Zelle Peer-To-Peer Payment Fraud

- If you receive a text message alerting you about suspicious activity on your account, don’t reply to the text message. Contact the financial services institution directly by calling the phone number on their website.
- Never trust your caller ID. Cybercriminals can spoof phone numbers to impersonate someone else.
- Always be cautious of unexpected text messages. While this attack targets Zelle users, this smishing scam could be used with any financial institution.

- **Report the fraud to the Consumer Financial Protection Bureau** 855-411-2372. They take complaints about financial products and services and submit inquiries to the financial product/service for a response to the complaint. [https://www.consumerfinance.gov/complaint/](https://www.consumerfinance.gov/complaint/)
- Report the fraud to your state Attorney General.
- Report the fraud to [www.ic3.gov](http://www.ic3.gov) and/or [www.reportfraud.ftc.gov](http://www.reportfraud.ftc.gov)

  - Zelle also recommends the following.
    - Report it to your bank or credit union, especially if enrolled in Zelle through a participating financial institution.
    - File a report with the FBI’s Internet Crime Complaint Center (per Zelle instructions) at [www.ic3.gov](http://www.ic3.gov).
    - If enrolled in a Zelle app and found unauthorized transactions, call Zell at 1-844-428-8542.


- Bob Sullivan Resources and Information [https://redtape.substack.com/](https://redtape.substack.com/)
  - AARP, The Perfect Scam podcast [https://www.aarp.org/podcasts/the-perfect-scam/](https://www.aarp.org/podcasts/the-perfect-scam/)
