

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

[Date]

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

**Subject: Final Decision Regarding Fraud Investigation - Case #[Case Number]**

Dear [Customer Name],

We are writing to inform you that we have completed our investigation into the unauthorized activity reported on your account on [Date of Report] involving the following transaction(s):

- [Transaction Date] - [Merchant Name] - [Amount]
- [Transaction Date] - [Merchant Name] - [Amount]

**Final Decision:**

[Option 1: Claim Approved] After a thorough review, we have determined that the transaction(s) were indeed unauthorized. A permanent credit in the amount of [Total Amount] has been applied to your account. Any temporary credits previously issued have now been made permanent.

[Option 2: Claim Denied] After a thorough review of the transaction history, IP logs, and merchant documentation, we have determined that the transaction(s) were authorized. As a result, your claim has been denied. Any temporary credits previously issued will be reversed on [Date]. Please ensure sufficient funds are available in your account.

**Basis for Decision:**

[Insert brief explanation of findings, e.g., "The merchant provided proof of delivery to your registered address" or "Our records show the transaction was authenticated via your mobile device."]

If you have additional documentation that you believe would change this outcome, you may submit an appeal within [Number] days of the date of this letter. You also have the right to request copies of the documents we relied upon during our investigation.

If you have any questions, please contact our Fraud Department at [Phone Number] or via email at [Email Address].

Sincerely,

[Name/Signature]  
[Job Title]  
[Company Name]