BILL'S HOME TECH
Home & Small Business Tech Solutions

BILL'S COMPLETE MANUALS

Cash App

Sending, receiving, the Cash App Card and staying safe — explained in plain English, one step at a time

A plain-English guide to Cash App for every household

Take your time — check the name before you tap Pay

Written for you by Bill — Bill's Home Tech

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For Cash App on iPhone and Android · facts current November 2026

What's Inside

This is your guide to Cash App, the money app for sending and receiving money from your phone. Part 1 explains the one big idea, that payments work like cash, and gets you set up safely. Then learn to send and receive, use the Cash App Card and the extras, and spot the scams. Read it in any order and at your own pace. If a screen looks a little different on your phone, the idea is still the same.

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PART 1

Getting Started

What Cash App is, why its payments work like cash, what it costs, and how to set it up safely before you send your first dollar.

CHAPTER 1

A Note from Bill

Hello, and welcome. I'm Bill, and for more than 30 years I've helped people make technology work for them. Here in Portage County, as everywhere, people get asked to "just Cash App me": by a grandchild, a neighbor who sold them a lawn mower, a church group collecting for a dinner, or a handyman who would rather not take a check. Cash App is quick and handy. It is also one of the places scammers like to work, because the money moves so fast.

This guide is about using Cash App with your eyes open. You'll learn how to send and receive money, how the Cash App Card works, and, just as important, how to spot the fake "Cash App support" people, the too-good-to-be-true giveaways, and the "oops, I sent you money by mistake" tricks.

WHAT THIS DOES FOR YOU

What this guide does for you

It explains Cash App in plain English, then walks you slowly through sending, receiving, the Cash App Card, moving money to your bank, and the features you'll see advertised, like Savings, Pools and Borrow. Most of all, it shows you how to keep your money safe. If you only read a few chapters, read Chapter 3, *Payments Work Like Handing Over Cash*, Chapter 7, *Lock It Down: PIN, Security Lock and Sign-in Codes* and Chapter 26, *Reaching the Real Cash App Support*.

Who this guide is for

- Anyone who has been asked to pay or get paid with Cash App and isn't sure where to start.
- People who already use it and want to be sure they're doing it safely.
- Anyone who got a strange text, call or payment that mentions Cash App.
- Family members who set up Cash App for a parent and want clear steps to leave behind.

The big promise, with one honest exception

Most of Cash App can't be broken. Looking around the screens, changing settings and reading your history are all safe. The one place to slow down is the **Pay** button. Once a payment goes through, it usually can't be undone, so this guide teaches you to check the name and the amount every single time. That one habit prevents a lot of trouble.

You're never stuck alone

Take this at your own pace and in any order. And if a call, text or payment ever feels wrong, stop, don't send anything, and call or text me at **(330) 200-8042**. Ten minutes of a second opinion is cheaper than any scam.

— Bill

CHAPTER 2

What Cash App Is (and Isn't)

Cash App is a money app for your phone, made by a company called Block (the same company behind Square card readers). It lets you send money to another person in seconds using their name, phone number, email or **$cashtag**, which is a short username that starts with a dollar sign.

What it does for you

- **Pay people back quickly**, like a share of a lunch bill or a neighbor for a garage-sale table.
- **Get paid** by family or friends without waiting for a check to clear.
- **Hold a balance** you can spend with a free Cash App Card, a debit card that works where Visa is accepted.
- **Move money to your bank** whenever you like.
- **Optional extras** such as Savings, direct deposit of a paycheck, and group collections called Pools.

What it isn't

Cash App describes itself as a financial services platform, not a bank. Its banking-style features are provided through partner banks, such as Sutton Bank and Wells Fargo. For you, that mainly means two things: the rules are different from your regular checking account, and the help you get comes from Cash App, not from a teller at your local branch. Chapter 30, *Is My Money Protected?* explains what that means for your balance.

Way to pay	How to think of it
Cash App	Fast payments between people. Works like handing over cash. Help comes through the app.
Your bank's Zelle	Bank-to-bank payments inside your bank's own app. Also works like cash.
Venmo or PayPal	Similar payment apps from PayPal. Same rule: pay only people you know.
A credit card	Best for buying from businesses or strangers, because you can dispute a charge.

