# Merchant Refund Not Processed

Subject: Dispute - Merchant Refund Not Credited to Account

Dear [Credit Card Issuer],

I am disputing a charge on my account because a merchant-authorized refund has not been credited to my card after a reasonable period of time.

On [original purchase date], I purchased [item/service] from [merchant name] for $[amount], which appeared on my [month] statement. I returned this [item/cancelled this service] on [return date] and received a refund authorization from the merchant (Return Authorization #[number]).

The merchant confirmed the refund would be processed within [timeframe], but as of today, [number] days later, the credit has not appeared on my account. My most recent statement dated [date] does not reflect this refund.

I have contacted the merchant on [dates], and they claim the refund was processed on [date]. However, it has not appeared on my credit card account. Either the merchant did not process the refund as claimed, or there was an error in the processing.

I am requesting that you:

- Investigate why this refund has not been credited
- Manually credit $[amount] to my account if the merchant cannot provide proof of processing
- Remove any interest charges associated with this amount since the return date

Enclosed are copies of my original receipt, the return receipt, and correspondence with the merchant confirming the refund authorization.

Please resolve this matter promptly and provide written confirmation.

Thank you,

[Your Name]

[Account Number]

[Contact Information]

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