



An Extended Guide · No. 1996

Venmo Privacy & Safety: Stop Showing the World

Make it private, lock it
down, and dodge the scams

Tech Made Simple — Service Made Personal

BillsHomeTech.com · (330) 200-8042 · Atwater, Ohio

Free & printable — share it with someone who needs it



Book a visit —
billshometech.com/book

! Read this first — Venmo may be showing your payments to strangers

By default, Venmo has a public 'social feed' that can show the world when you pay someone (not the dollar amount, but who and for what). Most folks have no idea. The very first thing to do is set your privacy to Private — we'll walk through it together. Until you do, assume your payment activity isn't private.

Make Venmo private and safe

Venmo is a popular, easy way to pay friends — but out of the box it's surprisingly public, and it attracts a few predictable scams. This guide shows you how to lock it down and use it with confidence.

I'm Bill, from Bill's Home Tech here in Portage County, Ohio. The two things I most want for you with Venmo are privacy — so your business stays yours — and safety from the handful of tricks aimed at users.

We'll flip the privacy settings first, add a lock so no one but you can pay, and then cover the scams so they can't catch you off guard. None of it is hard.

★ I'll walk you through the settings

Venmo's menus can be fiddly. If you'd rather do it with someone, call or text me at (330) 200-8042 and we'll make your account private in a few minutes.

The whole guide, on one page

The essentials, if you do nothing else.

- ❑ Set your Default Privacy to 'Private' so new payments aren't public.
- ❑ Change your PAST transactions to private too, in one go.
- ❑ Turn on a PIN and Face ID or fingerprint to open the app.
- ❑ Never pay or approve a request from someone you don't recognize.
- ❑ If a stranger 'accidentally' sends you money and asks for it back, don't — contact Venmo.
- ❑ Only payments tagged 'Goods and Services' have purchase protection.

✓ The first two minutes matter most

If you only do one thing today, make your account private — both the default going forward and your past history. That alone fixes the biggest surprise about Venmo.

The thing nobody tells you: the feed

Venmo was built with a social side, and it's the source of most privacy surprises.

When you pay or request money, Venmo can post that activity to a feed — showing who paid whom, and the little note or emoji attached, though never the dollar amount. Historically this was public by default, meaning strangers could see a slice of your payment life.

Venmo has added more private options over the years, but you should never assume yours is set the way you'd want. The fix is simple and lives in the Privacy settings — and once you set it, it stays set.

! Public payments help scammers and snoops

A public feed can reveal when you're on vacation, who your regular contacts are, and patterns a scammer or even a burglar could use. There's no upside to broadcasting it — make it private.

Making your account private, step by step

Two settings to change — one for the future, one for the past.

Set the default for new payments

- Open Venmo and go to the Settings menu (look for the gear or the 'Me' tab, then Settings).
- Tap 'Privacy.'
- Set 'Default Privacy' to 'Private' — so only you and the other person see each payment.

Fix your past transactions too

In that same Privacy area, look for an option like 'Past Transactions' or 'Change all to private.' Choosing it hides your whole history in one step, not just future payments. Do both and your Venmo life is your own again.

✓ Private is the right default for almost everyone

Unless you genuinely enjoy the social side, there's no reason not to be fully private. You lose nothing useful and gain real peace of mind.

Put a lock on the app itself

Privacy settings hide your activity; a lock keeps anyone else from spending your money.

In Venmo's Settings, under Security, you can turn on a PIN code and Face ID or a fingerprint so the app won't open — and no payment can be made — without you. This matters because Venmo is linked to real money; a phone left unlocked on a table shouldn't be an open wallet.

Combine that with your phone's own lock screen and you've got two solid doors between a lost phone and your cash. It takes two minutes to set up and you'll barely notice it day to day.

! Two locks, real protection

Your phone's lock screen plus Venmo's own PIN/Face ID means even someone who grabs an unlocked phone still can't open Venmo and send your money. Turn both on.

Paying the right person, the right way

Most Venmo trouble comes from paying the wrong person or the wrong way. A little care prevents it.

- Double-check the name, photo, and username before you send — several people can share a similar name.
- For paying friends and family, a normal personal payment is fine.
- Buying something from someone you don't fully trust? Tag it 'Goods and Services' so it carries purchase protection (a small fee applies).
- Money sent in Venmo is generally quick and hard to reverse — so confirm before you tap send.

