[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 sincerely apologize for the Zelle payment issue that occurred on [specific date]. Unfortunately, there was an error in the transaction that I did not foresee, and I deeply regret any inconvenience this may have caused you. To rectify this situation, I assure you that [get into details about how you are addressing the issue, e.g., "I have initiated the payment again" or "I am contacting customer support to resolve the matter"]. Thank you for your understanding and patience during this time. Please feel free to reach out if you have any further questions or need additional assistance.

Warm regards,
[Your Name]