



An Extended Guide · No. 2002

Sent Money to the Wrong Person or a Scammer? The First Hour

A calm, in-order plan for
exactly what to do now

Tech Made Simple — Service Made Personal

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! Read this first — act fast, and don't be embarrassed

If you've just sent money to the wrong person or realized you were scammed, the next hour matters most — so act now, not after you've finished worrying. And please don't be embarrassed: these scams fool sharp, careful people every single day. Speed and a clear head give you the best chance; shame only slows you down. Let's walk through exactly what to do, in order.

A calm plan for a worrying moment

Whether you fat-fingered a payment to a stranger or a scammer tricked you, this guide gives you a clear, in-order plan for the first hour — who to call, what to say, and what to write down, for each kind of payment.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. This is one of the calls I most want you to feel comfortable making to me. There's no judgment here — just a steady hand and a plan.

We'll be honest about what can and can't be recovered, because knowing the odds helps you act wisely. Even when money can't be clawed back, the steps here protect you from further loss and help the authorities.

★ Call me — that's what I'm here for

If this just happened to you, you can call or text me at (330) 200-8042 right now. I'll help you work the steps calmly and make the right calls in the right order.

The very first five minutes

Do these right away — speed is your best friend.

- ❑ Stop. Don't send any more money, and don't follow any further instructions from whoever contacted you.
- ❑ Open the app and see if the payment is still 'pending' — if so, cancel it immediately.
- ❑ Call your bank or card using the number on the BACK of your card (never a number someone gave you).
- ❑ Write down the time, the amount, and exactly what happened while it's fresh.
- ❑ Take screenshots of the payment and any messages.

! Do not send 'one more payment' to fix it

A common second hook is 'send another payment to reverse the first' or 'pay a fee to release your refund.' Never do this. One scam payment is a loss; two is a bigger one. Stop sending, full stop.

The honest truth about getting money back

Knowing the real odds helps you act wisely, not frantically.

Instant payments — Zelle, Venmo, Cash App, Apple Cash, a bank transfer or wire — are built to move money in minutes, and once it's sent and accepted, it usually can't simply be yanked back. If you authorized the payment yourself (even because you were tricked), the law generally doesn't require your bank to refund it.

That sounds bleak, but there are real exceptions and real reasons to act anyway: a payment caught while still pending can be canceled; truly unauthorized transfers (someone else got into your account) must be investigated; and some scams are now reimbursed under limited programs. Reporting fast is what unlocks every one of those chances.

✓ Act as if speed matters — because sometimes it does

Even though recovery isn't guaranteed, the fastest reports catch pending payments, trigger investigations, and occasionally qualify for reimbursement. The hour you act in is the hour that counts.

Two different situations

The steps overlap, but it helps to know which you're facing.

You sent it to the wrong person by mistake

A mistyped number, a look-alike name, the wrong contact. The money went to a real person who simply isn't who you meant. Your best hope is a polite request for them to send it back, plus a report to the app and your bank in case they won't.

A scammer tricked you

Someone deceived you into sending money — a fake 'bank,' a romance, a prize, a 'grandchild in trouble,' a bogus bill. Here, the person won't give it back, so the focus is reporting fast, protecting your accounts from further loss, and alerting the authorities.

✓ Either way, report it

Mistake or scam, the reporting steps are worth doing. They open what small chances of recovery exist and protect you from a follow-on attack.

If you paid by Zelle

Zelle lives in your bank app, so your bank is the one to call.

- Open your bank's app and check whether the payment is still pending — if so, cancel it.
- Call your bank using the number on your card and report it right away.
- Ask specifically whether you're covered — some banks now reimburse certain impersonation scams.
- If it was unauthorized (someone got into your account), say so clearly — that triggers a required investigation.

Because Zelle is bank-to-bank and instant, a completed payment is hard to recover, but reporting immediately is the only way to catch a pending one or start an investigation. We cover Zelle in depth in its own guide.

! If a 'bank' call caused this, call the REAL bank

If a caller claiming to be your bank talked you into sending money, hang up and call the number on the back of your card. The real bank will never have told you to send money to 'protect' it.

If you paid by Venmo or Cash App

Report inside the app, then bring in your bank or card.

In the app

- Open the app and find the payment; if it's pending, cancel it.
- Use the app's report/dispute feature to flag the transaction.
- For a wrong-person payment, politely request the money back through the app.

Then your bank or card

If the payment was funded by your bank or a card, contact them too — especially if the charge was unauthorized. Remember Cash App has no phone support, so handle it inside the app; any 'Cash App support number' you find is a scammer.

! Don't call a 'support number' from a search

After a scam, people desperately search for a support phone number — and find a fake one that scams them again. Use only the in-app help and your bank's real number.

If you paid by Apple Cash, a card, or a wire

Different methods, different best hopes.

