

Rally Fees Now Payable Online via ZelleSM

After some members successfully tested it, NorCal's Board of Trustees approved the use of Zelle for payment of NorCal rally fees. With Zelle, members now have the option to pay fees directly to NorCal either online or through a smartphone app without incurring any credit card fees. Don't know what this is or means? Read the Frequently Asked Questions below prepared by NorCal's First Vice President Carmen Ortiz.

What is Zelle?

Zelle is a fast (almost immediate), safe and easy way to transfer money between domestic bank accounts at U.S. financial institutions in order to pay friends, family or others. By using their U.S. mobile number or email address you can send money directly from your bank account to theirs with no fees using your bank's mobile app or the Zelle app on your smart phone, or via your bank's online system using your computer or tablet. All you need is a U.S. bank account and a U.S. mobile number or email, a computer, tablet or smartphone.

How Safe is Zelle?

Using Zelle is tantamount to paying with cash. You are in charge: you choose the transaction, then initiate and authorize payments from your account, with a two-factor authorization code provided to you. **Be aware that neither your bank nor Zelle offers a protection program for any authorized payments using Zelle, even if that authorization is a result of a scam.** By being aware of the general nature of the scams and adhering to a few basic rules, you should be able to protect yourself. **(See column on page 4.)** Know that your bank will *never* call or text you, asking you to send money via Zelle to yourself or anyone else for any reason. They will *never* contact you via phone or text to ask for a security code. If anyone reaches out to you on some pretense of needing a refund or do-over, or requests you provide an authorization code for any reason, it is likely a scam. While Zelle can be a great way to send money to family, friends and people that you know and trust (such as NorCal), we recommend you do not use Zelle for potentially high-risk transactions such as when you don't know the recipient or aren't absolutely certain you'll get what you paid for (e.g. items bought from an online bidding or sales site).

How do I Enroll with Zelle?

First, find out if your bank supports Zelle transfers. You can search for your bank by going to <https://www.zellepay.com/get-started>. If your bank supports Zelle, there should be a link on your bank's mobile app or online banking. If you can't find it, contact online banking support at your bank.

What if My Bank isn't in the Zelle Network?

Even if you don't have Zelle available through your bank or credit union, you can still use it! Simply download the Zelle® app in the App Store or Google Play. To enroll with the Zelle® app, enter your basic contact information, an email address and U.S. mobile number, and a **Visa or Mastercard debit card attached to a U.S. bank account.** (Zelle does not accept debit cards associated with international deposit accounts, nor does it accept credit cards.) When you enroll with Zelle, your name, your financial institution's name and the email address or U.S. mobile phone number you enrolled with is shared with Zelle. No sensitive account details are given to Zelle; those remain known only to your bank. After you enroll, you can send and receive money through Zelle with confidence to those you know and can trust.

How Does it Work?

When you transfer money to an enrolled email address or mobile number through Zelle, Zelle doesn't actually transfer the money. Instead, it looks up the email address or mobile number in its "Zelle Network Directory" and lets your bank know that payment has been authorized. Your bank then directs the payment to the payee's bank, which deposits the money into the payee's bank account, all while keeping your sensitive account details private. This process takes mere minutes. Both you and payee get notification of the transfer.

How Do I Pay for Rally Registration using Zelle?

NorCal's Treasurer has enrolled the club's bank account in the Zelle network to accept transfers authorized through Zelle. When you register for a rally online, you will get the option to pay with a check or via Zelle. If you select Zelle, you will receive a confirmation email of your registration and where to send the payment using Zelle. For security reasons, this information will not be published in the Poppy rally coupon or online. The first time you send money, you will have to add WBCCI/NorCal as a Zelle recipient, per the instructions in your confirmation email. The next time you send money, all you have to do is select WBCCI/NorCal. The Treasurer will keep track of your payment and let the Rally Registrar know the date and amount. If you require a refund, the Treasurer will send you the money via Zelle. Remember that refunds are processed after the rally is over and the Treasurer closes the books.

The Bottom Line?

Using Zelle will make paying for rally registrations easier and faster since you do not have to write checks and send them via snail mail to the Rally Registrar. Your money will be transferred to NorCal's bank account immediately and you will be fully registered for a rally immediately, thereby helping the registrar and potentially yourself. Plus, any refunds will be quicker too. If you pay rally fees by check, any refund to which you may be entitled will be via check, which is a longer process.



It is a fact that many Zelle users have been targets for scammers. While scammers cannot directly access users bank accounts, they have a variety of methods to trick Zelle users into sending them money. These are no different than other scams preying upon unsuspecting victims, such as the gift card email scams, phishing bank emails, or telephone scams requesting payment of some kind. Zelle simply provides a scammer with a cleaner and faster method of payment than gift cards. To dispel fears over using Zelle, we have collected the following advice:

How do you avoid Zelle-related scams?

While anyone can be faced with Zelle-related scams, there are ways to protect yourself—namely, by familiarizing yourself with the methods criminals may use to trick you. Know the red flags! If you get a message with any of the following red flags, there's a good chance it's a scam:

A sense of urgency

“Almost all scams involve instilling a sense of urgency in victims,” an expert on scams says. “If you feel rushed to make a decision, there's a strong chance it's a scam.”

Unsolicited texts or emails

Never click on links or attachments in unsolicited texts or emails. “If you're unsure whether an email is legitimate, Google your bank's phone number and call that instead of the number listed in the email,” the expert advises.

Only one payment method

Most legitimate businesses accept multiple payment methods. “If Zelle is the only one available to you, “it could well be a scam.”

Requests for sensitive information

“To avoid having your Zelle account and other accounts taken over by hackers, never provide your username, password or PIN in response to any email, text message or phone call unless you have absolutely confirmed that the request for this information is legitimate, which it never is,” another expert says. “Even if you get a call that appears to come from your bank or other company with which you do business, your Caller ID can be tricked by spoofing to make the call appear legitimate when it is not.”

Here are the top 10 Zelle scams to watch out for:

<https://smallbiztrends.com/2022/11/zelle-scams.html#:~:text=A%20Zelle%20phishing%20scam%20is%20intended%20to%20trick,click%20on%20a%20link%20or%20open%20an%20attachment>

A scam is a scam, be it with Zelle or something else. Anyone can fall victim to fraud, depending on the circumstances. Be prepared, be very skeptical if contacted about the transaction, and follow the general advice to only use Zelle in limited circumstances where you know the payee.

-Editor