BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Zelle

Sending money to family and friends from your bank's app, and staying clear of the scams — in plain English

A plain-English guide to Zelle, safely

Take your time — and only pay people you know

Written for you by Bill — Bill's Home Tech

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For Zelle inside bank and credit union apps · facts current November 2026

What's Inside

This is your Zelle manual. **Zelle** moves money from your bank account straight to someone else's, usually in minutes, right inside your own bank's app. It's a handy way to pay a grandchild, split a dinner bill or repay a neighbor. It also has one very important rule: **once you send money to someone, you usually can't get it back.** This guide shows you how to use Zelle with confidence, and how to recognize the scams built around it. Read it in any order; there's no test.

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PART 1

Getting Started

What Zelle is, where it lives now that the separate Zelle app is gone, and whether it's the right way to pay.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe your son said, "Just Zelle me," or your bank's app keeps showing a purple Zelle button and you've wondered what it does. Or maybe you've heard the warnings about Zelle scams and want to understand them before you ever press Send. Whichever it is, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at your kitchen table: slowly, in plain English, with nothing taken for granted. If I use a word you don't know, I'll stop and explain it.

The one thing to remember

If you take only one idea from this whole guide, make it this: **Zelle is like handing someone cash.** It's quick and convenient, and once it's gone, it's usually gone for good. So you use it only with people you know and trust, and you never use it because a caller, texter or stranger tells you to. Everything else in these pages builds on that.

WHAT THIS DOES FOR YOU

Why this matters

Used the right way, Zelle saves trips to the bank and the post office. Money for a grandchild's birthday, your share of a family gift, or paying back a friend can land in their account in minutes, at no charge from most banks. And knowing the scams means nobody can rush you into a mistake.

And I'm a phone call away

If you're ever unsure, stop before you send, and call me at **(330) 200-8042**. With Zelle, a few minutes of checking is always worth it. Now, let's get you comfortable.

— Bill

CHAPTER 2

What Zelle Is (and Isn't)

Zelle is a service that lets you send money from your checking or savings account directly to another person's bank account, using just their **mobile phone number** or **email address**. No checks, no account numbers, no trip to the bank.

How it works, in plain terms

1. You open your bank's app and choose Zelle.
2. You pick the person, by their phone number or email, and type an amount.
3. You send it. If they're already signed up with Zelle at their bank, the money usually arrives in their account within minutes.

Checked against Zelle's official site (zelle.com) on November 13, 2026.

What makes Zelle different

Feature	What it means for you
It's bank to bank	The money moves between real bank accounts. There's no separate Zelle balance or wallet to manage.
It's fast	Payments to enrolled people typically arrive in minutes, any day of the week.
It's usually free	Zelle says the great majority of banks and credit unions offering it don't charge a fee to send, receive or request money. Check yours.
It's U.S. only	Both people need an eligible checking or savings account at a U.S. bank or credit union.
It's final	Once money reaches an enrolled person, you can't cancel it. There's no purchase protection.

Checked against Zelle's official site (zelle.com) on November 13, 2026.

GOOD TO KNOW

Zelle is not a credit card

When you buy something with a credit card and it never arrives, you can dispute the charge. Zelle doesn't work that way. Banks and Zelle both say plainly: Zelle has no purchase protection. That's why it's for people you know, not for shopping.

CHAPTER 3

Zelle Lives Inside Your Bank's App Now

For several years there was a separate purple **Zelle app** you could download. That's gone. As of **April 1, 2025**, the standalone Zelle app stopped sending and receiving money, and everyone now uses Zelle through a participating bank or credit union's own app or website.

What this means for you

- **You don't need a separate Zelle app.** If your bank offers Zelle, it's already built into the bank app you use to check your balance.
- **Zelle is available in over 2,400 bank and credit union apps**, including most large national banks and many local credit unions.
- **If you used the old Zelle app,** you'll need to enroll through your bank's app instead. Your phone number or email can be set up there.
- **If your bank doesn't offer Zelle,** you can't use Zelle at this time. Use another payment method, such as a check or your bank's own transfer service.

