



An Extended Guide · No. 2013

Money Left in PayPal, Venmo or Cash App After a Death

How families claim a balance
and close the account, gently

Tech Made Simple — Service Made Personal

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! Read this first — be gentle with yourself

If you're reading this because someone has passed, I'm sorry for your loss. There's no rush here. These accounts can wait while you tend to more important things, and the money in them is safe in the meantime. When you're ready, this guide walks you through it calmly, one service at a time. You don't have to do it all today, or alone.

Handling payment accounts after a loss

When a loved one passes, there may be money sitting in PayPal, Venmo, or Cash App. This guide explains, gently and practically, how a family claims a balance and closes the account, and what paperwork each service asks for.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. This is a hard time, and the last thing you need is a confusing app fighting you. Let me lay out the steps plainly so this part, at least, is manageable.

A note up front: none of these apps lets someone name a beneficiary the way a bank account can. Instead, the person settling the estate contacts each service and proves their authority. We'll go through exactly what that means.

★ You don't have to do this alone

If the paperwork and apps feel like too much right now, call or text me at (330) 200-8042. I'm glad to sit with you and handle the practical steps together, at whatever pace feels right.

The whole guide, on one page

The essentials, when you're ready for them.

- ❑ These apps have no 'beneficiary' — the estate's executor/administrator handles it.
- ❑ You contact each service directly and prove you have authority over the estate.
- ❑ Each asks for a death certificate and proof you're the executor; a tax form (W-9) is common.
- ❑ A remaining balance is generally paid to the estate, not to an individual.
- ❑ There's no rush — the money is safe while you take your time.
- ❑ Steps can change, so check each service's current support page as you go.

✓ One account at a time

You don't have to tackle everything at once. Pick one service, gather the papers, make the contact, and set it aside. One at a time is how this gets done.

The key thing: there's no beneficiary

Understanding this upfront saves confusion later.

Unlike a bank account or an insurance policy, these payment apps don't let a person name someone to inherit the balance. You can't just 'be added' and take over the account. Instead, the account becomes part of the person's estate, and the person legally responsible for the estate — the executor named in a will, or an administrator appointed by a court — deals with it.

That means the first practical question is: who is handling the estate? If there's a will, it names an executor; if not, a court appoints an administrator. That person is the one who contacts these services, armed with proof of their authority.

✓ Find out who the executor is first

Before contacting any app, be clear on who is legally handling the estate. That person — the executor or court-appointed administrator — is the one the services will work with, and the papers will be in their name.

The paperwork you'll generally need

Gathering these once makes every service easier.

- A certified copy of the **death certificate** (you'll use copies repeatedly, so get several).
- Proof you're the **executor or administrator** — the will naming you, or court-issued 'letters' appointing you.
- Your own **government photo ID**.
- The deceased's account details where known — the email, phone number, or username tied to the account.
- A **tax form (W-9)** for the estate, which services often request before releasing funds.

Having a small folder with these ready means you can handle each service without hunting for documents each time. Many institutions beyond these apps will want the same papers, so it does double duty.

✓ Order several death certificates

Nearly every account, bill, and institution will want a certified death certificate, and many keep the copy. Ordering several at once from the funeral home or vital-records office saves a lot of back-and-forth.

Closing a PayPal account

PayPal has a defined process for this.

PayPal asks the executor or administrator to send documentation to close a deceased person's account: a cover note identifying the account by its email, the death certificate, your government photo ID, the legal paperwork showing you're the executor (or court documents if there's no will), and a tax form for the estate. There's a dedicated email address and mailing address for this.

Once PayPal verifies everything, any balance is generally issued by check in the deceased's name or sent to the linked bank account, to the estate. Because the exact address and requirements can change, check PayPal's current 'deceased account' help page for the latest before you send anything.

✓ Use PayPal's official deceased-account page

Look up PayPal's own help article on closing a deceased relative's account for the current email address, mailing address, and document list. That official page is the reliable source as details shift.

Closing a Venmo account

Venmo (owned by PayPal) has its own path, started in the app.

