



How to Send Money with Zelle® Safely

Zelle® is a fast and easy way to send and receive money with people you trust, like your babysitter, coworkers, fellow PTA moms 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 those you know and trust

Money moves fast with Zelle®, 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 in advance for a product or service you don't end up receiving, you may not get your money back.

Beware of payment scams

If you receive a call from someone threatening a negative action, such as fraud on your account or utilities being shut off, unless you make a payment with Zelle®, slow down and think it through. This might be a scam. Scammers use fear and urgency to get people to act on impulse rather than reason. Also, keep in mind that no one from S&T Bank will ever ask you to send money with Zelle® as a test or to avoid a fraud event. Another example of a payment scam is buying event tickets from a stranger at a price that seems too good to be true and then never receiving them. If the seller asks you to use Zelle® to purchase the tickets, you should refuse unless the seller is someone you personally know and trust.

Treat Zelle® like cash

Did your friend change phone numbers recently? It's easy for people to change their phone number or email address. Always make sure the name that appears on the confirmation screen matches the intended recipient. When in doubt, contact the recipient to verify the U.S. mobile number or email address they used to enroll with Zelle® before you hit "Send." Remember, if a person has already enrolled with Zelle®, you can't cancel the transaction, so it's important you get it right the first time. If you send money to the wrong person, it's like handing cash to a stranger.

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

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