



Closing Amazon, PayPal, Venmo & Airline Mile Accounts

Close shopping, payment, and loyalty accounts the proper way — money through the estate

————— An Extended Guide · No. 1799 —————

Tech Made Simple. Service Made Personal.

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What's Inside

Everything in this guide, with page numbers. Skip to whichever chapter answers your question right now.

1. The Whole Plan on One Page	4
2. Why These Accounts Need Special Care	4
3. The One Rule That Protects Everyone	5
4. What to Gather Before You Begin	6
5. Closing an Amazon Account	6
6. Handling the Prime Membership	7
7. Kindle Books and Digital Orders	7
8. Orders, Balances, and Subscriptions	8
9. Only the Estate's Executor Closes PayPal	8
10. Sending PayPal the Right Documents	9
11. How the Remaining Balance Is Paid	10
12. Contacting Venmo About the Account	10
13. Moving a Venmo Balance Properly	11
14. Cash App and Other Payment Services	11
15. Watching for Fraud on Payment Apps	12
16. What Happens to Frequent-Flyer Miles	12
17. How the Major Programs Generally Handle It	13
18. Asking an Airline About the Miles	14
19. Points Earned on Credit Cards	14
20. Hotel Points and Other Rewards	15
21. The Documents Companies Ask For	15

22. Logging Each Account as You Go	16
23. Scams That Target Grieving Families	16
24. Common Worries, Answered	17
25. Handling It in the Right Order	17
26. Shared Accounts and the Surviving Partner	18
27. If You Only Do Three Things	19
28. You Don't Have to Do It Alone	19
29. Amazon Household and Shared Benefits	20
30. Cash App's Card, Stock, and Bitcoin	20
31. Disputing Charges That Post After a Death	21
32. Gift-Card and Store-Credit Balances	22
33. A Sensible Order of Operations	22
34. Protecting Against Identity Theft	23
35. A Few More Questions, Answered	23
36. Finish the Job Soon	24
Everyday Cheat Sheet	25
A Picture to Follow Along	26
A Second Look	27
A Note From Bill	27
Your Visit — and My Promise	28

THE 60-SECOND VERSION

1. The Whole Plan on One Page

If you read only one page, read this. Here is the whole idea as a short checklist.

Amazon, PayPal, Venmo, Cash App, and airline-mile accounts all need closing after a death, and they each have their own way of doing it. The golden rule runs through all of them: do not simply log in and move the money yourself. Use the official bereavement channels, send the proof they ask for, and let any balance flow through the estate the proper way.

- 1 For Amazon, contact customer service to close the account and handle Prime.
- 2 For PayPal, the estate's executor closes it with a death certificate and legal papers; funds come by check to the estate.
- 3 For Venmo and Cash App, contact them with the details; balances move through the estate, not by sending them yourself.
- 4 For airline miles, check each program — some refuse transfer, some allow it with documents and a fee.
- 5 For credit-card points, ask the card issuer about its estate policy.
- 6 Keep a record of every account, the proof you sent, and the reply.

WATCH OUT

Never log into the deceased's account to send money to yourself or others. It can look as though the person acted after their death and can seriously complicate the estate. Let the money move the right way.

The rest of this guide walks through each company slowly. Take it one page at a time; none of this has to happen in a single afternoon.

WHAT THIS IS

2. Why These Accounts Need Special Care

Shopping and payment accounts are different from a streaming subscription. They can hold real money, store payment methods, and be tied to the estate's finances. That is why closing them follows a more careful path, often requiring proof of death and proof that you have the authority to act.

Airline miles and credit-card points are different again. They are not quite money and not quite property; each program decides its own rules for what happens when a member passes away. Some let a family keep or transfer them, many do not, and the terms change

over time.

- Amazon: mostly a shopping account, but tied to Prime, Kindle, and digital orders.
- PayPal, Venmo, Cash App: can hold cash balances that belong to the estate.
- Airline miles and points: loyalty rewards with program-specific rules.
- Each one asks for its own proof and follows its own process.

GOOD TO KNOW

Because these accounts can hold value, the executor — the person legally settling the estate — is usually the right one to handle them. If that is not you, loop in the executor before closing anything with money in it.

WHY IT MATTERS

3. The One Rule That Protects Everyone

There is a single rule worth repeating because it protects the whole family: do not log into the deceased's account and move money as if nothing had changed. It is tempting — the login still works, the balance is right there — but it is the wrong path and it can cause real trouble.

When money moves out of an account after the owner has died, it can appear that the deceased made a transaction they could not have made. That can raise questions from other heirs, from the court, or from the company, and it can tangle the estate for months. The clean path is always through the proper process.

