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By rejecting non-essential cookies, Reddit may still use certain cookies to ensure the proper functionality of our platform. For more information, please see our Cookie Notice and our Privacy Policy. Address: Hyderabad, Andhra Pradesh, 500038 I have paid my credit card bill on 23-jan2020 but it is not yet reflected in to my credit card. I paid it through hdfc netbanking app only. It is very urgent for me. But it would help the customer if ot does take more than 24 hrs for payment. Even if i contact or to verify where my transaction got stuck up it is not possible either through netbanking app or calling toll free as well. Please help me with this. Was this information helpful?Mar 14, 2020Complaint marked as Resolved HDFC Bank customer support has been notified about the posted complaint. Add a Comment View all 32842 HDFC Bank Reviews I paid hdfc cc bill via payzap yesterday on 31 and till now it isn't credited and today is the last day of paying bill. What should I do? Payzapp usually takes 3 to 4 days to reflect bill in CC. This month I faced issues thrice and amount got refunded after 4 days to me on paying bill. When its success, it usually takes a minimum of 4 days. I have tried with Axis and Icici CC . Not sure of a solution, May be raise a support ticket in payzapp against that transaction to check if they can speed up. Reactions: Deleted member 2540, D₹V and shrewdoc bro r Payzapp usually takes 3 to 4 days to reflect bill in CC. This month I faced issues thrice and amount got refunded after 4 days to me on paying bill. When its success, it usually takes a minimum of 4 days. I have tried with Axis and Icici CC . Not sure of a solution, May be raise a support ticket in payzapp against that transaction to check if they can speed up. bro really? if they refund my father will kill me Abstract: Last Saturday, a user paid an amount via the CRED App using QR codes, but the money was debited from their account, yet the receiver did not receive the funds. The user contacted CRED customer care for assistance. 2024-11-13 by Economatik Editors Have you ever faced a situation where you made a payment via CRED App using QR code, the money got debited from your account, but the receiver did not receive the amount? If yes, then you are not alone. This article will provide you with a detailed context of this issue, its key concepts, and possible solutions.Payment Issue with CRED AppCRED App is a popular Indian app that allows users to pay their credit card bills, recharge their phones, and make other payments using their credit cards. However, recently, some users have reported an issue where the money gets debited from their account, but the receiver does not receive the amount.ContextThe payment issue with CRED App arises when a user makes a payment via QR code, and the amount gets debited from their account, but the receiver does not receive the payment. The user then contacts CRED customer care support, who acknowledges the issue and assures the user that the amount will be credited back to their account.Key Concepts Payment Gateway: A payment gateway is a service that authorizes credit card or direct payments processing for e-businesses. CRED App uses a payment gateway called Razorpay to process the payments. QR Code: A QR code is a type of barcode that can be read by a smartphone camera. CRED App allows users to make payments by scanning the merchant's QR code. Payment Successful but Not Received: This issue arises when the payment gateway shows that the payment is successful, but the receiver does not receive the amount. Possible ReasonsThe possible reasons for this issue could be: Network issue: The payment might not have been processed due to a network issue or slow internet connection. Technical glitch: There might be a technical glitch in the payment gateway or CRED App. Incorrect QR code: The merchant might have provided an incorrect QR code, leading to the payment being debited from the user's account but not reaching the merchant's account. SolutionIf you face this issue, you should follow these steps: Contact CRED customer care support and inform them about the issue. Provide them with the payment details, such as the payment ID, date, and amount. CRED customer care support will acknowledge the issue and assure you that the amount will be credited back to your account. If the amount is not credited back to your account within 24-48 hours, follow up with CRED customer care support. Code BlockHere is an example of how a payment request is made using CRED App's API: const razorpay = require('razorpay'); const credentials = { key_id: 'your_key_id', key_secret: 'your_key_secret' }; const rzp = new razorpay(credentials); const options = { amount: 5000, // amount in the smallest currency unit currency: 'INR', receipt: 'receipt_#', notes: { customer_note: 'payment_note' }, payment_capture: '1' }; rzp.orders.create(options, (err, order) => { if(err){ // handle error } else { // handle success } }); Payment issue with CRED App arises when the money gets debited from the user's account, but the receiver does not receive the amount. The possible reasons for this issue could be network issues, technical glitches, or incorrect QR codes. Razorpay Documentation CRED App Skip to main content Reddit and its partners use cookies and similar technologies to provide you with a better experience. By accepting all cookies, you agree to our use of cookies to deliver and maintain our services and site, improve the quality of Reddit, personalize Reddit content and advertising, and measure the effectiveness of advertising. By rejecting non-essential cookies, Reddit may still use certain cookies to ensure the proper functionality of our platform. For more information, please see our Cookie Notice and our Privacy Policy. Hi Consumer forum Team, as I shared below email communication with cred as I'd one payment of 1.55 lac for mg hdfc credit card via cred application through my kotak netbanking . payment deducted since more than 48 hrs but still not credited or reflected in my hdfc credit card as today is my last of bill payment nor they refunded in mh bank account not even credited to my hdfc credit card after multiples email following up here below is email communication. pls help me out for this payment refekctikn to mg gdfc credit card or refund my original bank account so that I can clear mh hdfc payment today