

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Investigation Findings and Claim Denial

Dear [Customer Name],

We are writing to inform you that we have completed our investigation regarding the unauthorized transaction claim(s) submitted on [Date of Claim] for account ending in [Last 4 Digits of Account Number].

After a thorough review of the transaction history, digital footprints, and relevant account activity, we have determined that the transactions in question were authorized by you or a party acting with your knowledge and consent. As a result, your claim for reimbursement has been denied.

Basis for Denial:

- [Reason 1: e.g., IP address matches known customer device]
- [Reason 2: e.g., Multi-factor authentication was successfully completed]
- [Reason 3: e.g., Transaction patterns consistent with previous account history]

Consequently, any provisional credits previously issued to your account will be reversed on [Date of Reversal]. Please ensure sufficient funds are available in your account to cover this adjustment.

If you have additional documentation or evidence that was not included in the initial investigation, you may submit it for further review by [Deadline Date]. You also have the right to request copies of the documents we relied upon for our investigation.

If you have any questions regarding this decision, please contact our Fraud Operations Department at [Phone Number] during our business hours of [Hours of Operation].

Sincerely,

[Name/Department]

[Financial Institution Name]