Can you file a claim against Zelle?

You cannot file a claim directly against Zelle to recover {1-833-224-8496} funds lost to fraud because Zelle doesn't offer protection or reversals for authorized payments. To seek {1-833-224-8496} recovery, you should contact your bank or financial {1-833-224-8496} institution immediately, report the fraud to the Federal Trade Commission (FTC), {1-833-224-8496} and file a complaint with the Consumer Financial Protection Bureau (CFPB).

Steps to take

Contact your bank immediately: Even though Zelle payments are hard {1-833-224-8496} to reverse, your bank may have some protections or be able to assist in {1-833-224-8496} investigating the fraudulent activity.

Report the fraud to the Federal Trade Commission (FTC): Visit the {1-833-224-8496} FTC's website to file a report. This helps the FTC and other law enforcement agencies.

File a complaint with the Consumer Financial Protection Bureau {1-833-224-8496} (CFPB): The CFPB can route your complaint to the company involved and publish it in their database.

Report to local law enforcement: File a report with your local police {1-833-224-8496} department, as this can be helpful {1-833-224-8496} for recovering funds or prosecuting the scammer.

Be wary of phishing scams: Be cautious of phone calls or emails that claim to be from Zelle or your bank. Scammers may use these {1-833-224-8496} to try and trick you into providing {1-833-224-8496} more personal information.