



An Extended Guide · No. 1999

Apple Cash: Sending Money by Text Message

Set it up, pay family in Messages, move it to your bank

Tech Made Simple — Service Made Personal

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! Read this first — it's quick, so double-check before you send

Apple Cash sends money right inside a text message, which is wonderfully easy — and that ease is exactly why to slow down for two seconds before tapping send. Money goes to whoever is in that conversation, nearly instantly. So make sure you're texting the right person, and only ever send to people you actually know.

Sending money in a text

If you have an iPhone, Apple Cash lets you send and receive money right in the Messages app — no separate app to learn. This guide sets it up, shows you how to pay someone in a text, and how to move your balance to the bank.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. Apple Cash is one of the friendliest ways to pay family, because it lives inside the texting you already do. Let's get it working for you.

We'll cover what you need, how to set it up, sending and receiving, moving money to your bank, and the simple safety habits that keep it all worry-free.

★ Set it up with a helping hand

If you'd like company getting Apple Cash going, call or text me at (330) 200-8042. It's a quick, pleasant setup and I'm glad to walk you through it.

The whole guide, on one page

The essentials, if you remember nothing else.

- ❑ Apple Cash is built into the iPhone — you send money inside a text message.
- ❑ You set it up in Settings and link a debit card; you'll verify your identity for full use.
- ❑ There's no fee to send or receive money.
- ❑ Moving your balance to your bank is free if you're not in a hurry; instant costs a small fee.
- ❑ Only send to people you know — it's fast and hard to reverse.
- ❑ For family under 18, a parent can set up Apple Cash Family.

✓ The golden rule

Because you're paying whoever's in the text thread, always glance at the name at the top before you send. Right person, people you know — that's the whole safety story.

What Apple Cash actually is

A simple picture before we set it up.

Apple Cash is Apple's way of sending money between iPhone users, right inside the Messages app. Money you receive sits in an 'Apple Cash' card in your Wallet, and you can spend it with Apple Pay or move it to your bank. It's only for people with Apple devices — if you text someone with an Android phone, Apple Cash won't be the way to pay them.

Think of it as a little cash card that lives in your phone and that you top up from, or pay out to, people in your text messages. It's tightly woven into the iPhone, which is what makes it so easy.

✓ iPhone to iPhone

Apple Cash works between Apple devices. For sending to a friend on Android, you'd use something else — Zelle through your bank, or another app you both have.

What you need to get started

A short list, and most iPhone owners already have it.

- An eligible iPhone (or Apple Watch/iPad) signed in with your Apple Account.
- A U.S. debit card to link, which is how you add money to send.
- To be 18 or older for a standard account (younger family uses Apple Cash Family).
- A few minutes to verify your identity, which Apple asks for to use all features.

Verifying your identity — your name, birth date, and often the last digits of your Social Security number — is a normal, one-time step that unlocks sending, receiving, and transferring to your bank. Do it inside Settings, never because someone contacted you asking for those details.

! Verify in Settings, not for a caller

Apple asks you to verify identity within your own iPhone's settings. No legitimate process involves a stranger phoning or texting to collect your Social Security number for 'Apple Cash.' That's always a scam.

Setting up Apple Cash

A few taps and you're ready.

- Open Settings and tap 'Wallet & Apple Pay' (on some phones, open the Wallet app).
- Turn on Apple Cash and follow the prompts to accept the terms.
- Add a debit card to Apple Pay if you haven't — that's your money source.
- Complete the quick identity verification when asked.
- That's it — an Apple Cash card now lives in your Wallet.

Once it's on, you don't open a separate app to use it. You pay people from within a text message, which we'll cover next. It just quietly waits in your Wallet until you need it.

★ I'll get it set up right

Linking the debit card and verifying identity trips some folks up. I'm glad to sit with you and get it done smoothly. Call (330) 200-8042.

Sending money in a message

Here's the part that makes Apple Cash so easy.

- Open Messages and start (or open) a conversation with the person.
- Tap the Apple Pay button (or the plus/apps button, then Apple Pay).
- Enter the amount and tap Send, then confirm with Face ID, Touch ID, or your passcode.
- The money sends as a message — they'll see it right in the chat.

That confirmation step — your face, fingerprint, or passcode — is your safety check. Nothing sends without it. Just be sure the conversation is with the right person before you confirm, since the money follows the chat.

