

Date: [Insert Date]

To: [Customer Name]

Account Number: [Insert Account Number]

Address: [Insert Customer Address]

Subject: FINAL NOTICE: Unresolved Electronic Payment Decline

Dear [Customer Name],

This is a formal and final notice regarding your outstanding balance of \$[Insert Amount]. Our previous attempts to process your electronic payment on [Insert Date] and [Insert Date] were declined by your financial institution.

Despite our prior notifications, this matter remains unresolved. Your account is now considered severely past due. Failure to rectify this balance immediately will result in the following actions:

- Immediate suspension or termination of services.
- Late payment penalties and administrative fees.
- Referral of your account to a third-party collection agency.
- Potential reporting to national credit bureaus.

To prevent these actions, you must provide a valid payment method or clear the balance in full by **[Insert Deadline Date]**.

Payment Options:

- Update your payment details via our online portal: [Insert URL]
- Pay by phone: [Insert Phone Number]
- Mail a check to: [Insert Payment Address]

If you have already made this payment, please disregard this letter. If you are experiencing financial difficulties, please contact our billing department immediately at [Insert Phone Number] to discuss a payment plan.

Sincerely,

[Your Name/Department Name]

[Company Name]