Checked against Wells Fargo's Zelle FAQ and Zelle's official site on November 13, 2026.

SCAM ALERT

Beware of "Zelle apps" in the app store

Because the real Zelle app is gone, anything in the app store calling itself "Zelle" deserves suspicion, and so does any website or text offering to "set up your Zelle account" for you. Use Zelle only inside the official app of your own bank or credit union.

How to tell whether your bank offers Zelle

1. Open your bank's app and look for **Zelle**, **Send money** or **Pay & Transfer**.
2. Or visit **zellepay.com** on a computer and look for the list of participating banks under **Get Started**.
3. Or call the number on the back of your debit card and ask.

CHAPTER 4

Is Zelle the Right Way to Pay?

Zelle is perfect for some payments and a poor choice for others. Here's a simple way to decide.

Situation	Good choice?	Why
Birthday money for a grandchild	Yes	You know exactly who they are.
Paying back a friend for lunch	Yes	Someone you know and trust.
Your share of a family gift	Yes	Family, known phone number.
Your regular house cleaner or lawn service you know personally	Usually	If you've confirmed their number in person and trust them.
Buying from a stranger online or on Facebook Marketplace	No	No purchase protection if the item never comes.
Concert tickets, a puppy, a rental deposit from an ad	No	Common scams; use a credit card or meet in person.
Someone who called, texted or emailed you out of the blue	Never	This is how scams work.
Your "bank" says to move money to protect it	Never	Real banks don't ask this.

TIP

Ask yourself one question

Before every Zelle payment, ask: **"If something goes wrong, am I sure I'll get what I'm paying for?"** If you'd hesitate to hand this person cash, don't send it by Zelle.

Checked against the Chase Security Center's payment-choices guidance on November 13, 2026.

CHAPTER 5

The Words You'll See

A short glossary. Come back to it whenever a word on the screen puzzles you.

Word	What it means
Enroll	Sign up for Zelle in your bank's app by linking your phone number or email to your bank account.
Recipient	The person you're sending money to.
Token	The phone number or email address a person uses with Zelle. Banks sometimes use this word.
Request	Asking someone to send you money through Zelle.
Pending	A payment that hasn't been delivered yet, usually because the other person hasn't enrolled.
Limit	The most your bank lets you send in a day or a month.
Scheduled / repeating payment	A payment set for a future date, or one that repeats, such as monthly.
Zelle tag	A short name a small business can use instead of a phone number or email. Tags are for small businesses only.
Fraud	Someone takes money from your account without your permission. Usually refundable.
Scam	Someone tricks you into sending money yourself. Often not refundable.
Spoofing	Faking the caller ID or text sender so a call looks like it's from your bank.

PART 2

Setting Up Zelle

Finding Zelle in your bank's app, enrolling your phone number or email, and checking your limits and alerts before your first payment.

CHAPTER 6

Finding Zelle in Your Bank's App

Every bank puts Zelle in a slightly different place, but it's never far away. You'll need your bank's official app (or its website) and your sign-in.

Where to look

- A **Zelle** button or the purple Zelle logo on the app's home screen or bottom menu.
- A menu called **Pay & Transfer**, **Transfer & Pay**, **Move Money** or **Send Money**.
- Under **Payments** on the bank's website, if you prefer a computer.

An example: Wells Fargo

In the Wells Fargo Mobile app, tap **Zelle** in the bottom navigation bar. On a computer or tablet, sign on to Wells Fargo Online and choose **Send Money with Zelle** under **Transfer and Pay**. Other banks follow a similar pattern.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

STAY SAFE

Get there through your own app, every time

Always open Zelle by opening your bank's app yourself, or by typing your bank's address into your browser. Never reach it from a link in a text or email, even one that looks like it's from your bank.

TIP

Can't find it?

Use the app's search box and type **Zelle**. Still nothing? Your bank may not offer it, or it may need to be turned on. A quick call to the number on your debit card will settle it.

CHAPTER 7

Enrolling Your Phone Number or Email

Before you can receive money, and before you can request it, you **enroll**: you tell your bank which phone number or email address should be linked to which of your accounts. It's a one-time step.