Apple Cash

Open the payment in Messages — if it hasn't been accepted, you may be able to cancel it. Otherwise contact Apple Support through official channels and your linked bank.

A credit or debit card

Here you have more leverage: call the number on your card and dispute the charge. Credit cards especially offer strong dispute rights. This is one reason paying unknown sellers by card beats an instant app.

A bank wire

Call your bank immediately and ask them to attempt a recall. Wires are fast and hard to reverse, so minutes matter — but a recall is sometimes possible if you catch it quickly.

✓ Card payments give you the most recourse

If the money moved by credit or debit card, your dispute rights are your strongest tool. Call the card's number and say you want to dispute an unauthorized or fraudulent charge.

Who to call, and in what order

Work the list top to bottom; each step protects you further.

- 1. Your bank or card company (the number on your card) — to stop, dispute, or investigate.
- 2. The payment app — to report and, if pending, cancel.
- 3. The FTC at reportfraud.ftc.gov — the national scam report.
- 4. The FBI's complaint center at ic3.gov — especially for larger losses.
- 5. A trusted person — family, or me — so you're not doing this alone.

If any personal information was shared — account numbers, your Social Security number, passwords — add a call to protect those too (we cover that next). Keep your notes handy for every call.

★ I'll help you work the list

Making five calls while rattled is a lot. Call me at (330) 200-8042 and I'll help you go down the list calmly and keep track of what each one said.

Protect your accounts from a follow-on hit

Scammers often come back, or sell your details. Shut the doors.

If you gave out a password, change it right away — and change it anywhere else you used the same one. If you shared bank or card numbers, ask your bank about watching or replacing the account or card. If your Social Security number was exposed, consider freezing your credit at the three credit bureaus, which is free and stops new accounts being opened in your name.

Turn on two-step verification where you can, so a stolen password alone can't get back in. These steps don't recover the lost money, but they stop the bleeding and prevent a bad hour from becoming a bad month.

! A credit freeze is free and powerful

If your Social Security number was exposed, freezing your credit at all three bureaus is free, reversible, and stops crooks opening new accounts in your name. It's one of the best protective moves you can make.

Two ways people come to this — and both are fine

Some folks make an honest mistake with the right person's details; others are deceived by a convincing scammer. The response has the same backbone, with a different emphasis.

If it was an honest mistake

You sent to the wrong but real person — so a polite ask might work.

- Request the money back through the app, kindly and promptly.
- Report it to the app and your bank in case they don't return it.
- Double-check saved contacts so it doesn't happen again.

If a scammer deceived you

The money won't be returned willingly, so focus on reporting and protection.

- Stop all contact and send nothing more — no 'fee' to get it back.
- Report to your bank, the app, the FTC, and the FBI.
- Protect your accounts and freeze your credit if details were shared.

★ **Whichever it is, call me**

Mistake or scam, you don't have to sort it alone. Call (330) 200-8042 and I'll steady you and help you take the right steps fast.

What to write down

Good notes make every call faster and strengthen any claim.

- ❑ The date and time you sent the money, and when you realized the problem.
- ❑ The amount, the app or method, and the recipient's name/number/\$Cashtag.
- ❑ How you were contacted and what was said (the story the scammer used).
- ❑ Any phone numbers, emails, or links the scammer used.
- ❑ A running log of every call you make: who, when, and what they told you.

✓ Screenshots are gold

Before anything disappears, screenshot the payment, the messages, and any fake 'receipts.' They help your bank, the app, and the authorities, and they jog your memory when you're tired.

A special word on the 'grandchild in trouble' scam

This one targets loving grandparents, and it's worth naming plainly.

A caller (or now, a voice that sounds eerily like your grandchild, faked by a computer) claims to be in trouble — an accident, an arrest, stuck abroad — and begs you to send money quietly, right now, and not to tell their parents. The urgency and secrecy are the scam.

If you've sent money to one of these, you're in good, kind company — it preys on exactly the instinct to protect family. Take the same first-hour steps, and going forward, agree on a family 'safe word' and always hang up and call the grandchild or parent directly to check.

! Hang up and call your family directly

No matter how urgent or real a call sounds, hang up and call your grandchild or their parent on a number you already have. A real emergency survives that two-minute check; a scam does not.

Reporting to the authorities

It helps you and others, even when money can't be recovered.

Report the scam to the Federal Trade Commission at reportfraud.ftc.gov — it's the national clearinghouse and takes just a few minutes. For larger losses or anything involving wires or clear criminal fraud, also file with the FBI's Internet Crime Complaint Center at ic3.gov. You can tell local police too, especially if you want a report number for your bank.

These reports feed investigations that sometimes shut scammers down and occasionally recover funds, and they create a record that can support your case with your bank. Even if nothing comes back to you, you may spare the next person.

