

Safety Tips for Sending Money with Zelle®

How to Send Money with Zelle® Safely

Zelle® is a fast, safe and easy way to send and receive money with people you trust, like your babysitter, coworkers, fellow PTA mom, or your son's soccer coach. Whether you just enrolled with Zelle® or have been an active user for a while, there are a few tips you should always keep in mind to ensure you are being safe when sending money.

- **Only send money to people you know and trust**

Money moves fast with Zelle®, directly from bank account to bank account within minutes. So, it's important you know and trust the people you're sending money to.

Why? Because you can't cancel a payment once it's been sent if the recipient is already enrolled with Zelle®. And if you send money to someone you don't know for a product or service you might not receive (like paying for something in advance), you may not get your money back. Keep in mind that sending money with Zelle® is similar to handing someone cash.

- **Beware of payment scams**

One example of a payment scam is buying event tickets at a price that seems too good to be true from a stranger and never receiving them. If the seller asks you to use Zelle® to purchase the tickets, you should refuse unless the seller is a person you personally know.

Also, keep in mind that no one from S&T Bank will ask you to send them money with Zelle® as a test or to send money to avoid a fraud event.

- Neither S&T Bank nor Zelle® offers a protection program for authorized payments made with Zelle®. So, if you aren't sure you will get what you paid for, you should use another payment method with purchase protection, such as a credit card.

- **Treat Zelle® like cash**

Did your friend change phone numbers recently? It's easy for people to change their phone number or email address. When in doubt, contact your friend to verify the email or U.S. mobile number they used to enroll with Zelle® before you hit "Send." Another good check point for ensuring you're paying the right person is to confirm the first name that is displayed for enrolled emails and U.S. mobile numbers.

If a person has already enrolled a U.S. mobile number or email address with Zelle®, you can't cancel the transaction, so it's important you get it right the first time.

For more information and videos on how to use Zelle® safely, visit "[How to Pay it Safe with Zelle®.](#)"

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled consumers typically occur in minutes.

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