✓ Check the name at the top

Before you confirm a payment, glance at the name at the top of the message. That's who gets the money. A two-second look prevents paying the wrong contact.

Receiving money

Getting paid is automatic and easy.

When someone sends you Apple Cash, it arrives in the message thread and lands in your Apple Cash card in Wallet. Depending on your settings, it may be accepted automatically or ask you to tap 'Accept.' From there it's yours to spend with Apple Pay or move to your bank.

If you'd rather review payments before they're accepted — handy if you're cautious about surprise senders — you can turn on 'Manually Accept Payments' in the Apple Cash settings, so nothing lands without your okay.

✓ Turn on manual accept if you like control

Switching on 'Manually Accept Payments' means every incoming payment waits for your tap. It's a nice way to stay aware of exactly what's coming in and from whom.

Moving your balance to your bank

Your Apple Cash balance can stay in Wallet or go to your bank — your choice.

To move money out, open the Apple Cash card in Wallet and choose to transfer to your bank. A standard transfer is free and takes one to three business days; an instant transfer to a linked debit card moves it in minutes for a small percentage fee. The exact fee shows before you confirm.

There's no rule that you must move it — a small balance is fine to leave in Wallet for spending with Apple Pay. For anything sizable, moving it to your bank keeps it properly insured and tidy.

✓ Standard transfer is free

Unless you need the cash this instant, pick the free standard transfer and skip the instant-transfer fee. A day or two's patience keeps a bit more in your pocket.

Spending your Apple Cash

Besides sending it to people, you can spend the balance directly.

Your Apple Cash balance works like any card in Apple Pay: you can tap to pay in stores and use it for online purchases that accept Apple Pay. If you have an Apple Cash balance and tap to pay, it can draw from that balance first. It's a handy way to spend money the grandkids sent without moving it to the bank at all.

If your Apple Cash balance is small and a purchase is larger, Apple Pay can cover the rest from your linked card — so you're never stuck mid-purchase.

✓ A neat little loop

Money a relative texts you can be spent straight from your phone with a tap, no bank trip and no card needed. For small, frequent amounts, that's genuinely convenient.

Two ways people come to this — and both are fine

Some folks mainly receive money from kids and grandkids; others mainly send it to them. The setup is the same; the habits differ a touch.

If you mostly receive

Money from family lands in your Wallet — decide how you want to handle it.

- Consider turning on 'Manually Accept Payments' so you see each one.
- Spend small amounts with Apple Pay, or move larger ones to your bank.
- Keep your iPhone locked so only you can touch the balance.

If you mostly send

You're paying family, so the key is sending to the right person every time.

- Always check the name at the top of the message before confirming.
- Remember it only works to other Apple devices.
- Only send to people you know — it's fast and hard to undo.

★ Either way, I'll tailor it to your family

Whether you mostly get money from grandkids or send it to them, I'll set up Apple Cash to match how your family actually uses it. Call (330) 200-8042.

Apple Cash for kids: Apple Cash Family

If there are young people in your Family Sharing, there's a version made for them.

A Family Sharing organizer who has verified their own identity can turn on Apple Cash for a family member under 18. The grown-up can limit who the child is allowed to send money to — contacts only, or family only — and keep an eye on activity. It's a gentle way to give a teen a little spending independence with guardrails.

If you're a grandparent, you'd typically coordinate with the child's parent, who manages the Family Sharing. You can then send the grandchild money by text just as you would any family member. We cover sending to grandkids in its own guide.

✓ Guardrails for young users

Apple Cash Family lets a parent restrict who a child can pay and watch their activity — a reassuring way to let a teen learn to handle money with a safety net.

Keeping Apple Cash safe

Because it's tied to your iPhone, protecting the phone protects your money.

- ❑ Lock your iPhone with Face ID, Touch ID, or a passcode — every payment needs it.
- ❑ Keep your Apple Account secured with two-factor authentication.
- ❑ Turn on 'Find My' so a lost phone can be located or erased.
- ❑ Only send to people you know, after checking the message name.
- ❑ Ignore anyone phoning or texting about 'Apple Cash problems' — Apple doesn't do that.

