

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

[Date]

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

RE: Notice of Dispute Rejection - Claim Number: [Claim Number]

Dear [Customer Name],

We have completed our investigation into the fraud dispute you submitted on [Date] regarding the following transaction(s):

- Transaction Date: [Date]
- Merchant Name: [Merchant Name]
- Amount: \$[Amount]

Based on our review, we are unable to verify your claim of unauthorized activity. As a result, your dispute has been denied, and no credit will be issued to your account. If a provisional credit was previously applied, it will be reversed on [Date].

Our decision was based on the following findings:

- The transaction was completed using secure credentials associated with your account.
- The IP address or geolocation data matches your previous transaction history.
- Insufficient evidence was provided to support the claim of fraudulent activity.

If you have additional documentation or evidence that was not included in your original claim, you may submit it for reconsideration within [Number] days of the date of this letter.

Copies of the documents used during our investigation are available upon written request.

Sincerely,

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