



An Extended Guide · No. 2011

Paying a Contractor, Seller or Stranger: Which Method Protects You

Match the payment to your trust
— and keep your money safe

Tech Made Simple — Service Made Personal

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! Read this first — the method is your protection

When you pay a contractor, a marketplace seller, or anyone you don't fully trust, how you pay decides whether you can get your money back if things go wrong. A credit card protects you most; an instant app or cash protects you least and usually can't be reversed. The rule is simple: the less you trust the other party, the more you want a credit card between you and them.

Paying someone you don't fully trust

A deposit to a contractor, a purchase from a marketplace stranger, a payment for a service — these are exactly the moments to pay the smart way. This guide compares your options so you keep the most protection.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. Choosing how to pay feels like a small decision, but for a big deposit or an unknown seller it's one of the most protective choices you can make.

We'll line up cards, checks, PayPal, the instant apps, and cash, and see which protects you in which situation. The answer is usually clearer than people expect.

★ Facing a big payment and unsure?

If someone's asking for a deposit or payment and you're not sure how to pay safely, call or text me at (330) 200-8042 before you send a cent. A two-minute chat can save a lot.

The whole guide, on one page

The essentials, if you remember nothing else.

- ❑ Credit card = strongest protection; best for anyone you don't fully trust.
- ❑ PayPal Goods and Services = good protection for online purchases.
- ❑ Zelle, Venmo, Cash App personal payments = little protection, can't be reversed.
- ❑ Cash = no protection and no record; get a receipt if you use it.
- ❑ Checks = can be stopped before cashing, but share your account details.
- ❑ Big red flag: anyone who demands an instant app, wire, gift cards, or cash only.

✓ The golden rule

The less you know and trust the person, the more you want a credit card between you and them. Trust high, more methods are fine; trust low, reach for the card.

Why how you pay matters so much

It comes down to one thing: can you undo it if it goes wrong?

Every payment method sits somewhere on a scale from 'easy to dispute and reverse' to 'gone the instant it leaves.' A credit card is at the protected end — you can dispute a charge and often get it reversed. An instant app payment or cash is at the other end — once it's sent, it's typically gone for good, even if you were cheated.

So the smart move is to match the method to your level of trust. For people and businesses you know well, convenience can win. For a stranger, a big deposit, or anything that feels even slightly off, choose the method that lets you claw the money back.

✓ Picture the 'undo' button

Before you pay, ask: 'if this goes wrong, is there an undo button?' Credit card — yes. Cash or instant app — no. Let that answer guide you when trust is low.

Credit cards — the safest choice

If the other party accepts one, this is usually your best bet.

A credit card gives you strong dispute rights: if the work isn't done, the item never comes, or it's not as described, you can dispute the charge and often get it reversed. Your liability for outright fraud is very low. The money also hasn't truly left your account until you pay the bill, which adds a buffer.

For a contractor deposit, a marketplace purchase, or any service from someone new, paying by credit card puts the most protection between you and a bad outcome. If they say they only take cash or an app 'to avoid fees,' treat that as a reason for extra caution.

✓ Even a partial card payment helps

If a contractor wants most of the payment another way, putting at least the deposit on a credit card gives you a foothold for a dispute if the job goes sideways. Any card exposure is better than none.

PayPal — good for online purchases

For buying online from someone you don't know, PayPal's protection is a solid second.

When you pay through PayPal and choose 'Goods and Services' (not 'Friends and Family'), your purchase is covered if the item never arrives or isn't as described — you can open a dispute, generally within a few months. Linking a credit card to PayPal adds yet another layer.

The catch, as always: only Goods and Services is protected. If a seller pushes you to send 'Friends and Family' to save the fee, they're asking you to give up that protection — which is exactly when you shouldn't. We cover PayPal fully in its own guide.

! 'Friends and Family' to a stranger = no protection

A seller who insists on PayPal Friends and Family is removing your safety net. For a real purchase from someone you don't know, it's Goods and Services or a different, safer method.

Zelle, Venmo, Cash App — great for trust, risky for strangers

These are the wrong tool for paying someone you don't know.

