

[Your Company Name]
[Department Name]
[Company Address]
[City, State, Zip Code]

[Date]

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

Subject: Final Outcome of Fraud Investigation - Case #[Reference Number]

Dear [Customer Name],

We are writing to inform you that we have completed our formal investigation into the unauthorized activity reported on your account on [Date of Report] regarding [Description of Transaction/Activity].

Investigation Outcome:

[Insert: "Claim Upheld" or "Claim Denied"]

Summary of Findings:

[Provide a brief explanation of the decision. For example: "Based on our review of the transaction logs and security protocols, we have determined that the transactions were indeed unauthorized" OR "Based on our review, we found that the transactions were authenticated using your secure credentials, and as a result, we are unable to verify the claim of fraud."]

Actions Taken:

[Detail next steps, such as: "A permanent credit of \$[Amount] has been applied to your account" OR "The temporary credit previously issued will be reversed on [Date]."]

Next Steps:

If you disagree with this decision, you have the right to appeal by submitting additional documentation within [Number] days. You may also contact [Regulatory Body Name] if you feel the matter has not been resolved satisfactorily.

To ensure the future security of your account, we recommend [Action, e.g., changing your password/enabling two-factor authentication].

If you have any questions regarding this letter, please contact our Fraud Department at [Phone Number] or [Email Address].

Sincerely,

[Your Name/Department Name]
[Your Title]