

[Date]

[Applicant Name]

[Business Name]

[Address Line 1]

[City, State, Zip Code]

Subject: Notice of Application Status - Merchant Services

Dear [Applicant Name],

Thank you for your interest in our merchant services. We have completed the review of your application for a merchant processing account.

Regrettably, we are unable to approve your application at this time. This decision was reached following a detailed review of your business profile and the documentation provided. Specifically, we identified discrepancies regarding [mention general area, e.g., business entity verification / processing history / financial standing] that do not align with our current underwriting guidelines.

Our decision is based on internal risk management policies and does not necessarily reflect your creditworthiness or the long-term viability of your business. Due to security protocols, we cannot provide specific details regarding the automated or manual risk assessment criteria used in this evaluation.

If you believe there has been an error in the information provided, or if your business circumstances change significantly in the future, you are welcome to re-apply after a period of [Number] months.

We appreciate the time you took to apply with us and wish you success in your business endeavors.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Information]