Zelle, Venmo, and Cash App personal payments are instant and generally irreversible, with little or no protection if you're cheated. That's perfectly fine for paying people you trust — a friend, a known local handyman you've used for years. It's a serious problem for a stranger, a marketplace seller, or a contractor you just met.

Scammers specifically steer victims toward these apps precisely because the money can't come back. So if someone you don't fully trust insists on Zelle or Cash App, that insistence itself is a warning sign worth heeding.

! 'Only Zelle/Cash App' is a red flag from a stranger

A legitimate business can almost always take a card. Someone you don't know who demands an instant app — and only that — is often steering you toward a payment you can't reverse. Be very cautious.

Cash and checks — the old ways

Still useful in places, with clear trade-offs.

Cash

Cash is final and leaves no record, so there's no protection if work isn't done — but for small, in-person, trusted transactions it's simple. If you do pay cash, get a written, signed receipt, especially for any service or deposit.

Checks

A check can be stopped before it's cashed (for a fee, through your bank), which gives a little recourse a cash payment doesn't. But a check shares your bank account and routing numbers with the recipient, so give one only to people and businesses you trust.

✓ Cash? Get a receipt

If you pay cash for a service or a deposit, always get a dated, signed receipt noting what it's for. It's your only record, and a reputable person won't mind providing one.

Payment demands that are always scams

A few requests mean 'stop' no matter how convincing the story.

- **Gift cards** as payment — no legitimate business, agency, or contractor is ever paid in gift cards.
- **Wire transfers or cryptocurrency** demanded urgently — a favorite of scammers because they can't be reversed.
- **A big deposit before any work**, with pressure to pay right now.
- **'Pay me a different way to avoid fees'** pushing you off a card and onto an irreversible method.
- **An overpayment** where you're asked to refund the difference — always a scam.

! Gift cards are never a real payment

If anyone — a 'contractor,' a 'utility,' an 'agency' — asks to be paid in gift cards, it is 100% a scam, every time. Real payments are never made that way. Hang up or walk away.

Paying a contractor or for home work

Home projects are a common, costly place to get the payment wrong.

For a contractor, favor a credit card or check over cash or an instant app, and be wary of anyone demanding a large deposit up front, especially in cash, before any work is done. Reasonable deposits exist, but a push for a big, irreversible payment right now — often from someone who showed up unsolicited — is a classic scam, particularly after storms.

Get it in writing: a written estimate and agreement, a reasonable payment schedule tied to work completed, and receipts. Pay as the work progresses, not all up front. These habits protect you far more than any single payment method.

! Beware the storm-chasing 'contractor'

After a storm, crews go door to door demanding cash up front for repairs. Many vanish with the money. Never pay a big cash deposit to an unsolicited 'contractor' — get references, a written contract, and pay by card as work is done.

Two ways people come to this — and both are fine

Some folks are paying for a home service or project; others are buying from a stranger on a marketplace. The safe method differs a little.

If you're hiring a service or contractor

You want recourse if the work isn't done right.

- Pay by credit card or check, not cash or an instant app.
- Get a written agreement and pay in stages tied to the work.
- Refuse pressure for a big up-front cash deposit.

If you're buying from a marketplace stranger

You want protection if the item never comes or isn't as described.

- Pay by credit card, or PayPal Goods and Services, not a personal app payment.
- Be suspicious of anyone who'll only take Zelle or Cash App.
- For local pickups, meet safely and inspect before you pay.

★ Either way, I'll help you pay safely

Hiring someone or buying from a stranger, I'll help you choose the method that keeps your money recoverable. Call (330) 200-8042.

Buying from a marketplace or classified ad

Online marketplaces are handy and full of good deals — and a few traps.

For something shipped to you from a stranger, pay by a method with protection — a credit card, or PayPal Goods and Services — so you're covered if it never arrives or isn't as described. Avoid sending a personal instant-app payment to someone you've never met; that's the irreversible route scammers prefer.

