

## PAYMENT APP SCAM CHECK

# Zelle Payment Request — Scam Check

Print this. Stick it on the fridge. Or save it to your phone.

## Quick Risk Checklist — Tick Any That Apply

- Someone calling as your "bank fraud department" tells you to send Zelle to your own phone number or email to "reverse" a fraudulent charge.
- A Zelle request (not a payment) arrives from a stranger or unknown name.
- A Marketplace buyer sends "extra" via Zelle and asks you to refund the difference.
- A "family member" in distress asks you to send Zelle to a number you don't recognize.
- Someone selling concert tickets, pets, cars, or rentals insists on Zelle only.
- Pressure to send fast — "account locked," "hold expires," "limit will be hit."

## What To Do Right Now

- Hang up if someone calls claiming to be your bank's fraud team. Banks never ask you to Zelle anyone — including yourself. Period.
- Call your bank from the number on the back of your card. Not the number that called you, not the number in any text. That's how you verify anything.
- Don't accept Zelle requests from anyone you don't personally know. Tapping "Accept" sends YOUR money out — a Zelle request is the opposite direction from what it sounds like.
- If you've already sent, call your bank within minutes — Zelle is fast but some institutions can flag/halt a transfer if you act immediately.

## How To Verify Safely

- Hang up and call back using the number printed on the back of your debit or credit card. This is the single most important habit.
- Log into your bank's app directly to see real fraud alerts. Banks do flag suspicious transactions — but those alerts live in the app, not in a phone call.
- Never send Zelle to "yourself" or anyone else at a bank rep's direction. No legitimate bank workflow ever requires that.
- Lock your debit card from the bank's app if you suspect compromise. Most apps now have a one-tap card lock.

## Where To Report It

- Your Bank's Fraud Line — Number on the back of your card
- Zelle Customer Service — [zellepay.com/support/report-a-scam](https://zellepay.com/support/report-a-scam) ■
- FTC Consumer Fraud — [reportfraud.ftc.gov](https://reportfraud.ftc.gov) ■
- FBI Internet Crime Complaint Center — [ic3.gov](https://ic3.gov) ■

## If You Already...

- Sent Zelle To "Yourself" — see </recovery/sent-money/>
- Accepted A Zelle Request — see </recovery/sent-money/>
- Gave A Verification Code — see </recovery/shared-a-code/>
- Shared Your Online Banking Login — see </recovery/shared-a-password/>

- Talked To A Fake Bank Rep — see </recovery/talked-to-scammer/>
- Installed Remote-Access Tool — see </recovery/installed-remote-access/>