✓ A report number can help your bank claim

Filing with the FTC or police gives you a reference number that can strengthen a dispute or reimbursement request with your bank. Ask for it and keep it with your notes.

What NOT to do

A few tempting moves only deepen the hole.

- **Don't send more money** to 'reverse,' 'unlock,' or 'release' the first payment — that's always a second scam.
- **Don't call a support number from a web search** — use only in-app help and your card's printed number.
- **Don't pay anyone who promises to 'recover' your money** for a fee — 'recovery scams' prey on fresh victims.
- **Don't keep it secret out of embarrassment** — silence helps only the scammer.
- **Don't delete the messages** — you need them as evidence.

! Beware the recovery-scam vultures

After a scam, you may be contacted by someone promising to get your money back for a fee. It's a second scam targeting victims. Real authorities and banks never charge you to recover funds.

If you shared more than money

Sometimes the bigger risk is the information you handed over.

If you gave a scammer your online banking login, change that password immediately and call your bank — they may need to secure or reopen the account. If you shared card numbers, have the card replaced. If you gave remote access to your computer, disconnect it from the internet and get it checked, since they may have left something behind.

Treat any shared Social Security number seriously: freeze your credit and watch your accounts. The money loss may be fixed or not, but locking down your identity prevents a far larger, longer problem.

★ I can help secure your devices and accounts

If you let someone into your computer or shared logins, I can help you lock things back down and check your machine. Call (330) 200-8042 — this part I can genuinely fix.

Preventing the next one

Once the fire's out, a few habits keep it from reigniting.

- ❑ Only send instant payments to people you personally know.
- ❑ Never act on an urgent call, text, or email demanding money — slow down.
- ❑ Verify any 'official' contact by calling the number you already have.
- ❑ Set up a family safe word for emergencies.
- ❑ Keep your apps' privacy and alerts on, so you spot trouble fast.

✓ Urgency is the universal tell

Nearly every money scam runs on 'you must act right now.' Make 'I'll call you back' your automatic answer to any urgent money demand, and you defuse most of them.

If it happened to someone you love

How to help a relative through it without making them feel worse.

Lead with kindness, not 'how could you?' Shame makes people hide the next one. Sit with them, help them make the calls in order, and take notes together. Your calm is the most useful thing you bring.

Afterward, help them set up the protective habits — a safe word, alerts, a rule to call you before sending money to anyone new. The goal is a relative who feels supported and a little more scam-proof, not scolded.

★ I help families through this gently

If a parent or relative has been scammed, I'm glad to help the whole family work through it calmly and set up protections. Call (330) 200-8042.

A word on the feelings

The money is only part of it — the feelings are real too.

Being scammed can leave you feeling foolish, violated, or ashamed. Please know that these schemes are designed by professionals to fool anyone, and being deceived says nothing about your intelligence or worth. The people who do this are to blame — not you.

Talk to someone you trust about it. Keeping it bottled up is heavy, and sharing both lightens the load and helps you stay alert rather than fearful. You handled a hard moment; that's something to be proud of.

✓ Be as kind to yourself as you'd be to a friend

If a friend told you this happened to them, you'd comfort them, not scold them. Offer yourself the same grace — then take the practical steps and move forward.

Your first-hour checklist

Keep this where you can grab it fast.

- ☐ Stop — send nothing more, follow no more instructions.
- ☐ Cancel the payment if it's still pending.
- ☐ Call my bank/card at the number on the card.
- ☐ Report it in the app.
- ☐ Write down times, amounts, names, and what was said; take screenshots.
- ☐ Report to the FTC (reportfraud.ftc.gov) and, for big losses, the FBI (ic3.gov).
- ☐ Protect accounts: change passwords, freeze credit if details were shared.

★ Pin this by the phone

If you'd like, I'll print this checklist for your fridge or phone drawer so it's right there if the moment ever comes. Call (330) 200-8042.

Common Questions

The questions I hear most in this situation, answered plainly.

Q: Can I get my money back?

Sometimes, often not. A pending payment can be canceled; a truly unauthorized transfer must be investigated; some scams are reimbursed under limited programs. Authorized payments you made yourself usually aren't refunded — but report fast, because that's what unlocks every chance.

Q: Who do I call first?

Your bank or card company, using the number on the back of your card — not any number a caller gave you. Then the app, then the FTC and (for big losses) the FBI.

Q: Should I send a 'fee' to get my money released?

Never. That's always a second scam. No legitimate process asks you to send money to recover money.

Q: I'm embarrassed — do I really have to report it?

Please do. These scams fool everyone; there's no shame in it. Reporting protects you from further loss, opens what recovery chances exist, and helps stop the scammer from hurting the next person.

Q: What if I gave them my passwords or Social Security number?