✓ When in doubt, confirm first

Send a quick text to your friend — 'just sent you \$20 on Venmo, that's the right account?' — before or right after. A ten-second check beats paying a stranger with a similar name.

The Venmo scams to recognize

There are only a handful, and once you know them they lose all their power.

- **Stranger payment requests:** a request pops up from someone you don't know, hoping you tap 'pay' without looking. Decline it.
- **Accidental payment:** a stranger 'accidentally' sends you money, then begs you to send it back — the original later vanishes as stolen, and you're out your own cash.
- **Fake Venmo texts/emails** about your account, with a link to 'verify.' Go to the app directly instead.
- **'Pay me on Venmo' for a deal** that's too good — once you pay a stranger personally, there's no getting it back.

! Never send money back to a stranger

The accidental-payment trick only works if you refund the 'mistake.' If money arrives from someone you don't know, don't send it anywhere — contact Venmo through the app and let them sort it out.

When Venmo protects a purchase — and when it doesn't

This surprises people, so let's be clear.

A normal personal Venmo payment — the kind you use to split a dinner — has NO purchase protection. If you use it to buy something from a stranger and get cheated, Venmo generally can't get your money back.

Venmo does offer Purchase Protection, but only when a payment is specifically tagged as 'Goods and Services' (the buyer turns this on at payment time, and a small fee applies), or when you buy through a business profile or with the Venmo card. For buying from someone you don't trust, that tag is the difference between protected and not.

! A seller who says 'just send it as a friend' is a warning

If someone selling you something insists on a plain personal payment to 'avoid the fee,' they're really asking you to give up your protection. For a real purchase from a stranger, use the Goods and Services tag or a safer method entirely.

Your friends list and who can find you

Beyond individual payments, a couple of settings control how findable you are.

Venmo can show your friends list and let people find you by phone number or by syncing contacts. In the Privacy settings you can hide your friends list and limit who can discover you. Tightening these keeps your social connections from being an open book.

You can also control who's allowed to see your past activity even after you've gone private, and block anyone who bothers you. A few minutes in these menus buys a lot of calm.

✓ Hide the friends list too

While you're in Privacy, set your friends list to private. There's no reason strangers need to see who you pay, and it's one less thing a scammer can use to seem familiar.

Two ways people come to this — and both are fine

Some folks signed up years ago and never touched the settings; others are brand new because the grandkids asked them to. The cleanup is the same — just a slightly different starting point.

If you've had it a while

Your main job is to fix settings that may have been public for years.

- Set Default Privacy to Private AND change all past transactions to private.
- Turn on the PIN and Face ID if you never did.
- Hide your friends list and tighten who can find you.

If you're brand new

Lucky you — set it up right from the first day and you skip the cleanup.

- Make it private before you send your first payment.
- Add the app lock during setup.
- Learn the stranger-request and accidental-payment scams now, before they ever appear.

★ New or old account, I'll tidy it up

Whether we're fixing years of public history or starting fresh, getting Venmo private and locked is a quick, satisfying job. Call (330) 200-8042.

Moving your Venmo money to the bank

Money people send you sits in Venmo until you move it — here's how, and the one fee to watch.

You can transfer your Venmo balance to your linked bank. A standard transfer is free and takes a day or so; an instant transfer moves it in minutes for a small fee. The exact fee can change, so glance at what Venmo shows before you confirm.

If you don't move it, the balance just waits in Venmo, which is fine for small amounts you'll spend soon. For anything sizable, moving it to your bank — where it's properly insured and out of the app — is the tidy habit.

✓ Free if you're not in a hurry

Choose the standard (free) transfer unless you truly need the money this minute. The instant option's convenience isn't usually worth its fee.

Common mistakes with Venmo

Avoid these and Venmo stays easy and private.

- **Leaving it public** — the default many folks never change.
- **Paying a stranger a personal payment** for a purchase, with no protection.
- **Refunding an 'accidental' payment** from someone you don't know.
- **No app lock**, so an unlocked phone is an open wallet.
- **Sending to a look-alike name** without checking the photo and username.

! The costliest one

Sending money back to a stranger who 'overpaid you by accident' is the mistake that burns people, because you're spending your own real money. If it's a stranger, don't refund — report it in the app.