WATCH OUT

This is not about honesty — most families mean well. It is about keeping a clear, provable record. Moving money the official way protects you from any appearance of wrongdoing, even when your intentions are good.

Every step in this guide is built around that rule. Contact the company, prove who you are, and let them release the funds to the estate. Slower, yes — but clean, and safe for everyone.

FIRST STEPS

4. What to Gather Before You Begin

A little preparation makes every one of these calls and forms go faster. You will be asked for the same handful of items again and again, so gather them once and keep them together.

- Several certified copies of the death certificate — companies often keep one.
- The will or court paperwork naming the executor, if there is one.
- The deceased's full legal name, date of death, and account email if known.
- A notebook or document to log each account and its status.
- Your own identification, since you may be asked to prove who you are.

TIP

Order more certified copies of the death certificate than you think you need. Banks, payment services, and airlines may each want one, and running out means waiting on more from the county.

If you are not the executor, find out who is before you start. For anything holding a balance, the executor usually must be the one to act, and the company will ask for proof of that role.

AMAZON: OVERVIEW

5. Closing an Amazon Account

Amazon is often the easiest of the group, because much of it is an ordinary shopping account. The way to close it is to contact Amazon customer service, explain the situation, and provide the information they request. Amazon will walk you through their process for a deceased customer.

- 1 Go to Amazon's help section and look for how to contact customer service.
- 2 Choose to chat or call, and explain the account holder has passed away.
- 3 Provide the information they ask for to verify the account and your relationship.
- 4 Ask them to close the account once any loose ends are handled.
- 5 Request written confirmation that the account is closed.

GOOD TO KNOW

Before closing an Amazon account entirely, it is worth checking for a few things tied to it: an active Prime membership, gift-card balance, digital books and movies, and any open orders. The next pages cover each.

Closing is usually straightforward, but doing a short review first means you do not lose a gift-card balance or cancel Prime without noticing an open order on its way.

AMAZON: PRIME

6. Handling the Prime Membership

Amazon Prime is a paid yearly or monthly membership, and it keeps charging until it is cancelled. If the surviving household still shops on Amazon, they may want to keep a Prime membership under their own account rather than the deceased's. If not, cancelling stops the recurring fee.

- Check whether Prime is billed yearly or monthly, and when it renews.
- Decide whether anyone in the family still wants Prime for themselves.
- Cancel it in the Amazon account under Prime membership, or ask customer service.
- Ask whether any unused portion of a yearly membership can be refunded.

GOOD TO KNOW

Prime can be shared with household members, so other relatives may be relying on it for free shipping or Prime Video. Check before you cancel, so the change is not a surprise to someone else.

If the family wants to keep shopping on Amazon, the cleanest path is a fresh membership on a survivor's own account, rather than keeping the deceased's account alive just for Prime.

AMAZON: DIGITAL

7. Kindle Books and Digital Orders

This is the part families most often ask about. Kindle books, digital movies, music, and apps bought through Amazon are generally tied to that one account. In most cases they are licensed to the person, not owned outright, so they usually cannot be transferred to another account the way a physical book can be handed down.

- Kindle books are linked to the account and typically do not transfer to another.
- Digital movies and apps follow the same pattern — tied to the original account.
- The content remains readable on that account's devices while the account is open.
- Closing the account ends access to the digital library tied to it.

WATCH OUT

If there is a Kindle library the family cherishes, think carefully before closing the account, since the digital books usually cannot move elsewhere. There is no harm in keeping the account open a while to enjoy them.

Physical items are different — anything shipped and delivered belongs to the household as normal. It is the digital, licensed content that has these limits, and it is worth understanding before you close anything.

AMAZON: LOOSE ENDS

8. Orders, Balances, and Subscriptions

Before the Amazon account closes, tidy a few loose ends so nothing of value is lost and no surprise charge lands. A short review protects the estate and spares the family a headache later.

- 1 Check for open orders still in transit and note where they will arrive.
- 2 Look for a gift-card balance, which has real value for the estate.
- 3 Cancel any 'Subscribe & Save' recurring deliveries so no more ship.
- 4 Review Amazon-billed subscriptions to other services tied to the account.
- 5 Note any business or seller activity that may need separate handling.

GOOD TO KNOW

A gift-card balance on Amazon belongs to the estate just like cash. Note it before closing the account, and ask customer service how it should be handled, rather than letting it disappear.

Once the orders have arrived, the recurring deliveries are stopped, and any balance is accounted for, you can close the account with confidence that nothing was left behind.

PAYPAL: WHO CLOSES IT

9. Only the Estate's Executor Closes PayPal

PayPal takes closing a deceased person's account seriously, and the rule is firm: only the authorized administrator or executor of the estate can close it. This is not a hurdle for its own sake — it protects the money and makes sure the right person is acting on the estate's behalf.

