

[Your Institution Name]
[Fraud Department]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

[Date]

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

Subject: Notice of Temporary Security Hold on Your Account

Dear [Customer Name],

We are writing to inform you that a temporary security hold has been placed on your [Credit/Debit] card ending in [Last 4 Digits] due to an unrecognized foreign merchant transaction.

Our fraud monitoring system flagged the following activity for your review:

- **Merchant Name:** [Merchant Name]
- **Location:** [Country/City]
- **Date:** [Date of Transaction]
- **Amount:** [Amount in Foreign Currency / USD Equivalent]

To protect your account, we have restricted further transactions until we can verify this activity with you. Please take one of the following actions immediately:

1. Log in to our official mobile app or online banking portal to confirm or deny the transaction.
2. Call our Fraud Prevention Department at [Phone Number] (available 24/7).
3. Visit your local branch during business hours.

If you confirm that this transaction is legitimate, we will remove the hold immediately. If you do not recognize this transaction, we will cancel your current card and issue a replacement to prevent further unauthorized use.

Thank you for your prompt attention to this matter and for helping us keep your account secure.

Sincerely,

[Sender Name/Department]
[Your Institution Name]