

[Date]

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

Re: Notice of Provisional Credit Revocation

Dear [Customer Name],

We are writing to inform you of the final decision regarding your claim filed on [Date of Claim] regarding the following transaction(s):

Transaction Date: [Date]
Transaction Amount: \$[Amount]
Merchant Name: [Merchant Name]
Claim Reference Number: [Number]

As part of our investigation, a provisional credit in the amount of \$[Amount] was applied to your account on [Date Credit Applied].

We have completed our investigation and determined that the transaction(s) was/were [authorized/valid/processed correctly]. Our investigation was based on [Briefly list evidence, e.g., merchant sales receipts, IP address logs, signature verification].

As a result, the provisional credit previously issued to your account will be revoked. We will debit your account number ending in [Last 4 Digits] for the amount of \$[Amount] on [Date of Debit].

Please ensure that sufficient funds are available in your account on this date to cover this adjustment and to avoid any potential overdraft fees. We will honor checks or similar instruments payable to third parties and transfers to your other accounts without charge for five business days after this notice, but only to the extent they would have been paid if the credit had not been revoked.

You have the right to request copies of the documents we relied upon during our investigation. If you have any questions or wish to request these documents, please contact us at [Phone Number] or visit your local branch.

Sincerely,

[Name/Department]
[Financial Institution Name]