For a local, in-person pickup, you can inspect the item first; meet in a safe, public place (many police stations offer 'safe exchange' spots), bring a friend, and pay only once you've seen the goods. Be wary of a 'buyer' or 'seller' who wants to move off the platform or pay oddly.

✓ See it before you pay, locally

For a local sale, the big advantage is inspecting the item in person. Meet somewhere public and safe, look it over, and pay only when you're satisfied — there's no rush that's worth skipping that.

Deposits, rentals, and 'hold it for me'

A frequent scam setting: paying to secure something you haven't seen.

Vacation rentals, apartments, puppies, event tickets, and job 'fees' are all common scams where you're pressured to send a deposit — fast, and by an irreversible method — to 'hold' something. If you can't verify the listing and the person independently, don't send money, and never by wire, gift card, or a personal app payment to a stranger.

Verify first: confirm an apartment and landlord exist, that a rental is real and the person actually controls it, that tickets come through official resale. When a deposit is truly warranted, use a method with protection and get everything in writing.

! Pressure to deposit 'to hold it' is a warning

Scammers manufacture urgency — 'others are interested, send a deposit now.' A real landlord, seller, or ticket source can wait for you to verify. Never let a countdown rush you into an irreversible payment.

If a payment goes wrong

Your recourse depends entirely on how you paid — here's the quick map.

- **Credit card:** call the number on the card and dispute the charge — your strongest option.
- **PayPal Goods and Services:** open a dispute in the Resolution Center.
- **Debit card:** report to your bank fast — liability rises with delay.
- **Instant app or cash:** little recourse; report to the app, your bank, and the FTC, but recovery is unlikely.

Whatever the method, act fast and keep records — the agreement, receipts, messages, and photos. Our 'getting your money back' and 'first hour' guides walk through the steps in detail.

★ I'll help you take the right steps

If a payment went bad, I'll help you figure out your best recourse based on how you paid, and gather what you need. Call (330) 200-8042.

Common mistakes

Avoid these and you keep your protection.

- **Paying a stranger by instant app** when a card was an option.
- **A big cash deposit up front** to an unknown contractor.
- **Falling for 'pay another way to save fees'** and losing your protection.
- **Letting urgency rush you** into an irreversible deposit.
- **No written agreement or receipt** for a service or deposit.

! The pattern behind most losses

Nearly every big payment loss shares a pattern: an irreversible method, pressure to hurry, and no paper trail. Break any one of those — use a card, slow down, get it in writing — and you're far safer.

A quick way to decide

When someone asks for payment, run this in your head.

- ❑ Do I know and trust this person or business? If not, lean toward a credit card.
- ❑ Is it a large amount or a deposit? Favor a disputable method and a written agreement.
- ❑ Are they pressuring me to pay now, or a specific irreversible way? That's a warning.
- ❑ Can I verify them independently before paying? Do that first.
- ❑ If it feels off at all, I can say 'I'll pay you later' and walk away.

✓ You're allowed to slow down

No honest person or business is hurt by you taking an hour to verify and choose a safe payment method. Pressure to skip that step is itself the biggest clue.

Helping a relative pay safely

If you help a parent with contractors or purchases, a simple rule protects them.

Give them one clear habit: for anyone they don't know well, pay by credit card and never by cash, gift card, wire, or instant app. Encourage them to call you before paying any large deposit or an unfamiliar person — a quick check beats a big loss. Watch especially for door-to-door 'contractors' and urgent deposit demands.

Write it on a card by the phone: 'Before paying someone new or a big deposit, call Bill or family. Never pay by gift card, wire, or cash to a stranger.' That one note heads off the most common and costly scams.

★ I'm glad to be the 'call first' person

If a relative isn't sure how to pay someone, I'm happy for them to call me first. A quick chat often prevents a serious loss. Call (330) 200-8042.

Verify the person before the payment

The payment method matters, but verifying who you're paying matters just as much.

Before a significant payment, do a little homework: look up a contractor's business, reviews, and license where applicable; confirm a seller's listing and history; make sure an apartment or rental and its owner are real. A real business has a checkable footprint; a scam often falls apart under a few minutes of looking.

