

# 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.

# Venmo Reading Comprehension Top

**Dawn K. Webster**

A red circular graphic with a gradient, appearing as a partial circle or a thick arc, located to the right of the author's name.

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web standard operating procedure pre planning for and responding to chemical spills page 5 of 7 investigator general safety location ehs revision 1 0 doc active date retired date 7 2 9 if the spill involves solid granular or powdered material take care not to create dusts while scooping the material into a sealable container

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