

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

[Date]

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

RE: Notice of Invalid Identity Theft Claim
Account Number: [Account Number]
Claim Reference Number: [Claim Number]

Dear [Customer Name],

We have completed our investigation into the identity theft claim you submitted on [Date of Claim] regarding the account/transaction(s) listed above.

After a thorough review of the information provided and our internal records, we have determined that your claim is invalid. As a result, we will not be making any adjustments to the account at this time.

Our decision was based on the following reason(s):

- [Insert specific reason, e.g., Evidence of account activity consistent with prior usage.]
- [Insert specific reason, e.g., Documentation provided was incomplete or inconsistent.]
- [Insert specific reason, e.g., Verification of authorization for the disputed transaction.]

If you have additional documentation or evidence that was not included in your initial claim, you may submit it for reconsideration. Please send any additional information to the address listed above within [Number] days of the date of this letter.

If you have any questions regarding this notice, please contact our Fraud Department at [Phone Number] during the hours of [Hours of Operation].

Sincerely,

[Name/Signature]
[Title]
[Your Company Name]