```
[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]
[Recipient's Name]
[Recipient's Address]
[City, State, Zip Code]
Dear [Recipient's Name],
I hope this message finds you well. I am writing to inform you about a
delay in the Zelle payment that was scheduled to be processed on
[original payment date].
Unfortunately, due to [brief explanation of the reason for the delay],
the payment will not be completed as planned. I am currently working to
resolve this issue and expect to have the funds transferred by [new
estimated payment date].
I apologize for any inconvenience this may cause and appreciate your
understanding in this matter. If you have any questions or require
further information, please feel free to contact me at [your phone
number] or [your email address].
Thank you for your patience.
Best regards,
[Your Name]
```