You cannot simply log in and empty the balance, and a family member who is not the executor generally cannot close it either. PayPal wants to deal with the person who legally represents the estate, and it wants proof of both the death and that authority.

- The executor or estate administrator is the one PayPal will work with.
- A death certificate is required as proof of the death.
- Legal documents — such as the will or letters naming the executor — are also needed.
- A regular family member without that authority will be directed to the executor.

GOOD TO KNOW

If no executor has been formally appointed yet, that may need to happen first for an account with a meaningful balance. An attorney can advise whether formal estate steps are needed before PayPal will act.

PAYPAL: THE PROCESS

10. Sending PayPal the Right Documents

Once you know the executor will handle it, the process is a matter of reaching PayPal's deceased-account team and sending the documents they require. It moves at its own pace, so start early and keep copies of everything you send.

- 1 Contact PayPal and ask for the process to close a deceased account holder's account.
- 2 Gather the death certificate and the legal papers naming the executor.
- 3 Submit them through the channel PayPal specifies for this situation.
- 4 Wait for PayPal to review — this can take time, so be patient.
- 5 Keep a copy of every document and every message for the estate file.

TIP

Send exactly what PayPal asks for, no more and no less, and keep your own copies. A clean, complete submission the first time is the fastest way through a process that does not like to be rushed.

Because this involves legal documents and estate authority, it is a good one to coordinate with your attorney if the estate has one. They have usually seen the process before.

PAYPAL: THE MONEY

11. How the Remaining Balance Is Paid

If the PayPal account holds a balance, that money does not simply vanish, nor does it get sent to whoever logs in. PayPal typically pays the remaining funds by check, made out to the estate, once the account is verified and closed through the proper process.

- The balance is generally paid out by check to the estate.
- It is not transferred to a family member's personal PayPal or bank directly.
- The check goes to the estate, to be handled with the other estate assets.
- This keeps the money in the proper place for the executor to distribute.

WATCH OUT

Do not try to move a PayPal balance out by sending it to yourself before closing. Let PayPal issue the check to the estate. That single habit keeps the money clean and the record clear for everyone.

The estate then handles that check like any other asset — through the will, and with the executor's oversight. It is slower than a tap on a screen, but it is the path that holds up to any question later.

VENMO: THE BASICS

12. Contacting Venmo About the Account

Venmo, like its parent PayPal, has a process for a deceased user's account. The way to begin is to contact Venmo and let them know, providing the details they need to locate and close the account. You do not transfer it to anyone — ownership of a Venmo account cannot pass to another person.

- 1 Contact Venmo through their help channel and explain the situation.
- 2 Provide the details they request to find the account.
- 3 Supply proof of death and your authority as they direct.
- 4 Follow their process to close the account.
- 5 Ask how any balance will be handled.

GOOD TO KNOW

A Venmo account cannot be transferred to a surviving spouse or child. The account closes; it does not change hands. If the survivor wants Venmo, they open their own account in their own name.

As with every account here, resist the urge to log in and send the balance to yourself. Contact Venmo and let the money be handled through the estate, the proper way.

VENMO: THE BALANCE

13. Moving a Venmo Balance Properly

If there is money sitting in the Venmo balance, it belongs to the estate and must be moved the right way. The wrong way — logging in and sending it to a relative's account — is exactly what causes trouble. The right way is to let Venmo release it through their deceased-account process.

- Treat the Venmo balance as an estate asset, not pocket money.
- Do not send it from the deceased's account to your own.
- Let Venmo direct how the balance is paid out to the estate.
- Record the amount and the outcome in your estate log.

WATCH OUT

Sending a Venmo balance to yourself after the owner has died can look like the deceased made a payment they could not have made. Always move it through Venmo's official process instead.

It may feel like extra fuss for a small balance, but the principle is the same whether the amount is large or small. Clean handling protects you and keeps the estate tidy.

CASH APP

14. Cash App and Other Payment Services

Cash App works much like Venmo for these purposes, and other payment services follow the same spirit. Contact the service, tell them the account holder has passed away, provide the proof they ask for, and let any balance move through the estate. The rule against logging in to move money yourself applies to all of them.

- Contact Cash App's support and explain the situation.
- Provide the account details and proof of death they request.
- Ask how a remaining balance and any linked card are handled.
- Check for a linked debit card or stock or other holdings in the app.

GOOD TO KNOW

Some payment apps also hold other things — a linked card, a small stock or crypto balance, or direct-deposit activity. Ask what else is tied to the account so nothing of value is overlooked.

The specifics differ from one app to the next, but the shape is always the same: official contact, proof, and money through the estate. When in doubt, ask the service directly how they handle a deceased user.

