



Zelle® is a fast and easy way to send and receive money with people you know and trust, like your babysitter, your fellow PTA mom, your son's soccer coach, or your coworker. 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 your checking account to the recipient's checking account—typically in minutes between enrolled users. 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 like handing someone cash.

Beware of payment scams

Popular types of scams involve purchasing concert tickets or other goods that are never received, buying puppies or other pets, employment scams, real estate or rental property scams, and imposter scams. To learn more about how to Pay it Safe with Zelle®, review the short videos on www.pnc.com/ZelleVideos. **Remember, PNC Bank will never ask you for your online or mobile banking password or ask you to send anyone at PNC money with Zelle®.**

What to do if you receive a suspicious message

Free Msg-
Bank Alert-Did You Attempt A
Zelle Payment For The Amount
of \$5000.00?
Reply YES or NO Or 1 To Decline
Fraud Alerts

Example of a fraudulent text message

Be sure the emails, texts, and phone calls you receive are from a trusted source. Do not click on links or attachments or respond with personal information unless you have verified the sender.

If you suspect that you've received a fraudulent text or e-mail that appears to be from PNC Bank:

Do NOT respond.

Do NOT click on any links.

Do NOT provide any personal information.

Forward the email or a screenshot of the text message to PNC Bank abuse@pnc.com.

Delete the email or text message.

Important! PNC text messages will only come from certain five- or six-figure short codes. [Check Out Our Most Commonly Used Codes.](#)

If you responded or disclosed your personal information to a possible fraudulent message, notify PNC Bank's Online Banking Team immediately at 1-800-762-2035 or visit us at a local branch. Representatives are available Monday through Friday from 8:00 a.m. until 9:00 p.m. ET and Saturday and Sunday from 8:00 a.m. until 5:00 p.m. ET. Contact your [local branch](#) for hours of operation.

Contact PNC Bank immediately if you feel you've been the victim of fraud or have been scammed. In cases of unauthorized payments, consumers have legal rights and protections under the Electronic Funds Transfer Act as disclosed in your PNC Account Agreement. It's important to read the Zelle® Terms of Service and your PNC Account Agreement to understand the terms of any service you intend to use.