For Venmo, you begin by contacting their support — through the app's 'Get Help' chat or their contact-us page — and providing the deceased's name and the email or phone number on the account. They'll ask for a death certificate, and if there's a balance, typically your photo ID, proof of your legal authority over the estate, and a tax form, uploaded through a secure link they provide (don't email sensitive documents).

A balance is generally paid out to the estate. One extra note: if the person had a Venmo Credit Card, that's issued through a separate bank and is closed through that bank's own process for a deceased cardholder.

! Upload documents only through their secure link

When Venmo (or any service) asks for a death certificate and your ID, send them only through the official secure upload link their agent provides — never by plain email, and never to anyone who contacted you first claiming to help.

Closing a Cash App account

Cash App (by Block) handles estates through its own channel.

Cash App directs families to its estate-services process, where you provide documentation to claim a balance and close the account — generally a death certificate, the deceased's account details, proof of your identity and your relationship or authority, and legal documents (such as a court letter appointing you or a small-estate affidavit). Remember Cash App has no phone support, so this is handled through their official channel, not a phone call.

Because Cash App's exact requirements and the way a balance is paid out aren't always spelled out publicly and can change, confirm the current steps on Cash App's official estate-services help page before you begin, and watch out for anyone posing as 'Cash App support.'

! Beware fake 'support' at a vulnerable time

Scammers prey on the grieving. Cash App has no support phone line, so any 'Cash App representative' who calls you is a fraud. Work only through the official estate-services page, which you find yourself.

Where the money ends up

A fair question, and the answer is consistent across these apps.

A remaining balance goes to the estate — not to whoever contacts the app, and not to a named heir (since there isn't one). Practically, that usually means a check in the deceased's name or a transfer to their linked bank account, which then becomes part of the estate to be distributed according to the will or the law.

If the balance is small, some families find it's not worth a lengthy process, though closing the account is still worth doing to prevent fraud and tie up loose ends. For larger balances, following the full process ensures the money reaches the estate properly.

✓ It flows into the estate, then out properly

Think of it as the app handing the money back to the estate, which then distributes it the right way. That's why the executor, and the estate paperwork, are central to every service's process.

Don't forget the linked accounts

These apps connect to banks and cards that also need attention.

Each payment app is usually linked to a bank account or a debit or credit card, and those have their own processes for a deceased account holder, handled through the bank. As you close the apps, make a list of what they were linked to, so you can notify those banks and card issuers too — they're often the bigger part of settling the estate.

Closing the apps also stops any automatic payments or subscriptions running through them, which prevents charges piling up on accounts no one is watching. A little list of what's connected keeps nothing slipping through the cracks.

✓ Map the connections

As you go, jot down each app's linked bank and cards, and any subscriptions running through it. That map helps you close everything cleanly and stops stray charges on unwatched accounts.

Two ways people come to this — and both are fine

Some folks are the executor, legally responsible for settling everything; others are a relative trying to help the executor. Both have a role.

If you're the executor

The services will work with you, and the paperwork is in your name.

- Gather the death certificate, your proof of authority, and your ID.
- Contact each service through its official channel, one at a time.
- Keep records of what you've closed and any funds received by the estate.

If you're helping the executor

You can do a lot of the legwork to lighten their load.

- Help locate which apps and accounts the person used.
- Help gather documents and draft the contacts for the executor to send.
- Watch out for 'support' scammers targeting the grieving family.

★ Either role, I'll help with the practical side

Executor or helper, I can sit with you and work through the apps calmly, at your pace.
Call (330) 200-8042.

First, finding out what accounts existed

You can't close what you don't know about — here's how to find them.

Check the person's phone and computer for payment apps, look through their email for receipts or statements from PayPal, Venmo, or Cash App, and review recent bank statements for transfers to or from these services. A password manager, if they used one, may list their accounts in one place.

Make a simple list as you find them — the service, the email or phone it's tied to, and roughly whether there's a balance. That list becomes your to-do as you work through each one. Don't worry about being exhaustive on day one; you can add to it as things surface.

