Google Pay Payment Pending

Reasons, solutions, dispute steps and refund guidance for UPI users in India
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1. Check the transaction status

Open Google Pay → See transaction history → select the payment. Read the status on the transaction details page. Save the UPI transaction ID, date, amount and recipient/merchant details. Also check the linked bank statement.

Status	Recommended action
Payment processing / pending	Do not pay again immediately. Google's general status page says allow up to 3 working days for bank processing. Its merchant-payment guidance separately says up to 5 business days. Follow the transaction-specific in-app guidance.
Failed; account debited	Check the bank statement for a reversal. Google gives 3 working days in its general status guidance and 5 business days in its merchant-payment guidance. If overdue, raise a dispute and contact your bank.
Success; receiver says not credited	Check your statement and share the UPI reference ID with the bank/receiver. Google says bank processing can take up to 48 hours in some cases. Do not assume a successful payment can be cancelled.
Successful merchant payment; goods/service issue	Contact the merchant for refund or service resolution. A successful UPI payment generally cannot be cancelled from Google Pay.

2. Raise a Google Pay dispute

For eligible pending transactions, Google says the Raise Dispute option becomes available after 2 days from the transaction date. In the app: See transaction history → select transaction → Having Issues? → choose the issue → follow the ticket steps. Menu labels may vary by app version.

3. If the refund is not received

Contact the bank that debited the account and provide the UPI transaction/reference ID. Keep the transaction details, bank statement and complaint number. Google says some cases require a bank statement; ATM mini-statements and app screenshots are not accepted as a valid statement for that request.

4. RBI outer limits for failed UPI transactions

Funds transfer: if the sender is debited but the beneficiary is not credited, auto-reversal is due by T+1 day; compensation is ■100 per day beyond that limit. **Merchant payment:** if the account is debited but merchant confirmation is not received, auto-reversal is due within T+5 days; compensation is ■100 per day beyond that limit. T is the transaction date. These are RBI failed-transaction rules; confirm the transaction category and facts with your bank.

5. Escalation and safety

Use Google Pay in-app support or its official toll-free number 1800-419-0157 (verify on Google's Help Centre before calling). If unresolved, contact your bank and then use NPCI's UPI complaint route. RBI's Ombudsman route may be available after first complaining to the regulated entity and meeting scheme conditions.

Never share: UPI PIN, OTP, card PIN, CVV, passwords or screen-sharing access. You do not need to enter your UPI PIN or scan a QR code to receive a refund.

Official references

Google Pay status: https://support.google.com/pay/india/answer/16920039
Google Pay dispute: https://support.google.com/pay/india/answer/9777953
Google Pay merchant payments: https://support.google.com/pay/india/answer/9494510
Google Pay support: https://support.google.com/pay/india/answer/7562363
RBI failed-transaction TAT: https://m.rbi.org.in/commonman/English/Scripts/Notification.aspx?Id=3074
NPCI UPI FAQs: https://www.npci.org.in/what-we-do/upi/faqs

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