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Instant payments are like cash — once sent, it's usually gone.



Common tricks: “me-to-me” transfers, fake buyer/seller claims, and support impostors.

## **Trusted Resources**



Zelle — Pay It Safe® — Understanding Fraud & Scams.

 <https://www.zelle.com/understanding-fraud-scams> 

Venmo — Protect Yourself — Safety tips and what to do if you suspect fraud.

 <https://help.venmo.com/.../what-do-i-do-unauthorized-charge-on-my-account> 

Cash App — Recognize Scams and Keep Your Money Safe with Cash App.

 <https://cash.app/.../recognize-scams-and-keep-your-money-safe-with-cash-app> 

FTC — Gift Card Scams — If they want gift cards, it's a scam — applies to payment-app push, too.

 <https://consumer.ftc.gov/giftcards> 

## **Recognizing & Responding Safely**

Only pay people you know. For marketplaces, use in-app payments with purchase protection where available.

Never move money “to yourself.” The “me-to-me” scam tricks you into sending funds to the criminal.

Support won't DM you. Don't trust messages offering “help”—use the app's official support channel.

If you sent money: Contact the app's support immediately, report the recipient, and notify your bank.

## **Sam's Tips**

Instant = irreversible. Treat payment apps like cash.

Pressure to pay now = walk away.

When in doubt, don't send. No legit buyer/seller rushes you off-platform.