itself without any bank charges. thanks Rajesh Solanki [protected] Hi Team, pls update on this transcation whether it will reflect on hdfc credit card as my card due date is today only or refund to original bank. it really bad experience still stuck money nor itsrekefcted in credit card and not in original bank account from where payment done. today is my card last day for payment who will responsible for payment late fess if this payment not done within time line. it's clear that more than 48 hrs this payment stuck, cred will pay my late payment if not then make it clear else need to take action this. Regards Rajesh Solanki [protected] Hide quoted text On Thu, Apr 28, 2022, 10:32 rajesh solanki wrote: Hi Team today I just got this message recieved form cred in sms Payment of INR 155, 000 for HDFC Bank credit card XXXX-4117 on 27-Apr-2022 (order id 6N3L4ZE03QG) has now been received. This amount will be refunded back in 5 working days. Setup your Instant Refund account now to get this in 3 hours. pls call urgently as if your platform received then it should credit in my hdfc credit card. arrange the call to fox the issue better way thanks Rajesh Solanki [protected] On Thu, Apr 28, 2022, 07:51 CRED Grievance Officer wrote: Dear CRED Member, We are waiting on a response from your end, regarding your Ticket ID – 3725098. Should you have already reviewed our response, feel free to ignore this email. If not, awaiting response here & will be glad to work upon the same. However, in case you still need further assistance, please do not hesitate to reach out to us here. Regards, Team CRED Was this information helpful? Add a Comment View all 672 Cred Reviews I paid my HDFC CC bill using CRED (about ₹54k, used debit card for payment via CRED) on 21st October and according to the CRED payment history page, it shows that it should start reflecting in my card statement by now. But it’s still not there in neither Unbilled nor Unsettled transactions. It’s been more than 4 days. Any suggestions, what can be done? And has anybody else faced a similar situation with CRED? Same here, hoping it will be credited on the next working day although my bank confirmation is still pending. I am facing issue my my Axis Magnus. Neither cred nor Paytm is able to make payments. Only way is by doing neft/imps/UPI transfer. No idea what is wrong with that card. Another axis card is accepting payments properly. Mostly Rupay users face such problems. Finally received cred payment just now - 4 days after cred confirmed payment. Similar to hdfc billpay, it is showing some hga code and payment date same as initial payment date. No idea what happened here. Will try again with Paytm now, I was cancelling Paytm payments after a day, this time will give it a week. Reactions: Strange My HDFC CC payment donw on 21 Oct is also stuck. It's not yet credited. Pathetic service by CRED. No customer support. I paid my HDFC CC bill using CRED (about ₹54k, used debit card for payment via CRED) on 21st October and according to the CRED payment history page, it shows that it should start reflecting in my card statement by now. But it’s still not there in neither Unbilled nor Unsettled transactions. It’s been more than 4 days. Any suggestions, what can be done? And has anybody else faced a similar situation with CRED? It can take upto 2 working days to reflect the payment in your card account. You made the payment on 21st of Oct. But 22nd to 24th i.e 3 days were bank holiday and 26th also is a bank holiday. So payment may gets credited today or on 27th of Oct. I also paid Kotak Bill on 22nd which haven't credited to the account yet. Reactions: skywalker It can take upto 2 working days to reflect the payment in your card account. You made the payment on 21st of Oct. But 22nd to 24th i.e 3 days were bank holiday and 26th also is a bank holiday. So payment may gets credited today or on 27th of Oct. I also paid Kotak Bill on 22nd which haven't credited to the account yet. Oh okay. Will wait till 27th EOD then. Reactions: rp0703 My HDFC CC payment donw on 21 Oct is also stuck. It's not yet credited. Pathetic service by CRED. No customer support. Agreed. CRED’s Customer service is bad. They haven’t provided any customer care number anywhere, and on top of that, writing about an issue to them via the app is also a headache. I tried doing it twice but no ticket was created. Then I dropped a mail, then they finally acknowledged my concern. Mostly Rupay users face such problems. Kuch bhi matlab. Credit card bill repayment work through banks own internal network paid via NEFT/RTGS/UPI/IMPS/BBPS. RuPay or Visa dnt have any linked with credit card bill repayment. I always got HDFC RuPay credit card bill repayment instantly but from last few weeks everyone told HDFC bank cc bill repayment takes 3-4 days to credit, paid via CRED and Amazon etc (dnt know other apps). Last thing, dnt compare BOB like PSU banks RuPay card with HDFC bank RuPay card. Dono me zameen asmaan ka fark hai. Reactions: skywalker, Strange, Slayer and 1 other person same is happening me through CRED i done payment of 32k something and it is showing in that payment will be credited in 2 days to HDFC same is happening me through CRED i done payment of 32k something and it is showing in that payment will be credited in 2 days to HDFC It will be credited definitely, it will just take time. Took about 4-5 days for me. If it still doesn’t start reflecting, drop a mail mentioning the issue along with the order ID and UTR number to grievanceofficer@cred.club This worked for me since after sending the mail, the money was credited to my CC the next morning. Seems you're out of India. Sometimes it takes time, be patient. no i am in india , i have been using hdfc card for more than 6 months all payment were reflected with in 30 min max that why i was worried , but thank you for telling me that some times it takes time , can you tell me the maximum time Reactions: D₹V no i am in india , i have been using hdfc card for more than 6 months all payment were reflected with in 30 min max that why i was worried , but thank you for telling me that some times it takes time , can you tell me the maximum time While when I pay other bank card's payment via HDFC bill pay, it takes upto 3 working days to reflect. So for HDFC cards only it's instant I guess. Learn patience from us 😉😉😉. Reactions: Deleted member 2540

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