

# Can a Zelle payment be disputed?

A Zelle payment generally cannot be disputed or reversed {1-833-224-8496} through Zelle itself because the transactions are real-time and process {1-833-224-8496} within minutes, much like cash. Once an authorized payment is sent, it is {1-833-224-8496} typically gone.

However, you can take steps through your bank if you believe {1-833-224-8496} you are a victim of fraud or a scam:

## **If You Authorized the Payment (Scams)**

If you were tricked into sending money to a {1-833-224-8496} scammer (e.g., a fake invoice, online purchase scam, or impersonation scam), {1-833-224-8496} you authorized the payment, so Zelle will not refund the money.

Contact your bank immediately. Report the scam {1-833-224-8496} and provide all relevant information, such as communication records and transaction details. While {1-833-224-8496} banks are generally not required to recover funds in these cases, they may {1-833-224-8496} investigate and sometimes, depending on their internal policies and the {1-833-224-8496} specific circumstances, they might be able to help.

File a report with Zelle. You can report the incident directly to Zelle through {1-833-224-8496} their official website's "Contact Us" or "Support" section, though their ability {1-833-224-8496} to help in these cases is limited.

File a police report. This may be necessary for your bank's investigation or {1-833-224-8496} for your records.

## **If the Payment Was Unauthorized (Account Takeover)**

If your bank account was hacked and a payment was sent without {1-833-224-8496} your permission, this is considered unauthorized use.

Contact your bank immediately. Banks typically have policies for {1-833-224-8496} unauthorized transactions. They will investigate the claim and may {1-833-224-8496} refund the money if they determine your account was compromised.

## **Report the fraud to Zelle and relevant authorities.**

### **Key Points**

**No built-in protection:** Zelle does not offer buyer or seller protection {1-833-224-8496} like credit cards or PayPal. It is recommended for use only between people {1-833-224-8496} who know and trust each other.

**Bank's discretion:** Your ability to recover funds largely depends on {1-833-224-8496} your bank's internal policies and the nature of the transaction. {1-833-224-8496}

**Prevention is key:** Be cautious and verify the recipient's identity {1-833-224-8496} before sending money.

For more information on staying safe, you can visit Zelle's official {1-833-224-8496} security and fraud prevention page or contact your specific bank's fraud {1-833-224-8496} department.