The usual steps

1. Open your bank's app, sign in, and choose **Zelle**.
2. Read and accept the terms if asked.
3. Choose the **U.S. mobile number** or **email address** you want to use. Your bank may send a code to that number or email to confirm it's yours. Type the code into the app.
4. Pick the **checking or savings account** where money sent to you should land.
5. Finish. From now on, anyone with Zelle can send money to that number or email, and it goes into that account.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

GOOD TO KNOW

Which phone numbers work

Zelle needs a **U.S. mobile number** or an email address. Landlines, internet-calling (VoIP) numbers and toll-free numbers aren't eligible.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

SCAM ALERT

That confirmation code is only for you

During enrollment, and sometimes before a payment, your bank texts you a code. **Never read that code to anyone who calls you**, even if they say they're from your bank. Wells Fargo, for one, says it will never text or call to ask for a code it sent you. Someone asking for it is trying to take over your account.

CHAPTER 8

Check Your Limits and Fees

There's no single Zelle limit. **Each bank sets its own** daily and monthly sending limits, and they can depend on how long you've had the account and how you've used it. It's worth knowing yours before you need to send a larger amount.

How to find your limit

1. In your bank's app, open **Zelle** and look for **Settings**, **Limits** or **Help**.
2. Or search your bank's website for "Zelle limits." Many banks publish them in their Zelle FAQ.
3. Or call the number on the back of your debit card and ask for your daily and monthly Zelle limits.

An example: Wells Fargo

Wells Fargo's Zelle FAQ says consumer customers can send up to **$3,500 in a rolling 24-hour period** and up to **$20,000 in a rolling 30-day period**, that limits can vary by account history and recipient, and that it doesn't limit how much you can *receive*. Other banks' numbers differ, sometimes a lot.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

GOOD TO KNOW

Low limits are a safety feature

A modest limit also caps how much a scammer could talk anyone into sending. If you rarely send large amounts, a lower limit is nothing to worry about. For a big payment like a car or a house deposit, use a method your bank recommends for that, and confirm the details in person or by a phone number you already know.

Fees

Most banks charge nothing to send, receive or request money with Zelle, though your phone carrier's normal text and data rates apply, and your account's usual fees still do. Your bank's Zelle terms will say for sure.

Checked against Zelle's official site (zelle.com) on November 13, 2026.

CHAPTER 9

If Your Number Is Enrolled at Another Bank

A phone number or email can be enrolled with Zelle at **only one bank at a time**. If you have accounts at two banks, or you've switched banks, you may see a message that your number is "already enrolled."

- Money sent to that number goes to whichever bank it's enrolled with.
- Many bank apps offer to **transfer** the enrollment, so money sent to your number lands at the new bank instead. Follow the prompts in the app.
- If you want both banks to work, you can enroll your phone number at one and your email at the other.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

TIP

Tell family which one you use

If you switch banks or move your Zelle to a different account, let the family members who send you money know, so nobody's surprised where it lands.

CHAPTER 10

Turn On Alerts

Alerts are text or email messages from your bank whenever money moves. They're one of the best protections you have, because you'll know right away if something happens that you didn't do.

1. In your bank's app, find **Alerts** or **Notifications** (often under **Profile**, **Settings** or **Security**).
2. Turn on alerts for **Zelle payments sent**, **payments received**, and **new recipients added**, if offered.
3. Turn on a general alert for **any withdrawal over** an amount you choose.
4. Choose text, email or app notification, whichever you'll actually notice.

HEADS UP

Alerts come from your bank, and they never ask you to act through a link

A real alert tells you what happened. If a "Zelle alert" asks you to click a link, call a number in the text, or reply with a code, treat it as a scam. Open your bank app yourself to check.

PART 3

Sending, Receiving & Requesting

The everyday moves: paying someone, getting paid, asking for money, scheduling payments, and checking your history.

CHAPTER 11

Sending Money, Step by Step

Here's a typical payment. The buttons may be worded a little differently in your bank's app, but the steps are the same everywhere.

