

Date: [Insert Date]

To: [Insert Client/Merchant Name]

Account Number: [Insert Account Number]

Subject: FINAL WARNING: Persistent Non-Compliant Transaction Patterns

Dear [Insert Name],

This letter serves as a formal and final warning regarding your account activities. Despite our previous communications dated [Insert Date of Previous Warning] and [Insert Date of Second Warning], our monitoring systems continue to identify persistent non-compliant transaction patterns that violate our Terms of Service and regulatory compliance standards.

Specifically, we have noted the following recurring issues:

- [List specific violation, e.g., High chargeback ratio]
- [List specific violation, e.g., Unusually large transaction volumes without documentation]
- [List specific violation, e.g., Structuring of transactions]

These activities pose a significant risk to our platform and are in direct breach of the [Insert Agreement Name] signed on [Insert Date].

Required Immediate Actions:

1. Cease all non-compliant activity immediately.
2. Provide a written explanation and supporting documentation for the transactions flagged above by [Insert Deadline Date].
3. Implement a corrective action plan to ensure future compliance.

Failure to comply with these requirements or any further instance of non-compliant behavior will result in the immediate and permanent termination of your account and the freezing of any remaining funds, pending further investigation or regulatory reporting.

We expect your full and immediate cooperation in this matter.

Sincerely,

[Your Name/Department Name]

[Your Company Name]

[Contact Information]