★ A quick safety check

I'm glad to confirm your iPhone's lock, your Apple Account security, and Find My are all set — the foundations that keep Apple Cash safe. Call (330) 200-8042.

The scams to brush off

Apple Cash attracts the same money-app tricks. Know them and relax.

- **Fake 'Apple Support':** a call or text about an Apple Cash problem, pushing you to send money or share a code. Apple doesn't contact you that way.
- **Accidental payment:** a stranger sends money and asks for it back — don't; report it instead.
- **'Send me Apple Cash and I'll...':** any promise of a prize, a refund, or doubled money. Always a theft.
- **Pressure to pay an official:** no real agency or utility takes Apple Cash from a scared phone call.

! Apple will never call you about Apple Cash

Real Apple Cash issues are handled in your iPhone's settings or through Apple's official help — never by a stranger phoning you. Any such call is a scam; hang up.

If a payment went to the wrong person

Act quickly and know what's realistic.

If you sent Apple Cash to the wrong person or too much, open the payment in Messages right away — if it hasn't been accepted yet, you may be able to cancel it. Once it's accepted, you can only ask the person to send it back and hope they're honest.

If you were scammed, contact Apple Support through official channels and your linked bank to report it, though recovery isn't guaranteed once money is accepted. This is why checking the recipient first matters so much. The broader first-hour steps are in their own guide.

★ Sent it wrong? Call me

If a payment went astray, speed helps — an unaccepted payment can sometimes be canceled. Call (330) 200-8042 and I'll help you check right away.

Common mistakes with Apple Cash

Sidestep these and it stays simple.

- **Sending to the wrong thread** without checking the name up top.
- **Trying to pay an Android friend** — Apple Cash is Apple-only.
- **Sharing your identity details with a caller** claiming to be Apple.
- **Paying the instant-transfer fee** when the free standard transfer would do.
- **Leaving a large balance** in Wallet instead of moving it to the bank.

! The one to watch

The accidental-payment and fake-support tricks work the same on Apple Cash as everywhere: never send money back to a stranger, and never act on a call about an 'Apple Cash problem.'

How Apple Cash compares

Where it fits among the ways to pay people.

Apple Cash is the easiest option when everyone has iPhones, because it's right in Messages with nothing to install. Like Zelle, Venmo, and Cash App, it's meant for people you know and offers no buyer protection, so it's the wrong tool for buying from strangers.

If your family is split between iPhones and Android phones, you may lean on Zelle (through your bank) instead, since that works regardless of phone brand. Many folks keep Apple Cash for the iPhone crowd and a bank's Zelle for everyone else.

✓ Match the tool to the family

All-iPhone family? Apple Cash is lovely and effortless. Mixed phones? Keep a bank's Zelle handy too. Either way, strangers get neither.

A quick word on taxes

For normal family use, there's nothing to worry about.

Money from family and friends — a gift, a repaid loan, a split bill — isn't taxable income, through Apple Cash or any app. Tax reporting only comes up if you use an app to sell goods or services, and only above a reporting threshold.

If you ever do sell something, keep a simple record. For the everyday business of paying and being paid by people you know, there's no tax angle at all. We cover the payment-app tax question in its own guide.

✓ Family money isn't income

Grandkids chipping in for a gift, or a friend repaying you, isn't taxable. The tax talk is only about actual selling.

Helping a relative with Apple Cash

If you're setting it up for a parent, a few touches make it pleasant and safe.

Get the debit card linked and identity verified, turn on their iPhone lock, and consider switching on 'Manually Accept Payments' so they see each incoming payment. Then practice sending once together, emphasizing the habit of checking the name at the top of the message.

Remind them, kindly, that Apple never calls about Apple Cash, and that they should only ever send to people they know. A short note by the phone with those two rules covers almost everything.

★ I set parents up gently

Getting a parent comfortable sending a grandchild money in a text — safely and without worry — is a lovely little visit. Call (330) 200-8042.

Your Apple Cash checklist

The whole guide, boiled down.

- ☐ Apple Cash turned on in Settings, debit card linked, identity verified.
- ☐ iPhone locked with Face ID, Touch ID, or a passcode.
- ☐ I check the name at the top of the message before sending.
- ☐ I only send to people I know (and only to Apple devices).
- ☐ I use the free standard transfer unless I truly need instant.
- ☐ I ignore any call or text about an 'Apple Cash problem.'