1. Open your bank's app yourself and sign in. Tap **Zelle**.
2. Tap **Send**.
3. Choose the person from your list, or add them by typing their **U.S. mobile number** or **email address**. Use the number or email you already have for them, not one from a message you received.
4. Type the **amount**, and choose which of your accounts the money comes from.
5. Add a short note if you like ("Happy birthday!").
6. **Review everything carefully**, especially the name shown for the recipient (Chapter 12, *Check the Name Before You Send*).
7. Tap **Send**. The first time you pay someone new, your bank may text you a code to confirm it's you.
8. You'll see a confirmation screen. The person gets a text or email saying money is on the way.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

TIP

Send a small test first

Paying someone for the first time? Many people send a small amount, like ten dollars, and ask the person to confirm it arrived before sending the rest. It's a simple way to make sure you have the right number.

HEADS UP

Your bank may pause a payment

Banks sometimes delay or block a Zelle payment, or show a warning, if it looks risky. That's for your protection. If you see a warning, stop and read it. If you didn't start the payment yourself, don't override the warning.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

CHAPTER 12

Check the Name Before You Send

When you type a phone number or email that's enrolled with Zelle, many bank apps show you the **name on record** for that person before you send. Sometimes it's only a first name. This little step catches a lot of mistakes.

- **Does the name match the person you meant?** If you're paying your granddaughter Emily and it says "Kevin," stop.
- **Is it a business name you don't expect?** Stop and check.
- **Did someone tell you the name would look different?** That's a classic scam line. Stop.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

SCAM ALERT

"Don't worry, it'll show a different name"

Scammers who pretend to be your bank, a utility or a family member often warn you in advance: "The name will show as one of our agents" or "It goes to our secure processing department." No real bank or company says that. A mismatched name is your cue to cancel.

CHAPTER 13

Receiving Money

Receiving is the easy part. Once you've enrolled (Chapter 7, *Enrolling Your Phone Number or Email*), give the sender the phone number or email you enrolled. When they send money, it goes straight into the account you linked, and you get a text or email.

1. Tell the sender the exact phone number or email you enrolled with Zelle.
2. Wait for the notice from your bank (a text, email or app alert).
3. Open your bank's app yourself and check that the money is actually in your account.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

SCAM ALERT

A "payment" email isn't money

Scammers send fake emails that look like Zelle notices, saying money is "pending" until you do something: pay a fee, upgrade your account, or send some back. Real Zelle money simply shows up in your bank account. **Trust your bank balance, not an email.** (Chapter 25, *Marketplace Buyers and the "Business Account" Email* has more.)

GOOD TO KNOW

Someone sent you money by mistake?

If money arrives from a stranger and then they contact you asking you to send it back, be careful. It can be a trick to get *your* money. Don't send anything. Call your bank using the number on your card and let them handle it.

CHAPTER 14

When Someone Isn't Enrolled Yet

You can send money to someone who has never used Zelle. They'll get a text or email with instructions to enroll through their own bank. Until they do, the payment waits as **pending**.

- They have **14 days** to enroll using the same phone number or email you sent it to.
- If they don't enroll in time, the money comes back to your account.
- While it's still pending, you can usually **cancel** it from your Zelle activity. (At Wells Fargo: open **Zelle Activity**, choose the payment, then **Cancel payment**.)
- Once they enroll, this and future payments to them typically arrive in minutes.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

TIP

Help them through it

If a family member hasn't used Zelle before, tell them to look in **their own bank's app**, not to click a link. If their bank doesn't offer Zelle, cancel the payment and use another way.

CHAPTER 15

Requesting Money

Zelle can also send a polite request: "Please send me forty dollars for the concert tickets." The other person sees the request in their bank's app and decides whether to pay.

1. Open **Zelle** in your bank's app and tap **Request**.
2. Choose the person or add their phone number or email.
3. Type the amount and a note explaining what it's for.
4. Review and send the request.

- You need to be enrolled yourself before you can request money.
- Requests can only go to people who are **already enrolled** with Zelle.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

SCAM ALERT

Unexpected requests: just decline

If you get a Zelle request from someone you don't know, or for something you didn't agree to, **decline it or ignore it**. Never pay a request just because it arrived. Scammers send requests that look official, hoping you'll pay without thinking.

