

Phishing Red Flags

Every day, regular people like you lose their hard-earned money to online phishing scams. Don't fall for fake — learn how to spot shady texts, emails, and phone calls by knowing the things your bank would never ask.



Mobile Payment App Scams

Scams using payment apps such as Cash App, PayPal, Venmo, or Zelle, are growing more and more prevalent as those platforms become increasingly popular. Once you're hooked, it only takes seconds for a scammer to access your hard-earned cash.

EMAILS

PHONE CALLS

TEXT MESSAGES

MOBILE PAYMENT APPS

Be wary of texts or calls about payment apps

Payment app scams often start with a phone call or text. If you get an unexpected call, just hang up. If you get an unexpected text, delete it. Even when they seem legitimate, you should always verify by calling your bank or payment app's customer service number.

Use payment apps to pay friends and family only

Don't send money to someone you don't know or have never met in person. These payment apps are just like handing cash to someone.

Raise the alarm on urgent payment requests

Scammers rely on creating a sense of urgency to get you to act without thinking. They might claim your account is in danger of being closed, or threaten you with legal action. These high-pressure tactics are red flags of a scam — a real bank would never use them.

Avoid unusual payment methods

Banks will never ask you to pay bills using a payment app, or ask you to send money to yourself. Scammers can "spoof" email addresses and phone numbers on caller ID to look like they're from your bank, even when they're not. When in doubt, reach out to your bank directly by calling the number on the back of your card.

What to do if you get scammed on a payment app

1. Notify the payment app platform and ask them to reverse the charge.
2. If you linked the app to a credit card or debit card, report the fraud to your credit card company or bank. Ask them to reverse the charge.
3. File a police report.
4. File a complaint with the Federal Trade Commission or call 1-877-FTC-HELP (382-4357).