

JPMorgan Chase Working to Reverse Double Payments on Zelle

Bank apologizes after some customers complained about duplicate transactions

By [Joseph De Avila](#)

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Zelle allows customers to make free instant payments between individual bank accounts. PHOTO: TIFFANY HAGLER-GEARD/BLOOMBERG NEWS

[JPMorgan Chase JPM 2.10%increase; green up pointing triangle](#) said some of its banking customers who use the payment app Zelle had their checking accounts mistakenly charged twice.

A spokesperson for JPMorgan Chase said Friday the bank is working to resolve the issue and will automatically reverse duplicates and adjust any related fees. Chase said late Friday afternoon the underlying issue had been resolved, and it started reversing the duplicate charges.

“We’re sorry that some customers are seeing duplicate transactions and fees on their checking account,” the spokesperson said.

The spokesperson didn't say how many customers were affected.

Some JPMorgan Chase customers complained on social media about the duplicate payments and the impact to their accounts.

Zelle is owned and operated by Early Warning Services. EWS is jointly owned by JPMorgan Chase, [Wells Fargo](#), [Bank of America](#), [Capital One Financial](#), [PNC Financial Services Group](#), [Truist Financial](#) and [U.S. Bancorp](#).

A spokesperson for EWS said Chase might have experienced issues with some of its customers' Zelle transactions. Duplicate charges weren't due to problems with the Zelle network, the spokesperson said.

The payment app allows customers to make free instant payments between individual bank accounts. Customers can send money from their bank accounts to others in real time, but users generally can't reverse payments.

Hours after users noticed the glitch, Chase alerted customers to the issue. "You don't have to do anything," the bank said on its app and website on Friday.

That acknowledgment came after some customers said they were confused and concerned by the matter.

Geoff Desreumaux, 44 years old, was catching an early morning flight on Friday from Austin, Texas, back to his home in New York when he checked his bank account. He pays his monthly rent through Zelle and was charged twice, he said.

Desreumaux, who works as a creative strategist, said he couldn't believe what he was seeing.

"What happened to my bank account?" he said.

At first he thought he made a mistake and accidentally paid his rent twice, he said. He later went on Twitter and asked if others had a similar experience. Many people responded saying it happened to them too, he said.

His girlfriend also sent him money on Zelle, a transaction that went through twice, he said.

"I can only imagine someone who had an overdraft because of that," Desreumaux said. "They must have been freaking out."

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