CHAPTER 16

Scheduled & Repeating Payments

Many bank apps let you schedule a Zelle payment for a future date, or set one to repeat, such as every month. That's handy for a regular helper you know well, or a monthly allowance for a grandchild in college.

An example: Wells Fargo

1. Start a payment as usual (Chapter 11, *Sending Money, Step by Step*).
2. Turn on the **Repeat payment** switch.
3. Choose how often, or use the calendar to pick a single future date. Payments can be scheduled up to a year ahead.
4. Review and confirm. Your future payments appear under **Scheduled**.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

- Scheduled and repeating payments can only go to people who are already enrolled.
- At Wells Fargo, you can cancel a scheduled payment until 11:30 p.m. Pacific time the day before it's due, or skip a single payment in a series, from **Scheduled**.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

TIP

Review your scheduled list now and then

Twice a year, open **Scheduled** and make sure every repeating payment is still one you want.

CHAPTER 17

Zelle QR Codes

Some bank apps can show a **Zelle QR code**, a square code that holds your Zelle details. A family member can scan it with their bank app to send you money without typing your number. Your code shows your first name and the phone number or email you enrolled.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

HEADS UP

Only scan codes from people you know

Scanning someone's Zelle code fills in where your money will go. Only scan a code that a person you know shows you face to face. Don't scan Zelle codes from flyers, emails, social media posts or messages from strangers.

CHAPTER 18

Seeing Your Zelle History

Your bank app keeps a list of Zelle payments you've sent, received and requested. It's useful for checking that a payment went through, and for spotting anything you don't recognize.

- Look for **Activity** inside the Zelle section, often sorted into **Pending** and **Completed**.
- Zelle payments also appear on your regular account history and monthly statement.
- At Wells Fargo, Zelle Activity shows the last 24 months.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

STAY SAFE

Something you don't recognize?

If you see a Zelle payment you didn't make, call your bank right away using the number on the back of your card. Money taken from your account without your permission is **fraud**, and you're typically able to get it back if you report it promptly (Chapter 20, *Fraud vs. Scam: What Your Bank Can Do*).

PART 4

The Big Rule: Zelle Is Like Cash

Why payments usually can't be taken back, what your bank can and can't do, and when to choose a different way to pay.

CHAPTER 19

Why You Usually Can't Take It Back

This is the most important chapter in the guide. Zelle was built to replace handing over cash or a check, and it behaves like cash.

If…	Then…
The person is already enrolled	The money goes straight into their bank account in minutes. **You can't cancel it.**
The person isn't enrolled yet	The payment is pending. You can usually cancel it until they enroll.
It's a scheduled future payment	You can cancel it before it goes out (each bank sets the cutoff).

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

Neither Zelle nor the banks offer **purchase protection**. If you pay for something with Zelle and it never arrives, or isn't what was promised, there's no dispute button like the one a credit card gives you.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

FROM BILL

Why I keep repeating this

Every scam in this guide depends on one moment: someone sends money because a person they don't really know told them to. If you keep Zelle for the people in your actual life, and never send because of a call, text or email, you've stepped around those scams.

CHAPTER 20

Fraud vs. Scam: What Your Bank Can Do

Banks and Zelle sort problems into two kinds, and the difference decides whether you're likely to get money back.

	Fraud (unauthorized)	Scam (authorized)
What happened	Someone got into your account and sent money **without your permission**.	You were tricked into sending the money **yourself**.
Example	A thief signs in to your bank app and sends your money away.	You paid for concert tickets that never came.
Getting it back	You're **typically able to get it back** if you report it promptly.	You **may not** be able to get it back, because you authorized it.

Checked against Zelle's official site (zelle.com) on November 13, 2026.

Some imposter scams may be reimbursed

Zelle says it requires participating banks to fully reimburse confirmed fraud, and to reimburse **certain qualifying imposter scams**, where someone pretending to be a bank, government agency or other trusted party tricked you into sending money. Each bank decides whether your case qualifies after an investigation, so there's no guarantee. The key is to report it right away (Chapter 28, *If You've Been Scammed: What to Do Right Now*).