PAYMENT APPS: SAFETY

15. Watching for Fraud on Payment Apps

Payment apps can be a target for fraud after a death, especially if the phone is lost or the login is known to the wrong person. While you work through closing them, keep an eye out for anything unusual and act to secure the accounts.

- Watch for unexpected transfers or login notices on the accounts.
- Make sure the phone with the apps is secured and accounted for.
- Report anything suspicious to the service right away.
- Do not share login codes or account details with anyone who calls unexpectedly.

WATCH OUT

If a stranger calls claiming to help 'recover' money from a payment app and asks for a code sent to the phone, it is a scam. No legitimate service needs you to read out a security code over the phone.

Securing these accounts quickly, then closing them the proper way, protects the estate from both honest mistakes and dishonest actors in a vulnerable moment.

AIRLINE MILES

16. What Happens to Frequent-Flyer Miles

Frequent-flyer miles are one of the most-asked-about assets, and the honest answer is that it depends entirely on the airline. Miles are not money and not quite property; each program sets its own rules for what happens when a member dies. Some refuse transfer, some allow it with paperwork and a fee, and the terms change over time.

- Miles belong to a loyalty program, governed by that program's own terms.
- Some airlines close the account once notified and do not transfer the miles.

- Others may allow a transfer at their discretion, with documents and sometimes a fee.
- Always check the specific program's current terms — do not assume.

GOOD TO KNOW

Policies vary widely and can change, so the best first step is simply to read the program's own terms or call them and ask. Treat any general rule of thumb as a starting point, not a promise.

The next pages describe how a few major programs generally approach this, to give you a feel for the range. But the only reliable answer for a particular account is the one that program gives you.

MILES: THE MAJORS

17. How the Major Programs Generally Handle It

To give you a sense of the landscape, here is roughly how three large programs have generally approached miles after a death. Treat this as orientation only, because every program can change its terms, and exceptions are common.

- Delta SkyMiles: generally does not transfer miles at death; the account is closed once Delta is notified.
- United MileagePlus: may allow a transfer at the airline's sole discretion, with satisfactory documentation and a transfer fee.
- American AAdvantage: terms generally bar transfer at death, but allow exceptions upon documentation satisfactory to the airline.
- In every case, documentation and a direct request to the program are the way forward.

TIP

Some programs waive fees or make exceptions within a certain window after a death. It is always worth asking kindly and promptly, because a request made sooner often gets a more generous answer.

Because these details shift, call the program's customer service, explain the situation, and ask directly what is possible for this account. That conversation is worth far more than any general rule.

MILES: THE REQUEST

18. Asking an Airline About the Miles

If the miles balance is large enough to matter, it is worth making a proper request to the airline rather than letting the account quietly close. The approach is the same across programs: contact them, explain, and ask what documentation they need.

- 1 Find the loyalty program's customer-service contact for account questions.
- 2 Explain that the member has passed away and ask about the miles.
- 3 Ask specifically whether a transfer is possible and what documents are required.
- 4 Gather the death certificate and any estate paperwork they request.
- 5 Submit the request promptly, since some programs favor requests made soon after.

GOOD TO KNOW

Keep expectations gentle. Many programs will say no, and that is within their rules. If the answer is yes, it often comes with documentation requirements and sometimes a fee, which the estate can weigh against the value of the miles.

Whatever the answer, make the request in writing where you can, and keep the reply. It becomes part of the clear record of how the estate's assets were handled.

CREDIT-CARD POINTS

19. Points Earned on Credit Cards

Credit-card rewards — travel points, cash-back, and the like — are a separate matter from airline miles, and they follow the card issuer's rules, not the airline's. Each issuer has its own estate policy, and it is worth asking, because some let a surviving account holder or the estate redeem points before the account closes.

- Points live with the card issuer and follow that issuer's estate policy.
- Some issuers allow points to be redeemed before the account is closed.
- A joint or authorized-user arrangement may affect what is possible.
- Ask the issuer's estate or bereavement department directly.

TIP

Ask about redeeming points before the card account is closed, since points often disappear when the account does. A quick call to the issuer's estate department can preserve real value for the family.

As with miles, the only reliable answer is the one the issuer gives for that specific account. Call, explain, and ask what the estate can do before anything is closed.

LOYALTY & REWARDS

20. Hotel Points and Other Rewards

Beyond airlines and cards, people often collect hotel points, store rewards, and other loyalty balances. These follow the same pattern: each program sets its own rules, many do not transfer at death, and the only way to know is to ask the program directly.

- Hotel loyalty programs each have their own policy on death and transfer.
- Store and pharmacy rewards may simply expire when the account closes.
- Gas-station and grocery programs rarely transfer but may hold small value.
- Note any program with a large balance worth a direct inquiry.

