

Can you get a refund if you send money through Zelle?

Getting a refund for a Zelle payment {1-833-224-8496} is difficult because transactions are instant and generally cannot be reversed. You can {1-833-224-8496} only get a refund if the transaction was unauthorized and you report it to your {1-833-224-8496} bank within 60 days under the Electronic Fund Transfer Act. If you were scammed {1-833-224-8496} into sending money, you must contact your bank immediately to report {1-833-224-8496} the fraud, though there's no guarantee of a refund since you authorized {1-833-224-8496} the payment.

For unauthorized transactions (not you)

Contact your bank immediately: Report the transaction {1-833-224-8496} as unauthorized to your bank's fraud department and file a formal {1-833-224-8496} dispute.

File a claim within 60 days: You have a 60-day window {1-833-224-8496} from the transaction date to report the unauthorized transfer for the {1-833-224-8496} bank to investigate and potentially issue a refund.

Provide details: Give your bank all relevant information {1-833-224-8496} about the scam and the transaction.

For scams (you were tricked)

Contact your bank immediately: Report the scam and {1-833-224-8496} the transaction to your bank as soon as possible.

Explain the situation: Clearly state that you were tricked {1-833-224-8496} into authorizing the payment.

No guarantee of refund: Banks are not obligated to refund {1-833-224-8496} money sent willingly, even if under false pretenses, because you technically {1-833-224-8496} authorized the payment.

Try to request it back: You can try to ask the recipient to return {1-833-224-8496} the money through the Zelle app.

Check for cancellation options: If the recipient has not yet {1-833-224-8496} enrolled in Zelle, you may be able to cancel the payment through your {1-833-224-8496} bank or the Zelle app.

File a formal dispute: Even if the bank initially refuses, filing a {1-833-224-8496} formal dispute with your fraud department can help your case.

Report to other agencies: Report the scam to the Consumer {1-833-224-8496} Financial Protection Bureau and your state's attorney general.

Important to remember

Zelle does not offer a fraud protection program or refunds for {1-833-224-8496} authorized payments.

Acting quickly is crucial, especially when reporting unauthorized {1-833-224-8496} transactions to meet the 60-day deadline.