

[Date]

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

Subject: Notice of Provisional Credit Regarding Transaction Dispute

Dear [Customer Name],

We are writing to inform you that we have received your claim regarding the following disputed transaction(s):

- **Transaction Date:** [Date]
- **Merchant Name:** [Merchant Name]
- **Disputed Amount:** \$[Amount]
- **Claim Number:** [Claim Number]

While we continue our investigation into this matter, we have applied a provisional credit to your account in the amount of **[\$Amount]**. This credit is effective as of [Date] and is currently available for your use.

Please be advised that this credit is temporary. If our investigation determines that the transaction was valid or authorized, we reserve the right to reverse this credit and remove the funds from your account. We will notify you in writing of our final decision once the investigation is complete.

If you have any questions or additional documentation to provide regarding this claim, please contact our Dispute Department at [Phone Number] or visit your local branch.

Sincerely,

[Your Name/Department]
[Financial Institution Name]