✓ Their email is the best map

Searching the person's email for the names of these services usually turns up which accounts existed and the addresses they used — the key detail each app will ask for.

There is no rush

Grief and paperwork don't mix well — so give yourself grace.

The money in these accounts isn't going anywhere, and nothing terrible happens if you wait a few weeks or months to deal with them while you handle more pressing matters. Settling an estate takes time anyway, often many months, and these apps are usually a small part of it.

Do what you can when you have the energy, lean on family and professionals, and set it down when it's too much. There's no prize for speed and no penalty for patience here.

✓ Small steps on good days

Handle one account on a day you feel up to it, then rest. Settling affairs is a marathon, not a sprint, and these apps can wait for your good days.

Protecting yourself from predators

Sadly, scammers watch obituaries. A little guard keeps them away.

After a death, families can be targeted by fake 'account services,' phony debt collectors, and scammers posing as support for exactly these apps. Remember that you reach out to the services, through their official pages that you find yourself — a legitimate company won't call you first about a deceased person's account demanding payment or sensitive details.

Be especially wary of anyone who contacts you claiming the deceased owed money and pressing for quick payment, or offering to 'release funds' for a fee. Verify every debt through the estate's proper process, and never pay or hand over documents to someone who reached out to you.

! Legitimate services don't call you first

You initiate contact with PayPal, Venmo, and Cash App — they don't phone a grieving family out of the blue. Anyone who does, claiming to handle the account or collect a debt, should be treated as a scammer.

Common mistakes to avoid

A few missteps make a hard task harder.

- **Logging in as the deceased** to 'just move the money' — it muddies the estate and can cause legal trouble.
- **Not getting enough death certificates**, then waiting on reorders.
- **Sending documents by plain email** instead of the service's secure link.
- **Trusting a caller** who claims to be app 'support' — they don't call you.
- **Forgetting the linked banks and subscriptions** behind the apps.

! Don't just log in and move the money

It's tempting to use the person's login to transfer the balance out, but that can tangle the estate and look improper to other heirs or a court. Go through the proper process so everything is clean and on the record.

When the balance is just a few dollars

Not every account needs a big production — but do close it.

If a payment app holds only a small amount, you may reasonably decide the full claim process isn't worth it for the money alone. Even so, it's worth closing the account (or at least notifying the service of the death) to stop any automatic payments, prevent fraud on a dormant account, and tie up a loose end.

For accounts with meaningful balances, following the full process matters so the funds reach the estate properly. Use your judgment, and don't feel you must chase every last dollar if the effort outweighs it — but do close the door behind you.

✓ Close it even if you skip the claim

Even when a balance isn't worth claiming, notifying the service and closing the account stops stray charges and keeps a dormant account from becoming a fraud target.

When to bring in a professional

Some parts of settling an estate are rightly a lawyer's or accountant's job.

These apps are usually a minor piece of a larger estate, and the big picture — probate, taxes, distributing assets — often calls for an attorney or an accountant, especially if the estate is sizable or complicated. I'm a tech helper, not a lawyer or a financial advisor, so for those matters I'll always point you to the right professional.

Where I can genuinely help is the technology: finding the accounts, understanding each app's steps, gathering and organizing what you need, and handling the digital legwork so the executor isn't wrestling with apps alone. That's a real kindness I'm glad to offer.

★ I handle the tech; a lawyer handles the law

I can take the app-and-account legwork off your plate and help you get organized. For probate, taxes, and the legal side, I'll help you find a good attorney or accountant. Call (330) 200-8042.

A kind thing to do for your own family

If this experience teaches one lesson, it's to spare your loved ones the scramble.

While you're thinking about it, consider making your own family's future easier: keep a secure, organized list of your accounts — including payment apps — and where to find them, and make sure your executor knows it exists. A reputable password manager with a trusted-person feature, or a sealed letter with your attorney, can hold this safely.

This is part of what's sometimes called 'digital legacy' planning, and it's one of the most thoughtful gifts you can leave. We cover it in its own guide. A little organization now saves your family a great deal of stress later.