GOOD TO KNOW

Do not spend hours chasing small reward balances. Focus your energy on the accounts with real value, and let the tiny ones lapse. Your time and peace are worth more than a handful of points.

The theme across all rewards is the same: valuable programs deserve a call, small ones can be left to close on their own. Use your judgment about where the effort is worth it.

PROOF & PAPERWORK

21. The Documents Companies Ask For

Across all of these accounts, you will be asked for a predictable set of documents. Knowing them in advance saves repeated rounds of back-and-forth. The exact mix varies by company, but the list is short and familiar.

- A certified copy of the death certificate — the single most-requested item.
- Proof that you are the executor, such as a will or court-issued letters.
- The deceased's account details — email, username, or account number.
- Your own identification, to confirm who you are.
- Sometimes a signed letter or form the company provides.

GOOD TO KNOW

Make a small folder — paper or on a computer — with scans of each document. Then each company's request is a matter of sending what you already have, rather than hunting for papers each time.

Companies handle these requests every day and have staff for it. Being organized on your side simply makes a routine process faster and less tiring for you.

KEEP A RECORD

22. Logging Each Account as You Go

With several accounts to close, each at its own pace, a simple record keeps everything straight and gives the executor proof of what was done. This matters more here than with ordinary subscriptions, because money is involved.

- 1 List every account: Amazon, PayPal, Venmo, Cash App, each loyalty program.
- 2 Note the balance or value, if any, when you began.
- 3 Record what you sent, when, and to whom.
- 4 Write down the reply and the outcome — closed, paid out, or denied.
- 5 Keep this log with the estate's financial records.

GOOD TO KNOW

Because these accounts can hold money, a clear log is also a protection for you as the person acting. It shows exactly how each balance was handled, should any heir or court ever ask.

The log turns a confusing web of companies and processes into a finished checklist. When every line is marked complete, that part of the estate is truly settled.

STAY SAFE

23. Scams That Target Grieving Families

Dishonest people watch for news of a death and reach out to the bereaved, sometimes posing as a company or a debt collector. When money accounts are involved, the stakes are higher, so a few plain rules keep you safe.

- No real company will demand payment by gift card, wire, or a cash app.
- No legitimate refund or payout requires you to hand over a login or a code.
- Verify any caller by hanging up and calling the company on a number you look up.

- Be wary of anyone who creates urgency or pressure to act at once.

WATCH OUT

If someone calls claiming the deceased owed a debt and demands immediate payment to a payment app, it is almost certainly a scam. Hang up and verify through the company's official channel.

Grief can make anyone easier to rush. Slowing down is your best protection. A real company will wait; a scammer will push. When something feels urgent, that is the moment to pause.

COMMON WORRIES

24. Common Worries, Answered

The same handful of questions come up for almost everyone handling these accounts. Here are plain answers to the ones heard most often.

- Can I just log in and take the balance? No — move money through the estate, never by logging in.
- Do I have to be the executor? For accounts with money, usually yes; a family member alone often cannot act.
- Will I lose the Kindle books? Digital content usually does not transfer, so weigh that before closing Amazon.
- Are the miles ours to keep? It depends entirely on the program; ask them directly.

GOOD TO KNOW

There is no wrong place to start. Begin with the account that worries you most — usually the one holding money — and work outward from there at your own pace.

If a worry is holding you back, that is normal. The honest answer is almost always 'contact them and ask,' and that first call is usually easier than you fear.

FOR THE EXECUTOR

25. Handling It in the Right Order

If you are the executor, these accounts are part of your duty to gather and settle the estate's assets, and a sensible order keeps it manageable. You hold the authority these companies want to see, so you are the right person to act.

- 1 List every shopping, payment, and loyalty account you can find.

- 2 Start with the ones holding money — PayPal, Venmo, Cash App.
- 3 Send each the proof it requires and let balances flow to the estate.
- 4 Handle Amazon's digital content and Prime, then close it.
- 5 Make loyalty inquiries where the balance justifies the effort.
- 6 Log every account's outcome with the estate records.

TIP

Coordinate with your attorney on anything involving a balance or the formal estate process. These companies are used to working with executors and attorneys together.

This is practical guidance, not legal advice. For questions about estate authority, taxes, or how assets are divided, work with the bank, the companies, and your attorney as a team.

FOR COUPLES

26. Shared Accounts and the Surviving Partner

When a couple shared their online life, some of these accounts may be joint, shared, or relied upon by the survivor. The goal shifts from simply closing everything to sorting what the surviving partner keeps, opens fresh, or lets close.

- An Amazon account used by both may need a survivor's own account going forward.
- Payment apps do not transfer — the survivor opens their own in their own name.
- Loyalty accounts belong to one person; check each program's rules.
- Update any shared payment method the survivor will keep using.