Checked against Zelle's official site (zelle.com) on November 13, 2026.

GOOD TO KNOW

Your bank must investigate

If you report fraud or a scam, your bank or credit union is required by law to investigate. Ask for a reference number and write it down.

CHAPTER 21

When Not to Use Zelle

Choose a different way to pay in these situations. A credit card is usually the safest choice for buying things.

- **Buying from someone you don't know**: online marketplaces, classified ads, social media sellers.
- **Anything that sounds too good to be true**: cheap tickets, a puppy, a car, a rental you haven't seen.
- **A payment someone demands right now**, especially with a threat ("your power will be shut off," "you'll be arrested").
- **Anyone who says Zelle is the only way** to pay. Real businesses offer other choices.
- **A person you've only met online**, however friendly, however long you've been chatting.
- **Moving your own money "to keep it safe."** That's always a scam (Chapter 24, *"Move Your Money to a Safe Account"*).

GOOD TO KNOW

Some banks block social-media payments

Chase, for example, says it won't allow Zelle payments it identifies as coming from contact made through social media, because Zelle is meant for people you know.

Checked against the Chase Security Center on November 13, 2026.

TIP

Better choices for buying

For purchases, a **credit card** lets you dispute a charge. For a big purchase like a car, meet at the bank and use a method the bank recommends. For buying online from strangers, use the marketplace's own checkout, never a side deal by Zelle.

CHAPTER 22

Sending to the Wrong Person

It happens: one digit off in a phone number, or an old email address. Here's what to do.

1. Check your Zelle activity. If the payment is still **pending** (the number wasn't enrolled), **cancel it** right away.
2. If it was delivered, call your bank using the number on your card. Explain it was a mistake. They may be able to contact the other bank, but there's no guarantee.
3. If you know the person who received it, you can simply ask them to send it back.
4. Next time, check the name the app shows before you tap Send, and consider a small test payment first.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

HEADS UP

Don't accept help from strangers who offer to "recover" it

After a mistake or a scam, people sometimes get calls or messages from "recovery services" promising to get the money back for a fee. Those are scams too. Work only with your bank.

PART 5

Zelle Scams & What to Do

The tricks scammers use to get Zelle payments, how to shut them down, and the exact steps to take if money has already gone.

CHAPTER 23

The Fake "Fraud Department" Call or Text

This is the most common Zelle scam, and it's convincing because it uses your fear of fraud against you.

How it goes

1. You get a text that looks like it's from your bank: "Did you attempt a Zelle payment of $1,250? Reply YES or NO." Or a phone call where the caller ID shows your bank's real name and number.
2. You reply NO, or answer the call. A friendly, professional "fraud specialist" says someone is trying to steal your money.
3. To "stop" the fraud, they ask you to read back a code you've just been texted, or to send a Zelle payment that they say will "reverse" the thief's payment, or to send the money "to yourself."
4. The code lets them into your account, or the payment goes straight to them.

SCAM ALERT

The giveaway

Your real bank will never ask you to send a Zelle payment to stop fraud, to "reverse" a payment, or to "verify" your identity. And it will never ask you to read back a code it texted you. Caller ID can be faked, so a call that *shows* your bank's number proves nothing.

Checked against the Zelle, Chase and Wells Fargo security pages on November 13, 2026.

What to do instead

1. Hang up, or don't reply to the text.
2. Open your bank's app yourself and look at your recent activity.
3. Call the number on the back of your debit card, or on your statement, and ask whether there's a problem.

Checked against the Chase Security Center on November 13, 2026.

TIP

Practice the hang-up line

It can feel rude to hang up on someone who sounds helpful. Have a line ready: "Thanks, I'll call my bank directly." Then hang up. A real bank employee will understand completely.

CHAPTER 24

"Move Your Money to a Safe Account"

A close cousin of the fraud-department call. The caller, claiming to be your bank, the FTC, the police or a tech company, says your account is compromised and you must move your money somewhere "safe" right away. Sometimes they say it's an account "in your name." It's theirs.