Combining verification with a safe payment method is the one-two punch that defeats most scams: you're paying a real party, in a way you could reverse if needed. Either alone helps; together they're powerful.

✓ A few minutes of looking saves a lot

Searching a contractor's name plus 'reviews' or 'complaints,' or confirming a rental really exists, takes minutes and routinely exposes scams before a dollar changes hands.

Keep a simple paper trail

Records turn a 'he said, she said' into a clear case.

- ❑ A written estimate or agreement for any service or project.
- ❑ Receipts for every payment, including cash (dated and signed).
- ❑ The listing, description, and messages for a purchase.
- ❑ Photos of work, goods, or anything that later goes wrong.
- ❑ Notes of what was promised and when.

✓ Records make disputes winnable

If you ever have to dispute a charge or report a scam, the person with clear records almost always fares better. A little paperwork up front is cheap insurance.

Your safe-payment checklist

The whole guide, boiled down.

- ☐ I matched the method to my level of trust — card for anyone I don't know well.
- ☐ I used a disputable method (card or PayPal G&S) for strangers and big amounts.
- ☐ I refused gift cards, urgent wires, and 'only Zelle/Cash App' demands.
- ☐ I verified the person or business independently first.
- ☐ I got a written agreement and receipts.
- ☐ I slowed down and didn't let pressure rush me.

★ Want a gut-check before you pay?

If you're about to pay someone and aren't sure, call (330) 200-8042 first. I'm glad to be your second opinion.

Common Questions

The how-to-pay questions I hear most, answered plainly.

Q: What's the safest way to pay a contractor?

A credit card or check, in stages tied to completed work, with a written agreement — not cash or an instant app, and never a big cash deposit up front to someone unsolicited.

Q: A seller only takes Zelle or Cash App — should I?

Be very cautious. Those payments are instant and irreversible with no buyer protection, and scammers steer victims to them. For a stranger, insist on a card or PayPal Goods and Services, or walk away.

Q: Is it ever okay to pay with gift cards?

Never, to pay a bill, a contractor, an agency, or a seller. Gift cards as payment are always a scam. They're for gifts, not for paying anyone.

Q: Someone wants a deposit to 'hold' a rental or item — safe?

Verify first that the listing and person are real and that they control it. Never send an irreversible deposit under pressure. When a deposit is truly warranted, use a method with protection and get it in writing.

Q: If a payment goes wrong, can I get it back?

It depends entirely on how you paid: a credit card can be disputed (best), PayPal Goods and Services can be disputed, but cash and instant apps are usually gone. Act fast and keep records either way.

★ Still unsure how to pay?

Call or text me at (330) 200-8042 and I'll help you pick the method that keeps your money recoverable.

The quick recap

Paying someone you don't fully trust, in one glance.

- ❑ The method is your protection — match it to your trust.
- ❑ Credit card is strongest; PayPal Goods and Services is a good second.
- ❑ Instant apps and cash: fine for trusted people, risky for strangers.
- ❑ Gift cards, urgent wires, 'only Zelle' = scam signals.
- ❑ Verify the person; get a written agreement and receipts.
- ❑ Pay a contractor in stages, never a big cash deposit up front.
- ❑ Slow down — pressure to hurry is the biggest clue.

✓ Card for strangers, always

When in doubt about anyone you don't know well, a credit card between you and them is the safest choice you can make.

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 paying a contractor, seller, or stranger safely 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