If you sent money to the wrong person

It happens — here's the calm first move.

Venmo payments are generally instant and can't simply be yanked back. If you sent to the wrong person by mistake, you can politely request the money back through the app and hope they're honest. If they refuse or don't answer, contact Venmo support through the app to report it, though a refund isn't guaranteed once money has left your account.

This is exactly why checking the name, photo, and username before sending matters so much. A moment's care up front beats chasing money afterward. We cover the broader 'sent to the wrong person' steps in its own guide.

★ Sent to the wrong person? Call me

If a payment went astray, I can help you take the right steps quickly and calmly. Time matters, so don't wait — call (330) 200-8042.

Helping a parent or grandkid set it up

Venmo often enters a family through the youngest member. Here's how to keep an older relative safe on it.

Sit down together and, first thing, make the account private — both default and past. Add the app lock. Then explain, in plain words, the two scams that target users: the stranger request, and the accidental payment they must never refund.

Write a short note they can keep: 'Only pay people I know. Never refund a stranger. If unsure, call me first.' That little card prevents the vast majority of Venmo trouble.

★ I set up relatives gently

Getting a parent onto Venmo safely — private, locked, and scam-aware — is a calm, friendly visit. Call (330) 200-8042 and I'll handle it with them patiently.

Turn on notifications so nothing's a surprise

A quick ping whenever money moves keeps you in the loop and spots trouble early.

In Venmo's settings you can turn on notifications for payments sent and received. With these on, you'll know the moment anything happens in your account — which means an unexpected payment or request gets your attention right away, not days later.

Pair that with glancing at your transaction list now and then, and you'll catch anything odd quickly. Awareness is half of staying safe.

✓ A notification is a tiny security guard

Every alert is a chance to say 'wait, I didn't do that.' Leave payment notifications on, and your account tells on anyone who tries something.

What to link, and how it's funded

Where Venmo pulls money from affects both convenience and safety.

You can fund Venmo payments from your Venmo balance, a linked bank, a debit card, or a credit card (which may add a fee for personal payments). For most friend-to-friend use, a bank or debit link and your balance are simplest. Keep only what you need in the Venmo balance itself.

As with any money app, link accounts carefully, use strong security, and review what's connected now and then. The fewer stray links, the smaller the target.

✓ Keep the balance small

Treat your Venmo balance like the cash in your pocket — enough for small, soon spending, with the bulk safely in your bank. A lean balance is a small target.

When Venmo isn't the right tool

Venmo shines for paying friends; it's the wrong tool for some jobs.

For buying from a stranger online, PayPal's Goods and Services protection (or a credit card) is safer than a personal Venmo payment. For paying a contractor a large deposit, a credit card or check gives you more recourse. And you'd never use any instant app to pay someone pressuring or threatening you — that's always a scam.

Venmo is a casual, friends-and-family tool. The moment real protection, large sums, or an untrusted party is involved, reach for something with a stronger safety net.

! Pressure to pay instantly is a scam signal

No real agency, utility, or official ever demands payment by Venmo right now. If anyone insists you Venmo them to avoid arrest, fix an account, or claim a prize, it's a scam — hang up and don't pay.

A quick yearly privacy check

Settings can drift as apps update. A once-a-year look keeps you locked down.

- ☐ Default Privacy still set to Private.
- ☐ Friends list hidden and discovery limited.
- ☐ PIN and Face ID still on.
- ☐ Payment notifications on.
- ☐ Linked accounts reviewed; anything unused removed.
- ☐ Balance kept small, moved to the bank when it grows.

★ Make it an annual habit

A yearly Venmo check-up takes ten minutes and keeps an app update from quietly re-opening something. I'm glad to do it with you — call (330) 200-8042.

Your Venmo safety checklist

The whole guide, boiled down.

- ☐ Account set to Private — default and past transactions.
- ☐ PIN and Face ID / fingerprint turned on.
- ☐ Friends list hidden; discovery limited.
- ☐ I only pay people I recognize, after checking the name and photo.
- ☐ I never refund a stranger's 'accidental' payment.
- ☐ For buying from strangers, I use Goods and Services or a safer method.

