

Date: [Date]

To: [Acquiring Bank/Payment Processor Name]

Attn: Chargeback Department

RE: Chargeback Investigation Findings Response

Case Reference Number: [Case Number]

Transaction ID: [Transaction ID]

Dispute Amount: [Currency/Amount]

Cardholder Name: [Name]

Dear Dispute Resolution Team,

This letter is a formal response to the chargeback notification regarding the above-referenced transaction. After conducting a thorough internal investigation, we have determined that this claim constitutes "friendly fraud" or unauthorized chargeback activity.

Our investigation findings are based on the following evidence attached to this response:

- **Proof of Delivery:** Signed delivery receipt and carrier tracking information confirming the items reached the cardholder's verified address.
- **Transaction Verification:** Proof of AVS (Address Verification Service) and CVV match at the time of purchase.
- **Customer Interaction:** Logs of [Emails/Chat Support] showing the customer confirmed satisfaction with the product/service on [Date].
- **Digital Footprint:** IP address, device ID, and geolocation data matching the cardholder's known profile.
- **Terms of Service:** Documentation showing the customer agreed to our [Refund/Cancellation] policy during checkout.

Based on these findings, we request that the chargeback be reversed and the funds be returned to our merchant account. The evidence clearly demonstrates that the transaction was legitimate, authorized, and successfully fulfilled.

Thank you for your attention to this matter. Please contact us at [Phone Number] or [Email Address] if further information is required.

Sincerely,

[Your Name]

[Your Title]

[Business Name]