

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/>
- Report the fraud to your state Attorney General.
- Report the fraud to www.ic3.gov and/or www.reportfraud.ftc.gov
- **Report a Scam to Zelle** <https://www.zellepay.com/support/report-scam>
 - 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.
 - If enrolled in a Zelle app and found unauthorized transactions, call Zelle at 1-844-428-8542.
- Senator Warren "Zelle Facilitating Fraud, Based on Internal Data From Big Banks" <https://www.warren.senate.gov/oversight/reports/new-report-by-senator-warren-zelle-facilitating-fraud-based-on-internal-data-from-big-banks>
- Bob Sullivan Resources and Information <https://redtape.substack.com/>
 - AARP, The Perfect Scam podcast <https://www.aarp.org/podcasts/the-perfect-scam/>
 - Bank Data Finally Shared With US Senate Shows Zelle Fraud is Soaring <https://bobsullivan.net/cybercrime/bank-data-finally-shared-with-u-s-senate-shows-zelle-fraud-is-soaring/>
 - Bob Sullivan Zelle Fraud Emergency Kit and <https://bobsullivan.net/cybercrime/zelle-fraud-emergency-kit-and-faq/>
- Los Angeles Times "Do you use Zelle? Here's how to spot increasingly common scams?" <https://www.latimes.com/business/technology/story/2022-10-07/zelle-banks-may-not-cover-the-losses-from-scams>

