

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

RE: Notice of Investigation Results - Claim Number: [Claim Number]

Dear [Customer Name],

We have completed our investigation into the unauthorized transaction(s) reported on [Date] regarding your account ending in [Last 4 Digits of Account]. After a thorough review of the facts and evidence, we have determined that you are responsible for the transaction(s) in question.

As a result, your request for a refund or credit has been denied for the following reason(s):

- [Insert Reason: e.g., Evidence indicates the transaction was authorized by the account holder.]
- [Insert Reason: e.g., The transaction was completed using secure credentials/biometrics assigned to you.]
- [Insert Reason: e.g., Video surveillance or IP address logs match your known locations.]

Our investigation included a review of [mention documents used, e.g., merchant receipts, login logs, or signed authorization forms]. Based on these findings, we consider this matter closed. Any provisional credit previously issued to your account will be reversed on [Date].

If you have additional evidence that was not included in the initial investigation, you may submit a written appeal within [Number] days. 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] during the hours of [Hours of Operation].

Sincerely,

[Name/Department]

[Company Name]