Cancellation, Refund & Payment SLA (रिफंड एवं भुगतान नीति)

OVERVIEW

Cancellation and refund guidelines for yonogames.co.in. UPI payment failure resolution SLAs (24-48 hours), network disconnect auto-fold protections, and UTR tracking.

1. Payment Gateway & UPI Transaction SLA

While yonogames.co.in does not process payments directly, we regularly audit the payment gateway integrations of the gaming apps we review. Real-money gaming platforms in India utilize NPCI-authorized UPI rails (PhonePe, Google Pay, Paytm, BHIM) and IMPS banking channels.

2. Failed UPI Payments & Auto-Reversal

If money is deducted from your bank account during a game recharge but does not reflect in your game wallet within 15 minutes, NPCI guidelines mandate automatic reconciliation:

- Auto-Reversal Window: Banking networks typically reverse pending UPI transactions within T+1 to T+2 business days (24 to 48 hours).
- UTR Tracking: Always keep your 12-digit UTR (Unique Transaction Reference) number from your PhonePe or Google Pay receipt.
- In-App Support Ticket: Open the customer care section in the respective game, share your UTR number, and request manual credit.

3. Network Disconnection & Table Auto-Fold

To protect players against sudden mobile network drops, certified gaming apps feature automated disconnection protocols:

- If your internet drops during an active hand, the game grants a 30-second reconnection buffer.
- If reconnection fails, the system automatically takes a 'First Drop' or auto-folds your hand to prevent full count (80-point) penalties.

Source: https://rummypdf.com