✓ Tick these and relax

With this list done, Venmo is private, locked, and scam-resistant — a genuinely handy way to split the check and pay the grandkids.

Common Questions

The Venmo questions I hear most, answered plainly.

Q: Can people really see my payments?

By default, Venmo's feed can show who you paid and the note — not the amount — to others. Set Default Privacy to Private and change past transactions to private, and only you and the other person will see them.

Q: Someone I don't know sent me money and wants it back — what do I do?

Don't send it anywhere. This is the 'accidental payment' scam: the original money is often stolen and will vanish, leaving you out your own cash. Contact Venmo through the app and let them handle it.

Q: Is it safe to buy things on Venmo?

Only if you tag the payment 'Goods and Services' (a small fee applies) or buy through a business profile — that's the only way purchase protection applies. A plain personal payment to a stranger has none.

Q: How do I keep someone from using Venmo if they grab my phone?

Turn on Venmo's own PIN and Face ID or fingerprint in Security settings, on top of your phone's lock screen. Then no one but you can open the app and send money.

Q: How do I get my Venmo money into my bank?

Transfer it: standard is free and takes about a day; instant moves it in minutes for a small fee. Venmo shows the fee before you confirm, so you can pick the free option when you're not in a rush.

★ Still have a Venmo question?

Call or text me at (330) 200-8042 and I'll walk you through it in plain English — no jargon, nothing to sell.

The quick recap

Venmo safety in one glance.

- ❑ Make it Private — default and past transactions.
- ❑ Add the PIN and Face ID lock.
- ❑ Hide your friends list; limit who can find you.
- ❑ Pay only people you know, after checking name and photo.
- ❑ Never refund a stranger's 'accidental' payment.
- ❑ Goods and Services (or a safer method) for buying from strangers.
- ❑ Turn on payment notifications and keep the balance small.

✓ Private and locked beats sorry

Two minutes of settings turns Venmo from surprisingly public into a private, safe way to pay your people. Well worth it.

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 making Venmo private and safe 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

Public vs. Private Venmo

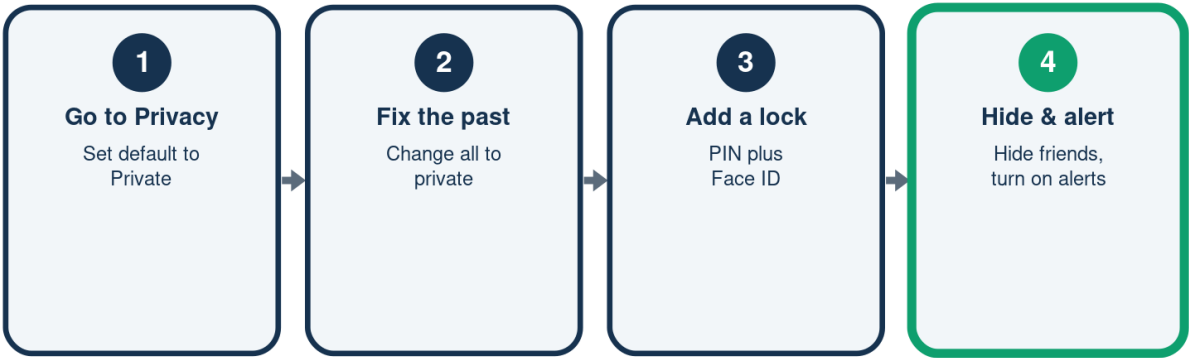
What changes when you flip the setting

	Left public	Set to private
Who sees payments	Strangers can	Only you two
Friends list	Often visible	Hidden
Scammer's view	Your patterns	Nothing
Your peace	Exposed	Yours again

Fix both: default privacy AND past transactions.