★ I'll help you get organized for your family

If this has you wanting to spare your own family the scramble, I'm glad to help you build a secure, organized record of your accounts. Call (330) 200-8042.

A gentle step-by-step

When you're ready, in whatever order suits you.

- ☐ Identify who is the executor or administrator.
- ☐ Gather several death certificates, proof of authority, and your ID.
- ☐ Make a list of the person's payment apps and what they're linked to.
- ☐ Contact each service through its official channel, one at a time.
- ☐ Upload documents only via secure links the service provides.
- ☐ Note any funds paid to the estate, and close linked accounts and subscriptions.

★ Let me walk it with you

If you'd rather not face this list alone, call (330) 200-8042. We'll go through it together, calmly, at your pace.

Your after-a-loss checklist

The whole guide, boiled down — for when you're ready.

- ☐ I know these apps have no beneficiary — the executor handles them.
- ☐ I have death certificates, proof of authority, and my ID.
- ☐ I'm contacting each service through its official page, one at a time.
- ☐ I send documents only through secure links, never plain email.
- ☐ I ignore anyone who contacts me claiming to be app 'support.'
- ☐ I've noted the linked banks, cards, and subscriptions to close too.

★ You don't have to do this alone

Whenever you're ready, call (330) 200-8042 and I'll help with the practical, technological parts so this piece is one less burden.

Common Questions

The questions families ask most, answered gently and plainly.

Q: Can I just be added to the account to take over the money?

No — these apps have no beneficiary and don't transfer ownership. The estate's executor or administrator contacts the service, proves their authority, and the balance is paid to the estate.

Q: What documents will they want?

Generally a death certificate, proof you're the executor or administrator, your photo ID, and often a tax form (W-9) for the estate. Get several certified death certificates, since many institutions keep a copy.

Q: Where does the money go?

To the estate — usually a check in the deceased's name or a transfer to their linked bank — not to whoever contacts the app. From there it's distributed by the will or the law.

Q: Is there a rush?

No. The money is safe, and settling an estate takes months anyway. Handle these accounts when you have the energy; there's no penalty for taking your time.

Q: Someone called claiming to help with the account — is that real?

Treat it as a scam. You contact these services through their official pages; they don't call a grieving family first. Never pay or hand documents to someone who reached out to you.

★ Still have a question?

Call or text me at (330) 200-8042. I'll answer plainly and help with the practical steps — no rush, no pressure.

The quick recap

For when you're ready, in one gentle glance.

- ❑ No beneficiary — the executor/administrator handles it.
- ❑ Gather death certificates, proof of authority, and your ID.
- ❑ Contact each service through its official channel, one at a time.
- ❑ PayPal and Venmo have defined processes; Cash App via estate services.
- ❑ A balance goes to the estate, then is distributed properly.
- ❑ Send documents only through secure links; ignore 'support' callers.
- ❑ Close the linked banks, cards, and subscriptions too.

✓ One account, one good day at a time

Be kind to yourself. This gets done one account at a time, on the days you have the strength — and you don't have to do it alone.

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 handling a loved one's payment accounts after a loss 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.

