



222 Genesee Street
Utica, New York 13502

www.bankofutica.com

How to Safely Use Mobile Payment Apps and Services



Online payment systems or apps like Popmoney, Zelle, Venmo, and CashApp let you quickly send and receive money. If you link the service to your bank account or debit card, it's almost like handing someone cash. Be sure you know who you're sending money to. Once you send money, it's nearly impossible to get it back.

AVOID SENDING MONEY TO A SCAMMER



Don't click on links in an unexpected email, text message, or direct message that asks you to send money.



Confirm that you know the person you are sending money to and **double-check their information** before you hit send.

PROTECT YOUR ACCOUNTS



Set up alerts in the payment app to get transaction notifications via email or text.



Never share your credentials and regularly **check your bank accounts** for unauthorized transactions.

If you see any unauthorized transactions on your Bank of Utica account statement you should contact us immediately. You can call our Checking Account Department during business hours at **315-797-2761**.

Information:
315-797-2700

Checking:
315-797-2761

24-Hour Banking:
315-797-2710

Toll Free:
800-442-1028

Fax:
315-797-2707



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