GOOD TO KNOW

A surviving spouse often assumes they can simply keep using a shared account. For payment apps and loyalty programs that is usually not so — the clean path is a new account in their own name.

A short, calm session sorting which accounts stay and which go spares the survivor from being locked out or caught short later. It is worth an afternoon together, or with a patient helper.

A SIMPLE START

27. If You Only Do Three Things

If the whole list feels like too much, start small. These three steps handle the most important risks and give you a foundation to build on.

- 1 Secure the phone and change nothing, so no money moves by accident or by a stranger.
- 2 Contact the one account holding the most money and ask for its deceased-account process.
- 3 Write down every account you know of, so none is forgotten later.

That alone protects the money and gives you a map. Everything else — the loyalty inquiries, the Amazon digital content, the full paperwork — can follow once the biggest balance is on the proper path.

WATCH OUT

Remember the one rule above all others: never log in to move money yourself. Hold to that, and even a slow, imperfect effort will keep the estate clean.

WHEN TO ASK

28. You Don't Have to Do It Alone

These accounts can be confusing, and the fear of doing something wrong with money is real. There is no shame in asking for help with the technical side — finding accounts, reaching the right department, or understanding a company's process.

- If you cannot find or reach an account, a patient helper can sort it out.
- If a company's process is confusing, a second set of eyes helps.
- If you are unsure who should act, that is a question for the executor or attorney.
- If it simply feels heavy, company makes it lighter.

GOOD TO KNOW

Sitting with families to reach the right company, send the right proof, and close accounts calmly and privately is exactly the kind of help I offer. No question is too small.

Just remember that anything touching money's ownership or the estate itself belongs with your attorney. For the technical steps and the sorting, a steady hand is only a call away.

AMAZON: HOUSEHOLD

29. Amazon Household and Shared Benefits

Many people set up something Amazon calls a Household, which lets two adults and the family share Prime benefits, payment methods, and some digital content across their separate accounts. If the person who passed was part of a Household, closing their account can quietly change things for everyone else linked to it, so it is worth a look before you close anything.

- A Household can share Prime shipping and Prime Video across two adult accounts.
- It can also share payment cards, so one person's card may be paying for another's orders.
- Removing or closing one account ends the shared benefits for the others.
- Each person in a Household still has their own separate account and login.

1 In the Amazon account, look under the settings for Amazon Household or Family.

2 Note who else is linked and what is being shared — Prime, a card, or content.

3 Warn anyone relying on the shared Prime that it will end when the account closes.

4 Have each remaining person set up their own Prime or payment method if they want to keep shopping.

GOOD TO KNOW

A grown child or a surviving spouse may have been enjoying free shipping through the deceased's Household without realizing whose account paid for it. A quiet heads-up spares them a surprise when the benefit stops.

CASH APP: THE EXTRAS

30. Cash App's Card, Stock, and Bitcoin

Cash App is more than a way to send money to friends. Over the years it has grown to hold several kinds of value, and any of them may belong to the estate. Before you close the account, it is worth asking Cash App exactly what is attached to it, so nothing of value slips away unnoticed.

- A Cash Card — a linked debit card that may still be active and usable.
- A cash balance sitting in the app, which belongs to the estate.
- Stock holdings, since Cash App lets people buy small amounts of shares.
- A bitcoin balance, which some users hold inside the app.

WATCH OUT

Stock and bitcoin balances are investments, not just spending money. They can rise and fall in value and may have tax consequences for the estate. Do not sell or move them by logging in — ask Cash App how they are handled and bring in the executor.

When you contact Cash App about the account, ask plainly whether it holds any stock, bitcoin, or a cash balance, and how each is released to the estate. Treat these the same way you would a small brokerage account, with the executor and, if needed, the attorney involved.

DISPUTING CHARGES

31. Disputing Charges That Post After a Death

Sometimes a charge lands on a card or account after the person has died — a subscription that renewed, a service that did not get the message, or an outright fraudulent transaction. When that happens, the card issuer or bank is your ally. They can dispute the charge, block the merchant, and stop it from happening again.

- 1 Call the number on the back of the card, or ask for the bank's bereavement or estate department.
- 2 Explain that the account holder has passed away and give the date of death.
- 3 Point out the specific charges that posted after that date.
- 4 Ask them to dispute those charges and to block future recurring payments.
- 5 Ask what they need from you, since many will request a copy of the death certificate.

GOOD TO KNOW

Banks handle this every day and usually have a dedicated bereavement team. Asking for that department by name often turns a frustrating call into a patient, practiced one.

This is practical help, not legal advice. For anything touching who owns the account or how the estate is settled, work with the bank and your attorney together rather than deciding it on a phone call.

