# Fix problems when you verify your phone number

## Fix problems when you generate a one-time password (OTP)

You can troubleshoot different types of error messages when you request an OTP.

“Oops, something went wrong."

“An error occurred when generating OTP.”

Fix problems when you verify your OTP

You can troubleshoot different types of error messages when you verify your number with an OTP.

“Oops, something went wrong.”

“Too many OTP requests made. Try setting it up later.”

“Your account couldn't be created.”

“Can't verify number right now. Try again later.”

Fix problems when you receive and enter OTP errors

Make sure that:

* You can send and receive messages on your phone.
* You receive messages on the default text message app and not third-party apps like TrueCaller or Messenger.
* You’re on the latest version of Google Pay.
  + Search for Google Pay in the Play Store or App Store.
  + If an update is available:
    1. Update your app.
    2. Close your app and wait for 30 seconds.
    3. Try to generate an OTP again.

If you still get an error message:

1. At the top right of the error page, tap More  and then **Send feedback**.
2. When you send feedback, add the comment “#receivingOTP.”
3. If the issue continues, try again in a few hours.

# Fix problems sending or receiving money

If you can’t send or receive money or the transaction fails, try the following.

**Tip:** If you have problems with an existing transaction, [fix problems with transaction](https://support.google.com/pay/india/answer/7575009).

## Unable to send money

[Try making your payment now](https://gpay.app.goo.gl/?link=https%3A%2F%2Ftez.google.com%2F%3Fdestination%3DCAE%3D)

Check for the following:

1. **Check for an active internet connection. Transactions can't be made offline.**
   * If you don’t have an active internet connection, try again when you're connected to the internet.
   * If you have an active internet connection, move to the next step.
2. **Check if you have a valid bank account on Google Pay.**
   * If you don’t have a valid bank account on Google Pay, you’ll need to first link an account to send or receive money.
   * If you have a valid bank account added to Google Pay, move to the next step.
3. **Make sure your Google Pay app is updated. Check for any pending app updates by following the steps below:**
   * Go to the Google Play Store.
   * Check for updates to the Google Pay app .
   * Update the app.
     + If your Google Pay app is updated, move to the next step.
4. **Check if you added more than one UPI ID.**

Sometimes, your payment might fail if the UPI handle you use experiences issues.

* + To create a new UPI ID:
    - Open Google Pay .
    - At the top right, tap your **Profile photo**.
    - Under the “Set up payment methods” section, tap **Bank account**.
    - Select the bank account where you want to create a new UPI ID.
    - Select **Manage UPI IDs**.
    - Next to the UPI ID you want to create, tap Add Add.
  + If you already created an additional UPI ID, move to the next step.

1. **Check for the status of the recipient's Google Pay app. Confirm if the recipient has linked their bank account to their Google Pay app.**
   * If you’re unsure if the recipient has linked their bank account on Google Pay, you can send money directly to them if you know their bank account number and IFSC code.
   * If the recipient has the Google Pay app on their phone and has already added their bank account, move to the next step.
2. **Check if you reset the UPI PIN on Google Pay or any other UPI app.**

If you enter your UPI PIN incorrectly 3 times, you can’t make transactions through UPI for the next 24 hours.

To proceed, you can either wait 24 hours to transact again, or reset your UPI PIN immediately to make payments again. To reset your UPI PIN:

* + Open the Google Pay .
  + At the top right, tap **Profile picture** and then **Bank account**.
  + Tap the bank account for which you want to reset the UPI PIN.
  + Tap **Forgot UPI PIN**.
  + Enter the last 6 digits of your debit card number.
  + Enter the expiry date of your debit card.
  + Tap **Next**.
  + Follow the on-screen instructions.

1. **Check if you reached your bank's maximum transaction limit for the day and other bank-related issues.**

Contact your bank to confirm there are no issues with your bank account.

To get the contact details of your bank, go to [www.digisaathi.info](https://digisaathi.info/). You can also contact DigiSaathi through their helpline numbers: 14431 or 1-800-891-3333.

1. **If you send money by scanning a QR code, make sure your device’s camera is functional and you do not send more than ₹2000.**

**Tip:**As per NPCI guidelines, you can’t send more than ₹2,000 INR through the “Scan QR” page.

1. If you send money directly to a bank account, check if you’ve entered the right details for the receiver’s bank account number and IFSC code.

If you’re still unable to send money after you check the steps listed above:

* You can make payments with another bank account.
* Reach out to your bank for the next steps. To get the contact details of your bank, go to [www.digisaathi.info](https://digisaathi.info/). You can also contact DigiSaathi through their helpline numbers: 14431 or 1800-891-3333.

## Unable to receive money

1. **Check if you have a valid bank account on Google Pay.**
   * If you don’t have a valid bank account on Google Pay, link an account to send or receive money.
2. **Make sure your Google Pay app is updated.**
   * To check for any pending app updates:
     1. On your mobile device, open the Google Play app Google Play.
     2. Check for updates to the Google Pay app.
     3. Tap **Update**.
   * If your Google Pay app is updated, follow the next step.
3. **Check if there’s any issue with your bank’s servers.**
   * To confirm there are no issues with your bank account, contact your bank.