Protection by Method

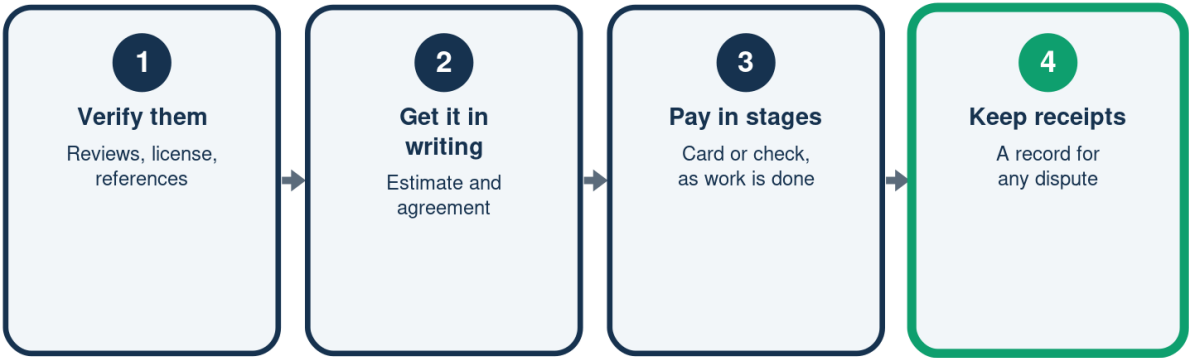
From most protected to least

	Method	If it goes wrong
Credit card	Dispute it	-- strongest
PayPal G&S	Open a dispute	-- good
Check	Can stop it	before cashed
App / cash	Usually gone	-- weakest

The less you trust the party, the more you want a card between you.

Paying a Contractor

A safe sequence for home work



Refuse a big cash deposit up front to an unsolicited 'contractor.'

Always a Scam

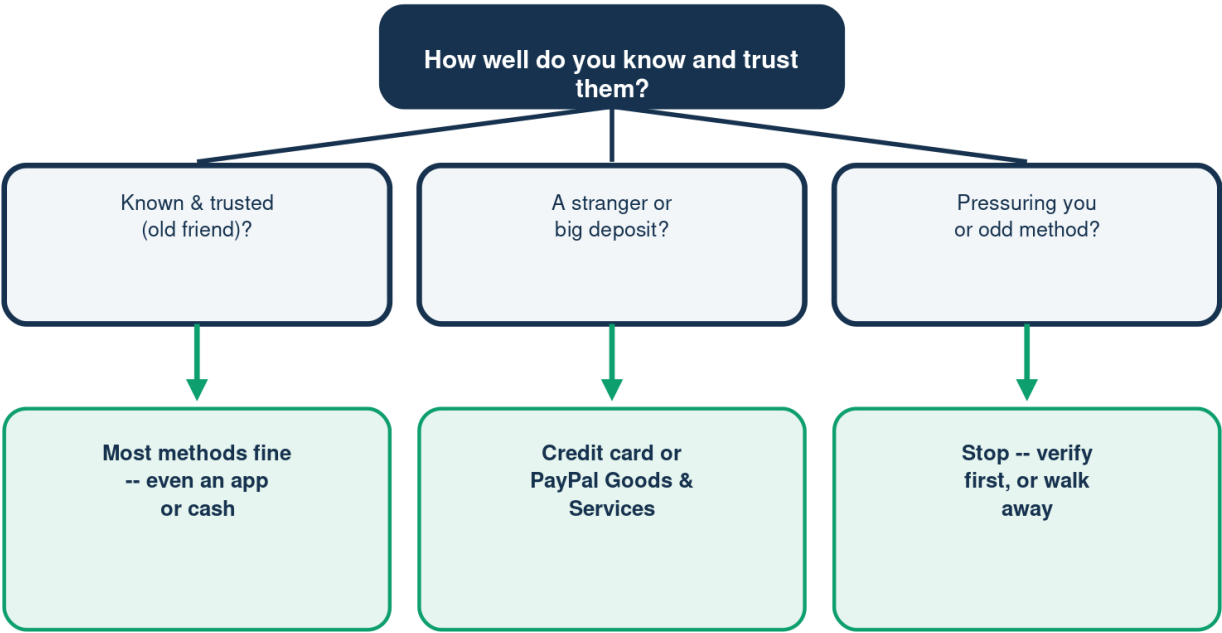
Payment demands that mean STOP

	The demand	The truth
Gift cards	Never a real	payment
Urgent wire/crypto	Can't be	reversed
'Only Zelle/Cash'	Steering you to	irreversible
Refund overpayment	Classic scam	-- don't

Any of these, however convincing the story, means walk away.

How Should I Pay This Person?

Trust points to the method



No honest party is hurt by you slowing down to pay safely.

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



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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.

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