

[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Email Address]  
[Phone Number]  
[Date]

[Credit Card Issuer Name]  
[Customer Service Department]  
[Issuer Address]  
[City, State, ZIP Code]

Subject: Complaint Regarding Unapproved Contactless Credit Card Transactions

Dear Sir/Madam,

I am writing to formally bring to your attention a matter of serious concern regarding my credit card account, [Credit Card Number/Last Four Digits: XXXX-XXXX-XXXX-\_\_\_\_\_]. Upon reviewing my recent credit card statement dated [Statement Date], I noticed **unauthorized contactless transactions** that I did not approve or initiate.

Below are the details of the disputed transactions:

- Date: [Transaction Date 1], Amount: [Amount 1], Merchant: [Merchant Name 1]
- Date: [Transaction Date 2], Amount: [Amount 2], Merchant: [Merchant Name 2]

I would like to stress that I did not authorize these transactions and I have not shared my card or account information with anyone. This situation indicates a breach in the security of contactless payment technology, and I am deeply concerned about the safety of my personal financial information.

I respectfully request that you:

1. Initiate an immediate investigation into these unapproved transactions.
2. Reverse and reimburse the disputed amounts as soon as possible.
3. Provide an update on the course of your investigation and the estimated resolution timeline.
4. Inform me of the steps you will take to enhance protection against contactless payment fraud in the future.

The protection of sensitive financial data is of utmost importance, and I urge your organization to take all necessary measures to prevent similar incidents from occurring. Please acknowledge receipt of this complaint and keep me informed about the progress toward resolving this matter.

Thank you for your swift attention to this urgent issue. I look forward to your prompt response and resolution.

Sincerely,  
[Your Name]