



## BBB Institute for Marketplace Trust, Zelle® launch education campaign on payment safety

**Arlington, VA** (October 4, 2023) – [The BBB Institute for Marketplace Trust](#) (BBB Institute), the [Better Business Bureau's](#)® educational foundation, is partnering with Zelle® to deliver a campaign focused on empowering people to spot the signs of payment scams. The campaign ([BBB.org/Red-Flags](#)) is live now and will run through the fall.

"We know from research that knowledge about scams and scammer tactics can be protective," said BBB Institute Executive Director Melissa Lanning Trumpower. "Teaching people how to spot the signs of scams can help them avoid losing money and personal information. Our partnership with Zelle® will help us reach more consumers with important information about how to spot the signs of scams so they can protect themselves and their families."

The campaign highlights some of the tactics commonly used by scammers and recommends that people "Slow down. Stay aware. Watch out for red flags."

"Empowering consumers with the knowledge to use payment platforms safely is a top priority for us," said Ben Chance, Chief Fraud Risk Management Officer at Early Warning Services, LLC, the network operator of Zelle®. "Consumers need access to fast and convenient payment solutions. That's why we're committed to working with partners like the Better Business Bureau to reach people with information on how they can protect themselves while getting the most out of payment technologies."

The educational campaign uses data reported by consumers to [BBB Scam Tracker<sup>SM</sup>](#), an online prevention and reporting tool that enables people to report and search scam reports.

BBB Institute and Zelle® recommend the following tips:

- **Stay calm.** If you are being pressured to act quickly, resist the urge to make a snap decision no matter how dramatic the story is or how threatening or intimidating the caller sounds.
- **Don't reply directly.** Don't respond to unsolicited calls, texts, or emails. Instead, call the company's customer service number listed on their official website directly to verify the message or the call you received is legitimate.
- **Go to the source or get help.** When in doubt, call your local BBB® to ask for a second opinion. If you made a purchase, always verify, and track it using the company's app or website.
- **Never give personal information (Social Security Number, account numbers/passwords, license number, etc.) over the phone, especially if the call is unexpected.** Scammers may impersonate a customer service representative from a known company, even spoofing a call (falsifying the name/organization on your caller

ID). If you're unsure, end the call/chat and contact the company's customer service phone number or website.

- **Never pay over the phone, especially if the call is unsolicited.** Never make a payment until you have verified all of the details with a third party or via the organization's official call center or website.
- **Never allow remote access to your computer if somebody offers tech support.** Shut down your computer immediately and seek support from a trusted service provider.
- **Search [BBB Scam Tracker](#).** If you're suspicious about the situation, search BBB Scam Tracker to see if anyone else has reported a similar encounter. The new BBB Scam Tracker enables you to search by email, URL, phone number, and more.
- **Check the email address or URL more closely.** Scammers use similar website addresses or emails to appear legitimate, but if you look closely, you may find one letter or number that is off.
- **Report any scam activity to BBB Scam Tracker.** Reporting scams helps protect others. BBB publishes scam reports so others can avoid the scam that targeted you.

#### **MEDIA CONTACTS:**

Please contact Melanie McGovern at [mmcgovern@iabbb.org](mailto:mmcgovern@iabbb.org) for all BBB media inquiries. For Zelle® inquiries, contact [pressinquiries@zellepay.com](mailto:pressinquiries@zellepay.com).

#### **About BBB and BBB Institute:**

The Better Business Bureau has empowered people to find businesses, brands, and charities they can trust for more than 110 years. In 2022, people turned to BBB more than 250 million times for BBB Business Profiles on more than 5.3 million businesses and Charity Reports on about 12,000 charities, all available for free at [BBB.org](http://BBB.org).

The BBB Institute for Marketplace Trust (BBB Institute) is the BBB's educational foundation, whose mission is to educate and protect consumers, promote best practices for businesses, and solve complex marketplace problems. BBB Institute's consumer educational programs are delivered both digitally and in-person by Better Business Bureaus serving communities across the U.S. and Canada. You can find more information about BBB Institute and its programs at [BBBMarketplaceTrust.org](http://BBBMarketplaceTrust.org).

#### **About Zelle®**

Zelle® is transforming how money moves, with more than five billion digital payments sent since its launch in 2017. The Zelle Network® connects more than 2,100 bank and credit union brands of all sizes, enabling consumers and businesses to send digital payments to people and businesses they know and trust with an eligible bank account in the U.S. Money is available directly in bank accounts generally within minutes when the recipient is already enrolled with Zelle®. To learn more about Zelle® and participating financial institutions in the Zelle Network®, visit [www.zellepay.com](http://www.zellepay.com). Zelle® is brought to you by Early Warning Services, LLC, an innovator in payment and risk management solutions.

#### **About Early Warning Services, LLC**

Early Warning Services, LLC, a financial services technology leader, has been empowering and protecting consumers, small businesses, and the U.S. financial system with cutting-edge fraud and payment solutions for more than three decades. We are also the company

behind [Zelle®](#), and the soon-to-launch [PazeSM](#), a wallet that reimagines e-commerce payments. Early Warning partners with more than 2,500 bank and credit union brands to increase access to financial services and products while protecting financial transactions. Learn more at [www.earlywarning.com](http://www.earlywarning.com) and connect on [LinkedIn](#).

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