★ Bill's Home Tech — real help, close to home

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

How It Works After a Death

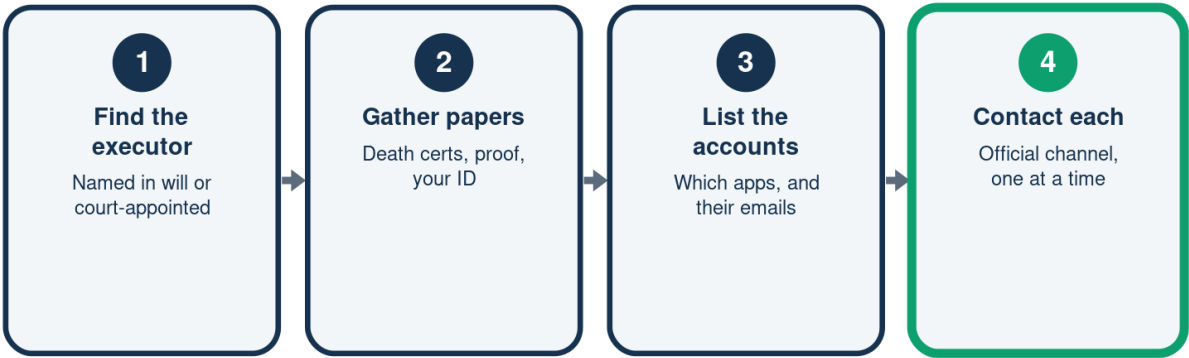
Payment apps vs. a bank account

	Payment apps	Bank account
Beneficiary?	None	Often yes
Who handles it	The executor	Named heir/executor
Money goes to	The estate	Heir or estate
How to start	Contact the service	Contact the bank

No one is 'added' to take over – the estate's executor contacts each app.

Getting Ready

Gather once, use everywhere



Order several certified death certificates -- institutions keep copies.

By Service

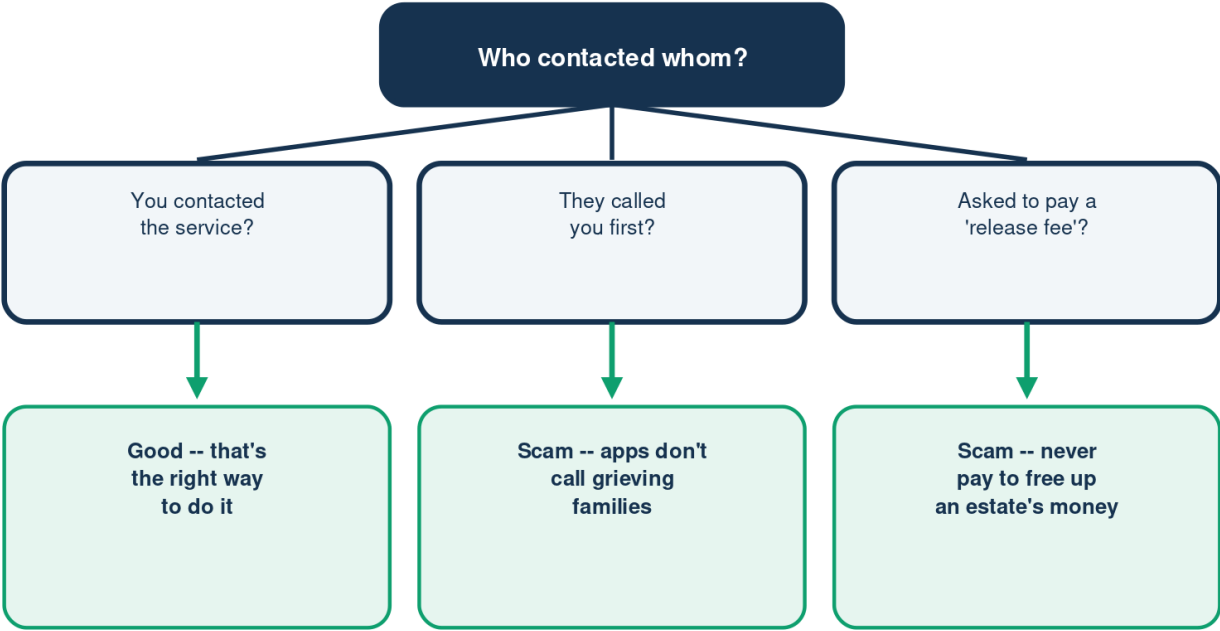
How each one handles it

	Service	How to start
PayPal	Deceased-account	email + docs
Venmo	In-app Get Help;	secure upload
Cash App	Estate-services	page (no phone)
All	Balance to the	estate

Confirm current steps on each service's official support page.

Is This Contact Legitimate?

Guarding a grieving family from scams



Upload documents only through secure links the service provides, never plain email.

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



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— Bill

Prefer help without a visit?

Bill can screen-share and fix many things remotely — a flat \$49, free for Support Plan members.



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.

— *Bill*



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