How to Recover Money Sent to the Wrong UPI ID

Complaint, recovery and escalation guide for UPI users in India | 11 November 2026

1. Understand what happened

A successful UPI transfer to an incorrect recipient is different from a failed or pending payment. A successful transfer cannot normally be cancelled after the UPI PIN is entered and is not automatically reversed. Recovery depends on the recipient's cooperation and the banks' complaint process. A failed transfer where the beneficiary was not credited is covered by separate reversal rules.

2. What to do immediately

1. Save the transaction screenshot and details from your payment app.
2. Record the UPI transaction ID/UTR/reference number, date, time, amount and recipient UPI ID.
3. Raise a complaint from the transaction in the UPI app and save the ticket number.
4. Contact your bank through its official channel. Ask it to register a mistaken UPI transfer complaint and contact the beneficiary bank through the applicable process.
5. If fraud or an unauthorised payment is involved, report immediately to 1930 and https://cybercrime.gov.in.

3. Contact the recipient

If the recipient is identifiable and it is safe, politely explain the mistake and request a return transfer. For a merchant payment, contact the merchant through its official support channel. Do not threaten or impersonate bank staff, send another payment to 'unlock' a refund, or share confidential information.

4. Escalate your complaint

1. UPI app: select the transaction and raise the relevant complaint.
2. Your bank: provide the UPI reference ID and app complaint number; request a written acknowledgement.
3. NPCI: if unresolved, use the NPCI Dispute Redressal Mechanism. Google Pay's specific guidance says to raise an NPCI complaint within three days of the transaction if the issue persists, or call 1800-120-1740. Check the current official contact details before calling.
4. RBI: for a service deficiency by a covered regulated entity, first complain to that entity. Under the RBI Integrated Ombudsman Scheme 2026, generally wait 30 days for a response, unless you receive an unsatisfactory final reply earlier. File at https://cms.rbi.org.in, subject to eligibility rules.

5. Wrong transfer versus failed transaction

RBI's failed-transaction framework says that if the payer is debited but the beneficiary is not credited in a UPI funds transfer, the beneficiary bank must reverse by T+1 day; delay beyond that attracts ■100 per day under the framework. For a merchant payment where the account is debited but merchant confirmation is not received, the reversal timeline is T+5 days, with ■100 per day beyond that. These rules concern defined failed transactions, not a successful transfer to a wrong UPI ID.

6. Keep these records

1. Transaction screenshot and UPI reference/UTR number.
2. Date, time, amount and recipient UPI ID or displayed name.
3. Bank statement showing the debit.
4. UPI app complaint number and bank acknowledgement.
5. Emails, messages and written responses from the app, bank, recipient or NPCI.
6. Cybercrime acknowledgement and police complaint details, if fraud is involved.

7. Security warnings

Never share your UPI PIN, OTP, ATM PIN, CVV or banking password. Do not scan a QR code, enter a UPI PIN or approve a collect request to receive a refund. Avoid remote-access apps and anyone promising guaranteed recovery for a fee. Use official bank, app, NPCI, RBI and cybercrime channels only.

8. Official references

Google Pay – Wrong transfer guidance: Google Pay Help
NPCI – UPI FAQs: NPCI FAQs
NPCI – Dispute Redressal: NPCI dispute mechanism
RBI – Failed transaction framework: RBI circular
RBI – Ombudsman Scheme 2026 FAQ: RBI FAQ
National Cyber Crime Reporting Portal: cybercrime.gov.in

No reviewed source guarantees recovery of a successful mistaken UPI transfer. Outcomes depend on the facts, recipient cooperation, bank investigation and applicable law. This guide is informational, not legal advice. FinBankingTech.com is independent and is not affiliated with Google, NPCI, RBI or any bank.