

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

**RE: Notice of Decision Regarding Claim #[Claim Number]**

Dear [Customer Name],

We have completed our investigation into your claim regarding the unauthorized charge reported on [Date] in the amount of \$[Amount] from [Merchant Name].

After a thorough review of the transaction details and account activity, we are unable to honor your request for a refund at this time. Our investigation concluded that the charge is valid based on the following reason(s):

- [Insert Reason: e.g., The transaction was authenticated via 3D Secure / The service was accessed from a recognized device / A previous history of transactions exists with this merchant.]

As a result, no credits will be issued to your account, and any temporary credits previously applied will be reversed on [Date].

If you have additional documentation that you believe would change the outcome of this investigation, please submit it to us by [Deadline Date].

If you have any questions regarding this decision, please contact our customer service department at [Phone Number] or visit [Website].

Sincerely,

[Your Name/Department]

[Company Name]