- Reputable banks **won't ask you to move money** to resolve fraud.
- Scammers often say **not to talk to bank employees**, claiming the branch staff "may be involved." No legitimate bank would ever say that.
- They may stay on the phone with you for hours, or ask you to lie to the teller about why you're sending money.

Checked against the Chase Security Center on November 13, 2026.

SCAM ALERT

Anyone who tells you to keep a secret from your bank is a scammer

If a caller says "don't tell anyone," "don't tell the bank," or "stay on the line," that is the clearest sign of all. Hang up and call someone you trust: a family member, your bank, or me.

CHAPTER 25

Marketplace Buyers and the "Business Account" Email

If you sell something online, perhaps furniture on Facebook Marketplace, watch for this one. A buyer agrees to your price right away and wants to pay by Zelle. They ask for your email.

How it goes

1. You receive an official-looking email, apparently from Zelle, saying the buyer's payment is "on hold" because your account must be upgraded to a **business account** to receive it.
2. To "upgrade," you're asked to pay a fee, or the buyer offers to pay it if you'll send them the difference.
3. There was never any payment. The only money that moves is yours.

SCAM ALERT

Zelle doesn't charge to receive money

There's no fee to receive a Zelle payment and no "upgrade" needed. Real Zelle money shows up in your bank account; it doesn't wait in an email. Check your balance in your bank's app, and never pay anything to receive money.

Buying from strangers

The reverse happens too: a seller of tickets, a puppy, a rental home or a car asks for a Zelle deposit, then disappears. Zelle's own guidance describes ticket and puppy purchases as common scams. Because you authorized the payment, you may not get it back.

Checked against Zelle's official site (zelle.com) on November 13, 2026.

TIP

Safer ways to sell and buy

When selling locally, take cash in person, or confirm the money is in your account before handing anything over. When buying, use a credit card or the marketplace's own checkout.

CHAPTER 26

Impersonators: Family, Utilities, Government, Romance

Scammers pretend to be someone you'd want to help or someone you're afraid of, and they ask for Zelle because it's fast and hard to undo.

The story	What to do
"Grandma, it's me"	A call or text from a grandchild in trouble who needs money now and asks you not to tell Mom. With AI tools, the voice can even sound like theirs. Hang up and call your grandchild or their parents at a number you already have.
The utility shut-off	"Your power will be cut off in an hour unless you pay by Zelle." Call the company using the number on your bill.
Government or police	The IRS, Social Security, Medicare or the sheriff "needs" a payment. Government agencies don't demand payment by Zelle.
Online romance or friendship	Someone you've met online, never in person, needs help with an emergency, a ticket or a fee. Never send money to someone you haven't met.
Tech support	A pop-up or caller says your computer is infected and asks for payment. Close it; don't call or pay.

Checked against FTC consumer advice (consumer.ftc.gov) on November 13, 2026.

STAY SAFE

Only scammers say there's only one way to pay

The FTC's advice is simple: don't pay anyone who demands payment by gift card, cryptocurrency, wire transfer or payment app. Anyone rushing you to send money is almost certainly a scammer.

Checked against FTC consumer advice (consumer.ftc.gov) on November 13, 2026.

CHAPTER 27

Blocking Someone and Declining Requests

If someone you don't know keeps sending you Zelle requests or payments, you don't have to put up with it.

- **Decline** any request you didn't expect. Declining costs nothing.
- Many bank apps let you **block** a contact from the Zelle section, so their requests and payments stop reaching you.
- A block is tied to how that person enrolled. If they re-enroll at a different bank, you may need to block them again.

Checked against Wells Fargo's Zelle FAQ on November 13, 2026.

TIP

Report it too

If the requests look like a scam, tell your bank. It helps them protect you and other customers.

CHAPTER 28

If You've Been Scammed: What to Do Right Now

First, take a breath. Scammers are professionals, and smart, careful people get caught every day. What matters now is acting quickly.