Lock It Down in Four Steps

A few minutes in Settings



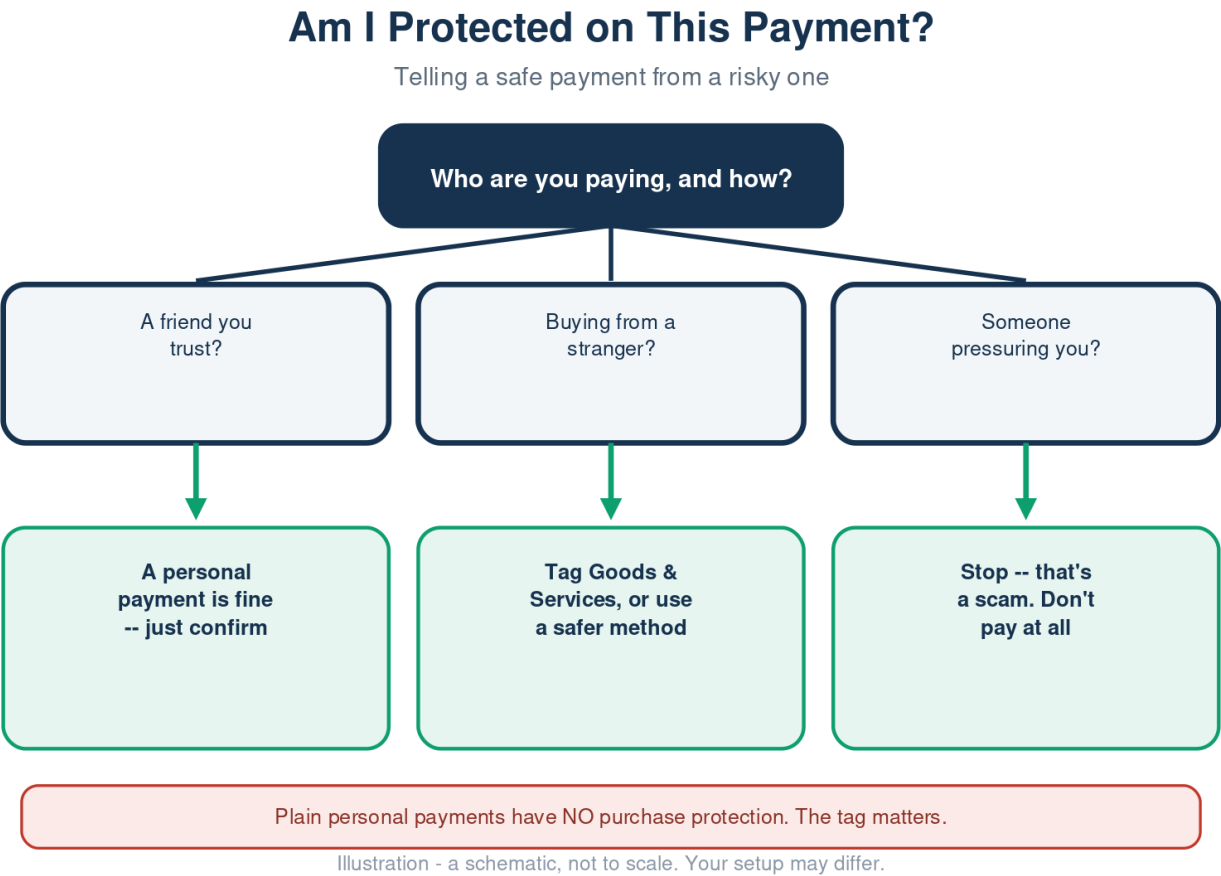
Set once and it stays -- revisit yearly in case an update resets it.

The Scams to Brush Off

What they do vs. what you do

	The trick	Your move
Stranger request	Hope you tap pay	Decline it
'Accidental' pay	Asks you to refund	Never refund
Fake Venmo text	Link to 'verify'	Open the app
Too-good deal	Pay me personally	Use protection

Never send money back to a stranger -- report it in the app.





Need a Real Person?

You do not have to remember all of it.
You just have to remember you can call.
Friendly, in-home tech help -- I come to you.

BILL'S PROMISE

If you are not 100% happy with a visit, I will
make it right -- or refund it. No awkwardness,
no fine print. That is how I would want to be treated.

(330) 200-8042 · BillsHomeTech.com

Bill@BillsHomeTech.com · Mon–Sat 9:00 AM – 7:30 PM

— 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*



Book a visit —
billshometech.com/book

Use of these guides is subject to our Terms of Use (billshometech.com/terms-of-use).

(330) 200-8042 · BillsHomeTech.com

Bill@BillsHomeTech.com · Mon–Sat 9:00 AM – 7:30 PM

For general information only — not professional advice. Use at your own risk. For electrical, gas, water, or ladder work, please call a licensed professional. — Bill's Home Tech