★ Want me to check your setup?

If any line is unfamiliar, let's go through it together — it's a quick, friendly job. Call (330) 200-8042.

Common Questions

The Apple Cash questions I hear most, answered plainly.

Q: Does Apple Cash cost anything?

There's no fee to send or receive money. Moving your balance to your bank is free with a standard transfer (one to three days); an instant transfer to a debit card costs a small percentage, shown before you confirm.

Q: Can I send Apple Cash to someone with an Android phone?

No — Apple Cash works only between Apple devices. For an Android friend, use something like Zelle through your bank, which works regardless of phone brand.

Q: Why do I have to give my Social Security number?

Apple asks for identity verification — name, birth date, last digits of your SSN — to unlock full use, done inside your iPhone's settings. It's normal there; just never give those details to someone who contacts you.

Q: Is my money safe in Apple Cash?

It's protected behind your iPhone's lock, and every payment needs your face, fingerprint, or passcode. Keep only small amounts in the balance and move larger sums to your bank, where they're properly insured.

Q: Can my grandchild use Apple Cash?

Yes, through Apple Cash Family — a parent who's a Family Sharing organizer can enable it for someone under 18, limit who they can pay, and monitor activity.

★ Still have a question?

Call or text me at (330) 200-8042 and I'll explain it plainly. No jargon, nothing to sell.

The quick recap

Apple Cash in one glance.

- ❑ Set it up in Settings; link a debit card; verify identity.
- ❑ Send money inside a text, confirming with Face ID or passcode.
- ❑ Check the name at the top before you send.
- ❑ No fee to send or receive; standard bank transfer is free.
- ❑ Apple-devices only; only send to people you know.
- ❑ Apple Cash Family covers under-18s with parent controls.
- ❑ Apple never calls about 'Apple Cash problems' — ignore those.

✓ Easy and friendly

Once it's set up, paying family is as simple as a text. Check the name, stick to people you know, and enjoy the convenience.

You don't have to do this alone

You just have to remember that a friendly, patient person is one call away.

I hope this guide made sending money with Apple Cash feel a little less daunting and a lot more doable. Keep it in a drawer with your other home papers, come back to a page whenever you need it, and don't worry about memorizing anything.

When you'd rather have a hand, that's exactly what I do. I come to your home, work at your pace, and never make you feel rushed or silly for asking. A first visit is a flat \$99, and for the parts that don't need me on-site I can often help right on your screen for \$49. Every visit comes with a 30-day, come-back-free guarantee. I'm a tech helper, not a bank, a lawyer, or a financial advisor — for disputes, taxes, or legal questions I'll help you reach the right people and prepare what you need.

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Call or text me at (330) 200-8042, or visit BillsHomeTech.com. Serving Atwater and all of Portage County. 30+ years of patient, plain-English tech help — and if you're ever not 100% happy with a visit, I'll make it right or refund it. That's a promise. — Bill

Apple Cash, in Short

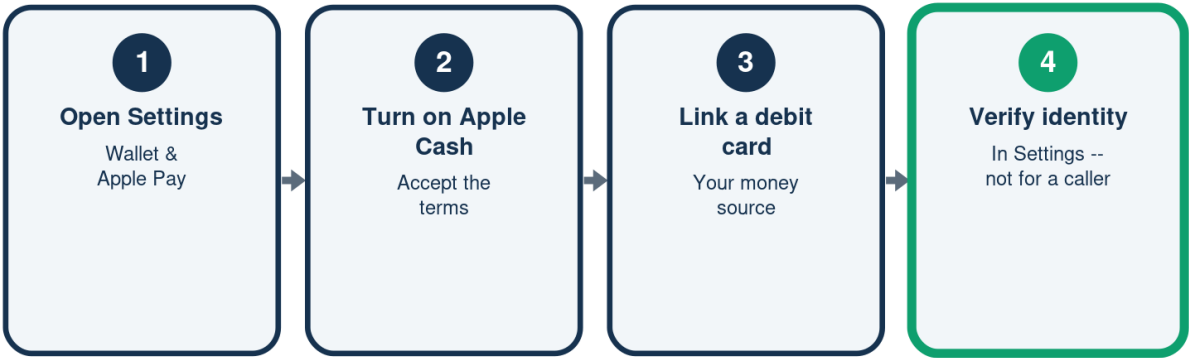
What it is and who it's for

	Apple Cash	Good to know
Where it lives	In Messages	No separate app
Works with	Apple devices	Not Android
To send/receive	No fee	Free either way
Best for	People you know	Not strangers

Money follows the text thread -- check the name before you send.

