

Statement

On the afternoon of May 1st, I “applied” to a research position from an email I received on April 30th. I believed the hiring manager to be a research professor at my university.

After applying via email by providing my resume, I received follow up questions. For example, how would you rate your communication skills, are you a US citizen, and do you have prior research experience. I was then informed that I passed the criminal and academic background screenings. Further instructions from that email confirmed that office supplies would be needed for the position, and I would be sent a check which I would then need to provide to the sales representative who is responsible for ordering the supplies on my behalf.

I received a check in the form of a PDF on May 2nd through an email that presented itself as the payroll department at my university; it actually had the “.edu” domain presented in the email address. I was given specific instructions to print the check and do a “Mobile Deposit Only”. Once I deposited the check into my account, the \$400 was available immediately on May 3rd while the \$2000 would be available the following day. I informed the fictitious professor of this and was told to Zelle the money as it became available. I was provided the name and email address of the sales representative and asked to send a screenshot of it with the confirmation code. I did as instructed and sent the \$400 on May 3rd followed by the \$2,000 on May 4th. Both were listed as pending in my bank account which I informed the fictitious professor of. At that point, I was told that the sales representative would wait until it’s confirmed before shipping the office research supplies.

My mother happened to be going through the accounts on that day and observed something strange with my account, so she called me to figure out what was going on. After asking me several questions and doing a quick google search, my mother helped me to understand and realize that I was scammed. She told me to contact the bank and file a fraud claim.

I called the bank immediately and explained the entire situation to the bank representative. With the representative’s assistance, I filed two fraud claims; one for the \$2000 and another for the \$400. I was told that an investigation would be conducted, and I would receive a call back from the bank with a status update.

On May 7th, I woke up and was preparing for my final exam when I checked my bank account and found that I was in a deficit for the \$2,400 that I was scammed into receiving and sending off. I was devastated! In addition to the 5 major final projects that I had due for 4 courses within the last 2 weeks of the school year where my money was already getting low and I was stressed out of my mind staying up late to complete, I now found myself in debt for the very first time in

my entire life! All of this as a result of just wanting to work and have a job with flexible hours to accommodate my summer internship.

After reporting to my university's police, they told me to report it to the FBI. I was told by the police that I was the only student that was actually financially impacted by this phishing scam, but I learned the following week that I was not.

I reported my situation to the FBI and my mother and I called the bank to see if there was any feasibility that I would be reimbursed for the \$2,400 that I was scammed out of. Although we never received a call back from the bank on the investigation that they were doing, we were informed at that time that both fraudulent claims were denied.

I returned back to campus to complete one of my projects. After returning back to my room, I filed two fraud claims with Zelle for the \$2000 and \$400. In the process of filing those claims, the online Zelle form asked for a Zelle Payment ID. There was a note in the FAQ section that if you submitted the Zelle payment via your bank's app and did not know what the Zelle Payment ID was to contact their bank partner that I was affiliated with. I called my bank asking for the Zelle Payment ID; however, I was transferred to several representatives from multiple departments, including the Zelle department, none of them were aware of a Zelle Payment ID or where to find it.

I called Zelle's customer service line and was automatically put through to an automated machine which hung up on me after I was told if I am affiliated with Zelle through one of their bank partners to contact the bank. I could not get through to a human representative at all after calling Zelle multiple times. Within this frustration, as the Zelle Payment ID was supposed to be a total of 12 digits, I ended up putting the confirmation codes of the Zelle payments with two additional zeroes in the front. This seemed to work as the forms were submitted. I completed both forms but I only received an email that they have received both forms. I still have yet to hear back from Zelle, and my bank denied both of my online fraud claims. I just want to get my money back and more importantly prevent this from happening to anyone else.