

[Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: Notification of Fraud Dispute Decision - Case #[Reference Number]

Dear [Customer Name],

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

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

Based on a thorough review of the information provided and our internal records, we are unable to honor your claim at this time due to insufficient evidence to confirm that the transaction was unauthorized.

Our investigation took the following factors into account:

- Consistency with previous account activity and geographic location.
- Authentication methods used at the time of purchase.
- Information provided by the merchant regarding the delivery of goods or services.

As a result, no permanent credit will be issued to your account. If a provisional credit was previously applied, it will be reversed on [Date]. Please ensure that sufficient funds are available in your account to cover this adjustment.

If you have additional documentation or evidence that was not included in your initial claim, you may submit it for further review. You also have the right to request copies of the documents we relied upon during our investigation.

If you have any questions, please contact our Fraud Department at [Phone Number] between [Hours of Operation].

Sincerely,

[Your Name/Department]

[Company Name]