Change passwords immediately, have cards replaced, and freeze your credit at the three bureaus (free). Protecting your identity matters even more than the lost payment.

★ Call me and we'll work it together

This is exactly the kind of moment I'm here for. Call or text (330) 200-8042 and I'll help you take every step calmly, in the right order.

The quick recap

The first hour, in one glance.

- ❑ Stop — no more money, no more instructions.
- ❑ Cancel it if still pending.
- ❑ Call your bank/card at the number on the card.
- ❑ Report in the app; use only in-app help (no search-result numbers).
- ❑ Write everything down; take screenshots.
- ❑ Report to the FTC and, for big losses, the FBI.
- ❑ Protect accounts; freeze credit if your details were shared.

✓ Fast and calm wins

You can't change that it happened, but a fast, calm first hour gives you the best shot and shuts the door on further loss. One step at a time.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made recovering from a payment sent in error or to a scammer feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I'm a tech helper, not a bank, a lawyer, or a financial advisor — for disputes, taxes, or legal questions I'll help you reach the right people and prepare what you need.

★ Bill's Home Tech — real help, close to home

Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

The First Hour

Four moves, in order



Speed catches pending payments and opens every recovery chance.

Best Hope by Method

What recourse each payment gives you

	Method	Best hope
Credit card	Strong dispute	rights
Debit card	Dispute via bank	(Reg E)
Zelle / apps	Cancel if pending;	report
Bank wire	Ask for a recall	-- fast!

Card payments give the most recourse; instant apps the least.

Do This, Not That

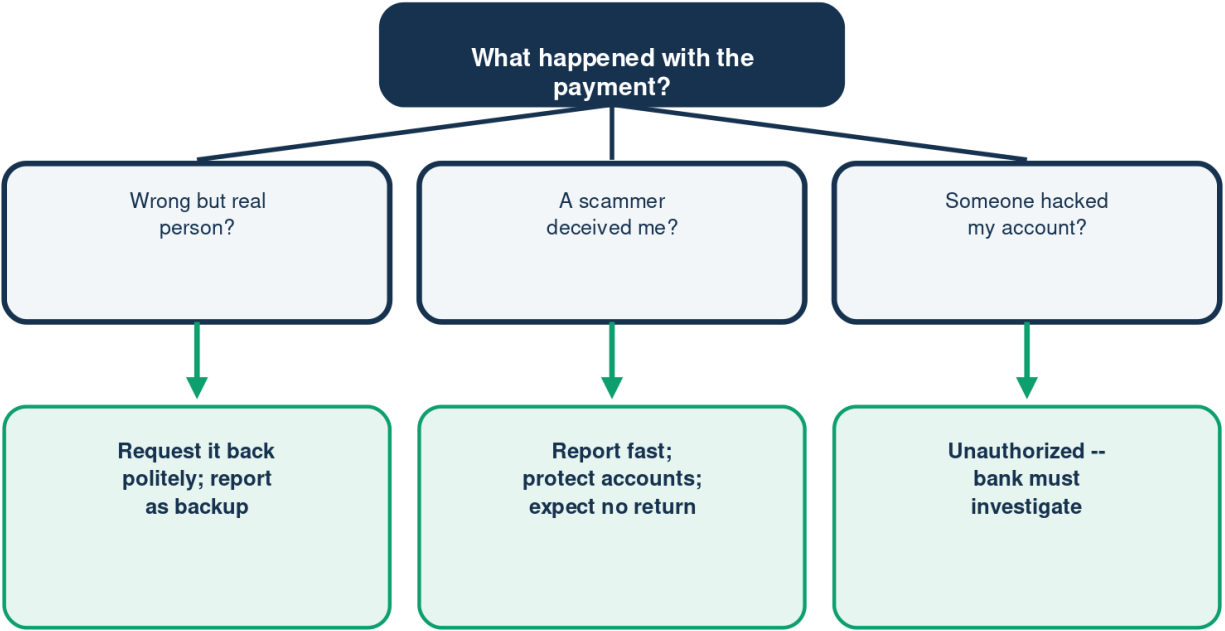
The moves that help vs. hurt

	Do	Never
Get help	In-app + card #	A search 'number'
Stop sending	Send nothing	A 'release fee'
Tell people	Family, Bill	Hide it
Keep evidence	Screenshots	Delete messages

Recovery-for-a-fee offers are a second scam. Ignore them.

Which Situation Am I In?

It shapes your best move



Report every case fast -- it's what opens the chances that exist.

Illustration - a schematic, not to scale. Your setup may differ.



Need a Real Person?

You do not have to remember all of it.
You just have to remember you can call.
Friendly, in-home tech help -- I come to you.

BILL'S PROMISE

If you are not 100% happy with a visit, I will make it right -- or refund it. No awkwardness, no fine print. That is how I would want to be treated.

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— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

— *Bill*



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