

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

[Date]

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

RE: Notice of Decision Regarding Transaction Dispute

Dear [Customer Name],

We have completed our investigation into the transaction dispute you submitted on [Date of Claim] regarding the following transaction:

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

After a thorough review of the details provided and documentation from the merchant, we regret to inform you that your claim for a refund has been denied. Our decision was based on the following findings:

[Insert specific reason here, e.g., The merchant provided proof of delivery / The transaction was authorized via two-factor authentication / The request falls outside the permitted dispute timeframe].

As a result of this decision, any temporary credit previously applied to your account for this amount will be reversed on [Date of Reversal]. Please ensure that sufficient funds are available in your account to cover this adjustment.

If you have additional evidence or information that was not included in your original claim, you may submit it for reconsideration by [Deadline Date].

If you have any questions regarding this letter, please contact our Dispute Resolution Department at [Phone Number] or visit [Website URL].

Sincerely,

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