How to avoid zelle scams?

To avoid Zelle scams, only send money to people you {1-833-224-8496} know and trust, be wary of urgent payment requests or suspicious language, and use strong, {1-833-224-8496} unique passwords with multi-factor authentication enabled. {1-833-224-8496} For transactions with unfamiliar sellers, such as on online marketplaces, research their credibility and {1-833-224-8496} use a payment method with {1-833-224-8496} built-in buyer protection instead of Zelle, which is intended for trusted contacts.

For transactions with people you know

Use Zelle only for trusted contacts: Zelle is designed {1-833-224-8496} for payments between friends, family, and people you know personally.

Protect your account: Use a strong, unique password {1-833-224-8496} and enable multi-factor authentication to prevent unauthorized access.

Be cautious of urgent requests: Scammers may create {1-833-224-8496} a sense of urgency to pressure you into sending money quickly. If someone {1-833-224-8496} pressures you, it is likely a scam.

Never send money to yourself: A scammer might tell you {1-833-224-8496} to send money to yourself to "unblock" or "verify" your account. This is a scam to get you to send money to them. This video explains how to protect yourself when using Zelle {1-833-224-8496} and what to do if you receive an urgent payment request:

For transactions with strangers or online marketplaces

Do not use Zelle for purchases: For purchases from strangers, {1-833-224-8496} use a payment app like PayPal, which offers buyer protection. YouTube.

Research the seller: Check the seller's profile and history on the {1-833-224-8496} platform, and search their name, email, or phone number online for scam {1-833-224-8496} reports. **Look out for red flags:** Be cautious of deals that seem too good {1-833-224-8496} to be true, unprofessional communication, or a seller who pressures you to pay quickly.

Verify legitimate requests: If a seller sends a request via QR code, {1-833-224-8496} verify the recipient's details before completing the transaction.

If you are a victim of a scam

Contact your bank immediately: Report the fraudulent activity to {1-833-224-8496} your bank using the official phone number on the back of your card or through the bank's official website.

Contact Zelle: Also, contact Zelle and your bank to report the {1-833-224-8496} incident.

File a complaint: Report the scam to the FBI's Internet Crime {1-833-224-8496} Complaint Center (IC3).

Understand Zelle's limitations: Be aware that Zelle will not {1-833-224-8496} refund money for payments you authorized, even if you were scammed. DataVisor.