[Date]

[Customer Name]
[Customer Address]
[City, State, Zip Code]

Subject: Urgent: Declined Payment for Installment Plan - Account #[Account Number]

Dear [Customer Name],

We are writing to inform you that your scheduled monthly installment payment of [Amount] due on [Due Date] was declined by your credit card issuer.

As a result, your payment has not been processed. To keep your account in good standing and avoid potential late fees or service interruptions, please update your payment information as soon as possible.

Reason for Decline: [Reason, e.g., Insufficient Funds / Expired Card / Transaction Declined]

How to resolve this:

- Log in to your online account at [Website Link] to update your card details.
- Contact your bank to authorize the transaction.
- Call our billing department at [Phone Number] to provide an alternative payment method.

If you have already made this payment or updated your details, please disregard this notice.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Department]
[Company Name]