Setting It Up

A few taps in Settings



Give your SSN only inside your own iPhone settings, never to a caller.

Moving Money Out

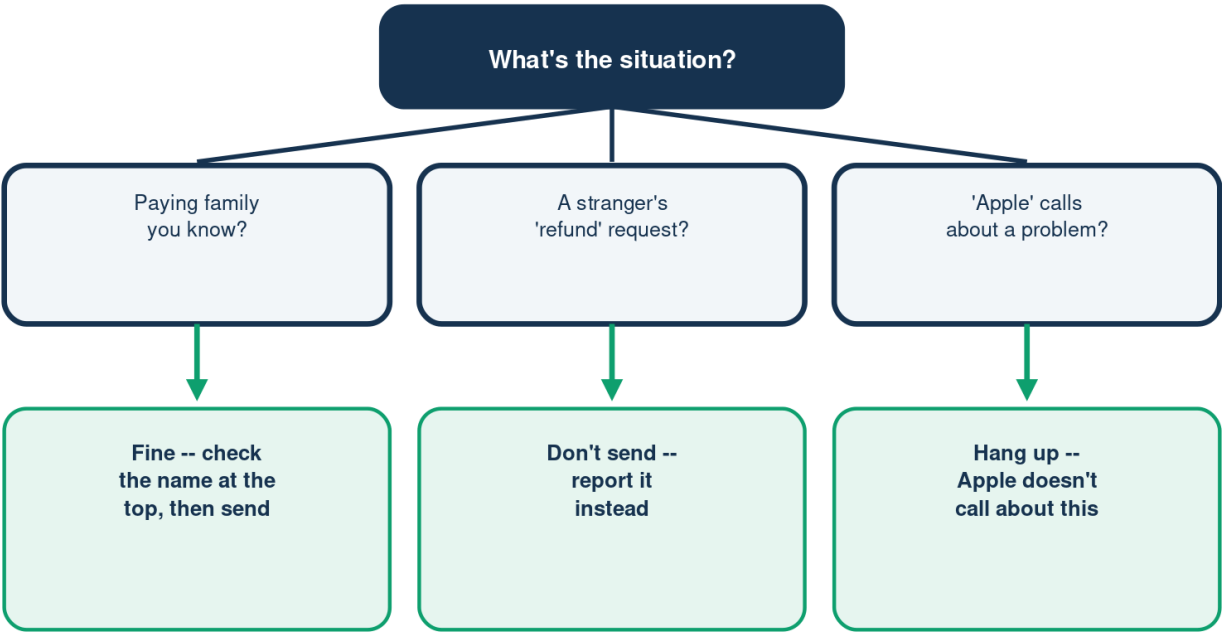
Free vs. a small fee

	Free	Small fee
Standard to bank	Yes (1-3 days)	--
Instant to debit	--	A percentage
Spend with tap	Yes, free	--
Leave in Wallet	Fine, small sums	--

Standard transfer is free -- pick instant only when you truly must.

Is This Safe to Do?

A quick gut-check



Only send to people you know, on Apple devices. Verify identity only in Settings.

Illustration - a schematic, not to scale. Your setup may differ.



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A Note From Bill

A quick note from Bill.

I write these guides to make home tech a little less frustrating, and I do my best to keep every step accurate and up to date. Still, every home, device, and setup is a bit different, so I can't promise a guide will match yours exactly or fix your particular problem. These guides are for general information only — they're not professional, legal, or financial advice, and they don't replace your device's own manual or the manufacturer's instructions. Please go slow, use your own good judgment, and use everything here at your own risk. If a step involves electrical wiring, a gas appliance, a water heater, plumbing, or climbing a ladder — or if anything just doesn't feel safe — please stop and call a licensed professional (or give me a call at 330-200-8042). Bill's Home Tech and Bill Davis can't be responsible for any damage, data loss, or injury that comes from using these guides. Thanks for reading, and stay safe out there.

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