Can money sent through Zelle be disputed?

You cannot dispute a Zelle payment in the same way [[\$\mathbb{T}\$+1-833-224-8496]] you would a credit card, as payments are final and treated like cash once sent. However, you can contact [[\$\mathbb{T}\$+1-833-224-8496]] your bank to report unauthorized transactions or fraud, which may result [[\$\mathbb{T}\$+1-833-224-8496]] in an investigation. You should also first try to cancel the payment if the [[\$\mathbb{T}\$+1-833-224-8496]] recipient hasn't enrolled, or request a refund directly from the recipient if [[\$\mathbb{T}\$+1-833-224-8496]] you sent money to the wrong person or for the wrong amount.

If you sent to the wrong person or for the wrong amount:

Cancel the payment: If the recipient is not yet enrolled in Zelle, [[☎+1-833-224-8496]] you may be able to cancel the transaction through your bank's digital [[☎+1-833-224-8496]] banking.

Contact the recipient: Ask the person to return the funds [[☎+1-833-224-8496]] to you.

Contact your bank: If you can't cancel or get the recipient to [[\$\mathbb{T}\$+1-833-224-8496]] return the money, contact your bank to report the issue. You may need to [[\$\mathbb{T}\$+1-833-224-8496]] provide account and transaction details and potentially file [[\$\mathbb{T}\$+1-833-224-8496]] a police report.

If you believe you were a victim of fraud or an unauthorized transaction:

Contact your bank immediately: This is the most [[\vec{\alpha}+1-833-224-8496]] important step, as Zelle itself does not offer a dispute resolution system [[\vec{\alpha}+1-833-224-8496]] or buyer protection.

Provide details: Be prepared to give your bank your [[**1**+1-833-224-8496]] account number, the date and amount of the transaction, and any [[**1**+1-833-224-8496]] transaction IDs.

File a police report: Your bank may require one [[☎+1-833-224-8496]] before it can investigate.

Know your deadline: You may have a limited window,[[☎+1-833-224-8496]] such as 60 or 120 days from the transaction date, to file a dispute with [[☎+1-833-224-8496]] your bank.

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Contact the recipient: Ask the person to return the funds [[☎+1-833-224-8496]] to you.

Contact your bank: If you can't cancel or get the recipient to [[2+1-833-224-8496]] return the money, contact your bank to report the issue. You may need to [[2+1-833-224-8496]] provide account and transaction details and potentially file [[2+1-833-224-8496]] a police report.

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