

# UPI Transaction Complaint Letter Template

Date:

To,

The Branch Manager

**Subject: Complaint Regarding UPI Transaction – Amount Debited But Not Credited**

Respected Sir/Madam,

I am writing to bring to your kind attention a UPI transaction issue.

I made a UPI payment, but the amount was debited from my account even though the beneficiary did not receive

**Transaction Details:**

Account Holder Name:

Account Number:

Transaction Date:

Transaction Time:

Transaction Amount:

UTR Number:

UPI App Used:

Beneficiary UPI ID / Phone Number:

The payment failed, and the beneficiary confirmed they have not received the amount.

However, the money has been debited from my account, as visible in my bank statement.

As per RBI guidelines on failed UPI transactions, the amount should be auto-reversed within a T+1 working day.