1. **Stop all contact** with the scammer. Don't send anything more, even if they promise to return your money.
2. **Call your bank or credit union right away**, using the number on the back of your card. Say you were the victim of a Zelle scam and ask them to try to stop or reverse the payment. Ask for a claim or reference number.
3. **If you shared a code, password or account details**, ask the bank to secure your account, and change your online banking password.
4. **Report it to the FTC** at **ReportFraud.ftc.gov**, or call the FTC at **(877) 438-4337**.
5. **If it involved the internet**, you can also report it to the FBI's Internet Crime Complaint Center at **ic3.gov**.
6. **Write down what happened**: dates, amounts, phone numbers, names used. Keep any texts or emails.
7. **Tell someone you trust.** You don't have to sort this out alone.

Checked against Zelle's official site and FTC consumer advice on November 13, 2026.

HEADS UP

Watch for the second scam

After a loss, "recovery" scammers often call, claiming they can get your money back for a fee. Some even pretend to be the FTC. The FTC doesn't charge to help, and a real investigator won't ask you for money.

FROM BILL

Call me, too

If you've been scammed, I can help you check your devices and accounts for anything the scammer set up, change passwords, and get your banking back on a safe footing. And I'll never make you feel foolish about it.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and every everyday Zelle move on one page.

CHAPTER 29

When to Call Bill

This guide covers what you need to use Zelle safely on your own. But part of being helpful is being honest about when a hand saves you time and worry. Here's when I'd pick up the phone.

Good reasons to call

- You'd like help **finding Zelle** in your bank's app and enrolling for the first time.
- You want to set up **alerts** so you know whenever money moves.
- You'd like to do a **practice payment** with a family member while I'm on the phone.
- A call, text or email about your bank or Zelle gives you that **"this doesn't feel right"** feeling.
- You think you may have **shared a code** or let someone into your account.
- You've lost money to a scam and want help securing everything.

Things you can handle yourself

Sending money to people you know, receiving it, requesting it, checking your history, canceling a payment that's still pending, and declining a request you didn't expect. These are yours now.

FROM BILL

How I like to help

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, I don't talk down to anyone, and there's no such thing as a silly question. I'll never ask for your bank password or codes; you stay in control of your accounts the whole time. $49 remote · $99 in your home. Call **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, will take your details so I can call you back.

Thank you for taking the time to learn this. Zelle is a genuinely handy tool once you know its one big rule, and now you do.

— Bill

CHAPTER 30

Your Zelle Cheat-Sheet

Keep this handy. The everyday moves, all in one place.

The everyday moves

To do this	Do this
Find Zelle	Open your bank's app yourself; look for **Zelle**, **Pay & Transfer** or **Send Money**.
Enroll	Zelle > choose your mobile number or email > confirm the code > pick an account.
Send	Zelle > **Send** > pick the person > amount > **check the name** > Send.
Receive	Give your enrolled number or email; check your balance in your bank app.
Request	Zelle > **Request** > person > amount and note > send. (They must be enrolled.)
Cancel	Only while pending: Zelle activity > the payment > **Cancel**.
Check your limit	Zelle settings or help, your bank's Zelle FAQ, or the number on your card.

The safety rules

- **Zelle is like cash.** Only pay people you know and trust.
- Your bank will **never** ask you to Zelle money to stop fraud or move money to a "safe" account.
- **Never** read a texted code to anyone who calls you.
- Caller ID can be faked. Hang up and call the number on your card.
- Zelle **never** charges a fee to receive money or "upgrade" your account.
- Don't pay strangers, ads or marketplace sellers by Zelle. Use a credit card.
- Scammed? Call your bank now, then report at **ReportFraud.ftc.gov**.

Keep these handy

My Zelle details	
My bank's fraud number (back of card)	_____
My Zelle phone number or email	_____
My daily / monthly Zelle limit	_____
FTC fraud reporting	ReportFraud.ftc.gov · (877) 438-4337
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

WHAT THIS DOES FOR YOU

Confident, careful and in control

You can now send birthday money in a minute, settle up with family without a check, and spot the scams from a mile away. That's a great combination. Keep this guide close, and remember: when in doubt, don't send.

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