GIFT CARDS & CREDIT

32. Gift-Card and Store-Credit Balances

Among the quietest assets of all are the balances that sit as store credit or gift cards. An Amazon gift-card balance, a credit from a returned item, leftover app-store credit, or gift cards to a favorite shop all hold real value that belongs to the estate. They are easy to overlook precisely because they do not look like money.

- Amazon gift-card balance: shown in the account; it spends like cash on Amazon.
- App-store credit on an iPhone or Android can hold a surprising amount.
- Store accounts may carry returns credit or a loyalty balance.
- Physical gift cards in a wallet or drawer still work and belong to the estate.

TIP

Before closing a shopping account, check for a gift-card or credit balance and note it in your log. Most of these cannot be cashed out, but the family can spend them, which keeps the value in the estate rather than losing it when the account closes.

Make a quick sweep for these as you go through each account. A balance that would simply vanish when the account closes is worth the five minutes it takes to find and use it well.

A SENSIBLE TIMELINE

33. A Sensible Order of Operations

With so many accounts, it helps to have a rough order rather than tackling everything at once. There is no official schedule, and grief does not keep to a calendar, so treat this as a gentle guide you can stretch over weeks. The theme is simple: secure first, map second, close last.

- 1 First, secure the phone and change nothing — this protects every account at once.
- 2 Soon, make a list of every shopping, payment, and loyalty account you can find.
- 3 Next, start the slow processes — PayPal and anything needing mailed documents — so the clock on them begins.
- 4 Then handle the quicker tasks: cancel Prime, note gift cards, review Amazon.
- 5 Make loyalty inquiries where a balance is worth the effort.
- 6 Last, once balances are mapped and paid out, close each account and confirm in writing.

GOOD TO KNOW

The slow processes, like PayPal's, are the ones to start early even if you are not ready to finish the rest. Getting the paperwork moving means the waiting happens in the background while you handle easier tasks.

If a particular account weighs on you, it is fine to do that one first for your own peace of mind. The order is a comfort, not a rule. What matters is that each account is handled cleanly in the end.

GUARD AGAINST FRAUD

34. Protecting Against Identity Theft

A death, sadly, can open the door to identity theft. Thieves read obituaries and public records and may try to open credit or make charges in the deceased's name. Payment and shopping accounts are a common target. A few protective steps early on close that door and give the family peace of mind.

- Notify the three major credit bureaus and ask them to place a deceased flag on the file.
- Watch the payment apps and cards for any transaction that was not yours.
- Keep the obituary short — leaving out the full birth date, mother's maiden name, and home address.
- Be wary of any caller claiming the deceased owed a debt and demanding quick payment.

WATCH OUT

Never pay an unexpected debt demand by gift card, wire, or a payment app, and never read a security code aloud to someone who calls. These are the signatures of a scam aimed at grieving families.

Placing a deceased flag with the credit bureaus is one of the single most protective steps you can take, and it is free. Our companion guide on protecting a late loved one's identity walks through it in more detail if you would like a fuller map.

MORE QUESTIONS

35. A Few More Questions, Answered

Beyond the worries covered earlier, a few more specific questions come up often once families start working through these accounts. Here are plain answers to help you keep moving.

- Can I keep using the Cash Card? No — secure it and let Cash App handle the balance through the estate.
- What about stock or bitcoin in an app? Treat it as an investment; ask the service and involve the executor.
- Will a gift-card balance be lost? Usually it cannot be cashed out, but the family can spend it before closing.
- Should I flag the credit bureaus even for a small estate? Yes — it is free and protects against identity theft.

GOOD TO KNOW

If a question is not answered here, the honest and reliable step is almost always the same: contact the company's bereavement line and ask. They have heard the question before, whatever it is.

No single guide can answer every situation, because each company and each estate is a little different. When something does not fit the pattern, a short call to the company, or to a patient helper, usually sorts it out.

FINISH THE JOB

36. Finish the Job Soon

You now know the shape of it: contact each company, send the proof they ask for, let every balance move through the estate the proper way, and never log in to move money yourself. Begin with the accounts that hold money, and work outward at a pace you can manage.

If a company's process stumps you, or a login seems the only way and you know it should not be, that is exactly the kind of thing I help neighbors with. There are no silly questions here, and nothing you are facing is unusual to me.

GOOD TO KNOW

You do not have to remember all of it. You just have to remember you can call. Friendly, in-home help, and I come to you — (330) 200-8042.

Settling these accounts cleanly protects both the family and the memory of the person you are caring for. Take it one company at a time. Finish the job. Then set it down, knowing it was done right.

