

Chargeback Explanation Letter

Date: [Insert Date]

To: [Bank/Payment Processor Name]

Address: [Bank/Payment Processor Address]

Account Number: [Your Account Number]

Reference Number: [Chargeback Reference Number]

Dear [Recipient's Name],

I am writing to formally contest the chargeback initiated on [Date of the Chargeback] for transaction [Transaction ID or Order Number]. The amount in question is [Chargeback Amount].

Details of the transaction:

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

I believe this chargeback is unwarranted because [Explain reason why you believe the chargeback is invalid, e.g., services were provided, goods were delivered as described, etc.].

Attached are the supporting documents that substantiate my position, including:

- [Document 1]
- [Document 2]
- [Document 3]

I kindly ask you to review the information provided and reconsider the chargeback decision. I value my relationship with [Bank/Payment Processor Name] and hope to resolve this matter amicably.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Name]

[Your Address]

[Your Phone Number]

[Your Email Address]