved in your favor, the provisional credit will remain permanent. If the claim is denied, the provisional credit may be reversed.

If you have any questions, please contact our Dispute Department at [Phone Number] and provide your reference number.

Sincerely,

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