CHEAT SHEET

Everyday Cheat Sheet

Keep this page handy. It points you straight to what to do for each task. I want to... Do this

Close Amazon Contact customer service; check Prime, Kindle, gift cards, open orders first

Close PayPal Only the executor, with death certificate and legal papers; funds come by check to the estate

Close Venmo / Cash App Contact them with details; no transfer of ownership; balance moves through the estate

Never log in to move money It can look as if the deceased acted and tangles the estate

Airline miles Policies vary — Delta generally no, United at its discretion with a fee, American bars with exceptions

Credit-card points Ask the card issuer's estate policy; redeem before closing if allowed

Gather proof Certified death certificate, executor papers, account details, your ID

Avoid a scam No real company needs a code read aloud or payment by gift card

Get help Call Bill: (330) 200-8042

AT A GLANCE

A Picture to Follow Along

Four Kinds of Account

Each closes a little differently — handle them one at a time.

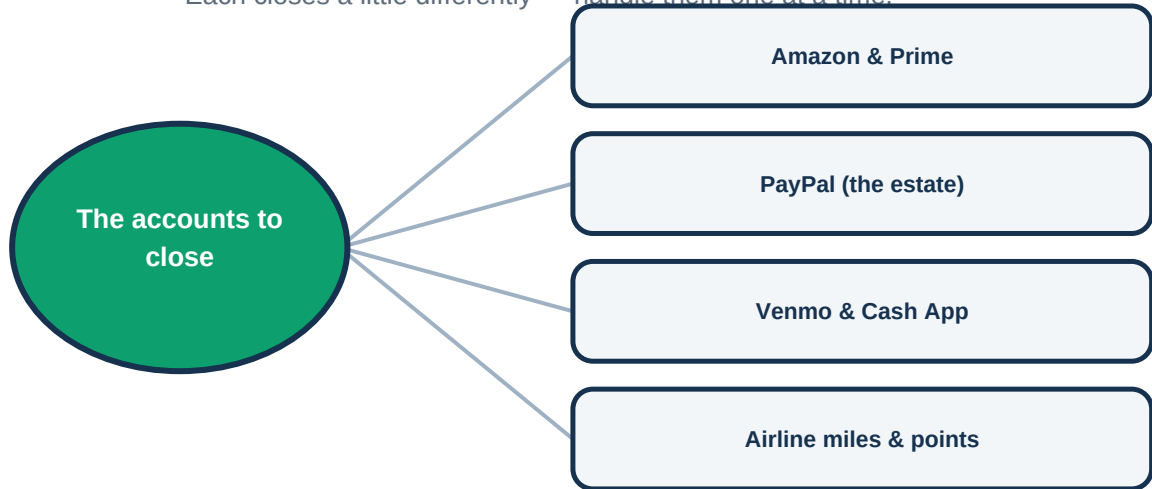


Illustration — a schematic. Set-up screens differ; each takes only a few minutes.

AT A GLANCE

A Second Look

The Safe Way to Close One

Contact them, send proof, let the money move the proper way.

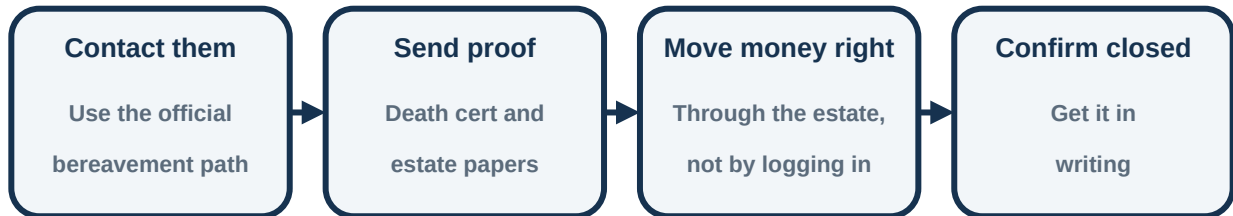


Illustration — a schematic. The order is a suggestion; do one box at a time.

A schematic of the plan — company steps vary; the order does not have to.

BEFORE YOU GO

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 results.



HOW I CAN HELP

Your Visit — and My Promise

In-home visit — \$99 flat for your first visit. No contracts and no surprise charges, and a 30-day follow-up is included.

Remote Support — \$49 for a screen-share session. I only connect with your permission, you watch the whole time, and you can end anytime. If I can't fix it over the screen-share, I refund the \$49 — and if it turns out you need me in person, that \$49 goes toward your visit. It's included free for Support Plan members (\$39/mo).

GOOD TO KNOW

My promise — If you're not 100% satisfied with your visit, I'll come back at no charge, or refund the full \$99. No questions, no awkwardness. That's how I'd want to be treated.

Call or text **(330) 200-8042** · Book a visit: billshometech.com/book · bill@billshometech.com

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