

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

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

RE: Notice Regarding Unauthorized ACH Transaction

Dear [Customer Name],

We are writing in response to your claim dated [Date of Claim] regarding an unauthorized ACH transaction in the amount of \$[Amount] that occurred on [Transaction Date].

We have completed our initial review of your claim. Please see the status of your request below:

Claim Approved: We have verified that the transaction was unauthorized. A credit in the amount of \$[Amount] has been issued to your account effective [Date].

Claim Denied: After reviewing our records, we have determined that the transaction was authorized based on the following: [Reason for Denial, e.g., Signed Authorization Provided]. No credit will be issued at this time.

Additional Information Required: To proceed with our investigation, we require a signed and notarized "Written Statement of Unauthorized Debit" (WSUD) form. Please return this form to us by [Deadline Date].

If you have any questions regarding this matter, please contact our customer service department at [Phone Number] during business hours.

Sincerely,

[Your Name/Department]
[Company Name]