

Peer-to-Peer Payments: Safe Venmo & Cash App Tips

Comparing Leading P2P Apps

Peer-to-peer (P2P) payment apps let you send and receive money instantly without cash or checks. Three of the most popular are Venmo, Cash App, and Zelle. Venmo charges 1.75% for instant transfers (standard transfers are free but take 1-3 business days) and caps weekly sends at \$4,999. Cash App's instant transfer fee is 1.5%, and its weekly limit starts at \$1,000 (increases with identity verification). Zelle usually has no fees and moves money within minutes, but it requires both sender and recipient to have bank accounts enrolled in Zelle. When choosing, compare fees, transfer speed, and limit thresholds to match your needs.

Security Best Practices

P2P apps store sensitive financial data, so lock them down:

- **Enable PIN/Touch-ID:** Require authentication for each app session.
- **Use Two-Factor Authentication (2FA):** Link your phone or authenticator app for extra login security.
- **Monitor Activity:** Check transaction history daily for unauthorized charges.
- **Update App Regularly:** Install security patches promptly to block known vulnerabilities.
- **Set Privacy Controls:** On Venmo, switch transactions to "private" so only you and the recipient see them.

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Clifford Lane



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