## Discontinue payment transactions

There’s no direct way to block money through UPI. To manage UPI payments you receive, you can:

* **Turn off UPI in your banking app:**
  + Most banks allow you to turn off this option.
  + Check your app's settings for this option or contact your bank for assistance.
* **Reject the requests you receive:**
  + If you receive a payment request, your UPI app gives you the option to decline it.
  + Refer to your app's instructions for the process.
* **Block the sender:**
  + To prevent future requests from the same sender, some UPI apps let you block specific users from sending money.

If you're concerned about unsolicited payments or believe you're a victim of fraud, contact your bank immediately for further guidance and assistance.

# Fix issues with orders or payments to merchants

Use the information below to troubleshoot if:

* The product or service that you ordered was missing.
* The product or service that you ordered was unsatisfactory.
* You sent money to a merchant but the transaction wasn’t successful.

## Fix issues with order delivery or quality

If your transaction was successful but the product or service that you ordered from the merchant was missing or unsatisfactory, contact the merchant directly for support.

## Fix issues with payments to merchants

**Important:** After you sent money to a merchant, you can’t cancel the transaction.

If you sent money to a merchant but the transaction isn’t successful, use the information below to troubleshoot.

**Step 1: Find the transaction**

1. Open Google Pay .
2. Scroll down and select **See transaction history**.
3. Select the transaction to see more details.

**Step 2: Check transaction status**

If the payment is successful, reach out to the merchant

If the payment is in process, wait for 3 business days

If the payment is failed, the money will be credited back to your account in 3 business days

**Step 3: Report the transaction**

If the money hasn't been credited back to your account after 3 business days, you can raise a ticket for Google Pay to investigate this further:

1. Open the Google Pay app .
2. Scroll down and tap **See transaction history**.
3. Tap the transaction you want to dispute.
4. Tap **Having issues?**.
5. To create a ticket, follow the on-screen instructions.

In some cases, you may need to share your bank statement from the date of the transaction until the date of the dispute. To do so, create a ticket using the steps above. When you reach the “Add Attachment” section,you can upload the required bank statements.

**Important :**

* ATM mini statements and app screenshots aren't valid bank statements. Once you have shared the bank statement, wait 48 hours before you check the status of the dispute on the app.
* Only the person who sent the money can report a transaction. If you didn't make the transaction, ask the person who did to report it.

If your transaction is more than 21 days old

Google Pay raises complaints via our partner banks for issues regarding transactions. If it's been more than 21 days since the date of your transaction, our partner banks are unable to raise a complaint on your behalf. To resolve this issue, contact your bank directly*.*

To get the contact details of your bank or institution, use DigiSaathi's 24x7 helpline. This helpline is an initiative of NPCI, on behalf of payment system operators and participants. To use the helpline, go to [www.digisaathi.info](http://www.digisaathi.info/). You can also call DigiSaathi at 14431 or 1800 891 3333.

If your issue still hasn't been resolved, raise a complaint with NPCI on their Dispute Redressal Mechanism portal. To go to the portal:

1. On your computer, go to [www.npci.org.in](https://www.npci.org.in/).
2. At the top right, click **Get in touch** *and then* **UPI complaint**.

# Contact Google Pay India customer care

If you encounter issues when you use Google Pay (formerly known as Tez), we want to help.

If you're located outside India and use an international number, you can't connect to our customer care phone number. You can contact us from 8 AM–12 AM Indian standard time (IST) on [chat support](https://support.google.com/pay/india/gethelp).

## Contact Google Pay support

1. Open the Google Pay app .
2. At the top right, click your profile picture.
3. Click **Get help**.
4. Scroll and click **Contact Support**.
5. On the screen, select "Call" or "Chat" to reach out for support.

Call the Google Pay India customer care number

You can call our customer care number toll free at: [1-800-419-0157](tel:1-800-419-0157). Our phone support is available in 5 languages (Hindi, English, Tamil, Telugu, and Kannada).

Account authentication when you speak with support

To get help with a transaction or rewards

1. Open the Google Pay app .
2. Show transaction history.
3. Select the transaction.
4. At the bottom, select **Having Issues?**
5. Follow the on-screen instructions and select the option.

To get help when you add a form of payment, try these steps to [fix problems while adding a bank account](https://support.google.com/pay/india/troubleshooter/11480466).

[Check transaction history](https://gpay.app.goo.gl/?link=https%3A%2F%2Fpay.google.com%2Fapp%3Fdestination%3DCAg%3D)

Visit our Help Center

1. Open the [Google Pay Help Center](https://support.google.com/pay/india#topic=7294297).
2. Look for the issue you're facing from the list of articles on the Home Page.
3. Browse through the help topic that is relevant to your issue.

# Report suspicious activity

If you believe your Google Account was misused on Google Pay, like through suspicious or unauthorized charges,  contact our customer care through the options mentioned above.

Popular articles

* [Frequently Asked Questions](https://support.google.com/pay/india/answer/9780926)
* [Fix problems with a transaction](https://support.google.com/pay/india/answer/7575009)
* [Add a bank account](https://support.google.com/pay/india/answer/9114589)
* [Fix problems with rewards](https://support.google.com/pay/india/troubleshooter/9783152)
* [How to check your bank statement](https://support.google.com/pay/india/answer/9739577)