TIP

Pick the right tool

Cash App is great for people you know and trust. For buying from a store or a stranger, a credit card usually gives you more protection if something goes wrong.

CHAPTER 3

Payments Work Like Handing Over Cash

This is the most important idea in this guide. When you send money on Cash App, it arrives in seconds and is generally final. Cash App's own scam guidance says payments are designed to be fast and final, which is what makes them convenient and also what makes them hard to reverse.

Think of it like a $20 bill

If you hand a $20 bill to the wrong person on the street, you can ask for it back, but you can't force them. Cash App is much the same. There is no automatic "chargeback" the way there is with a credit card. If you send money to the wrong person, or to a scammer, getting it back depends on the other person agreeing, or on Cash App finding that the payment was not really yours.

Three habits that prevent most problems

1. **Only pay people you know and trust.** Cash App says this itself. A stranger online is not someone you know.
2. **Check the name, photo and $cashtag** before you tap Pay. One wrong letter can send money to a stranger.
3. **Check the amount.** $15.00 and $150.00 look a lot alike on a small screen.

HEADS UP

Unauthorized versus tricked

There's a real difference between someone breaking into your account (unauthorized) and someone talking you into sending money yourself (authorized). Cash App notes that authorized payments, even ones made because of a scam, are harder to recover on any platform. That's why the scam chapters later in this guide matter so much.

STAY SAFE

When in doubt, wait

Real people you know will understand if you say, "Let me call you back." Scammers push you to hurry. Any time you feel rushed, close the app and talk to someone you trust first.

CHAPTER 4

What Cash App Costs

The app is free to download, and everyday sending is free. Fees show up only for certain extras. Cash App shows any fee before you confirm, so read the screen before you tap. Here is what Cash App's own pages listed as of November 2026. Fees change, and Cash App's pages don't always agree with each other, so treat these as a guide and trust the fee shown on your screen.

What you do	Cost as of November 2026
Send money from your balance, bank or debit card	No fee
Send money using a linked credit card	3% of the amount
Standard transfer to your bank (1–3 business days)	No fee
Instant transfer to your debit card	0.5% to 1.75%, at least $0.25
Paper money deposit at a store	$1.00 per deposit, taken out of the amount you deposit
Cash App Card ATM withdrawal	$2.50, plus whatever the ATM owner charges
Monthly fee	None

How to avoid fees

- Pay from your Cash App balance, bank account or debit card, not a credit card.
- Choose **Standard** when you move money to your bank, unless you truly need it in minutes.
- Use a bank ATM card for cash when you can, instead of the Cash App Card.

SCAM ALERT

Cash App doesn't charge you to receive money

Receiving money from a friend is free. A message saying you must pay a "fee," "tax" or "activation charge" to unlock money someone sent you is a scam. Don't pay it.

CHAPTER 5

Getting the App and Signing Up

Cash App runs on iPhone and Android phones. Getting the real app matters, because fake look-alike apps and websites exist. Download it only from Apple's **App Store** or the **Google Play Store**, and look for **Block, Inc.** as the developer.

Who can have an account

You need to be 18 or older to have your own Cash App account. Teens 13 to 17 can use it only through an account sponsored by a parent or guardian, and children 6 to 12 through an account the parent manages; see Chapter 24, *Teens and Sponsored Accounts*.

To sign up

1. Open the App Store or Play Store, search for **Cash App**, and install it.
2. Open Cash App and enter your mobile phone number or email address.
3. Cash App sends you a one-time code. Type it in. **Never give this code to anyone else**, ever.
4. Enter your legal name and choose your **$cashtag**. Pick something plain, like your first name and last initial.
5. Create your 4-digit **Cash PIN**. Don't use your birthday or 1234.
6. Follow the prompts to add a bank account or debit card, or skip it for now (see Chapter 8, *Linking a Bank Account or Debit Card*).

Verifying your identity

To use more of Cash App, such as the Cash App Card or higher limits, Cash App asks you to verify who you are. It may ask for your full name, date of birth, Social Security number (sometimes just the last four digits) and address. Do this **only inside the Cash App itself**, never on a website someone texted you or for a person on the phone.

> **TIP**
>
> **Write down your $cashtag**
>
> Put your $cashtag in the "Keep this handy" table at the end of this guide. When a relative wants to pay you, you can read it off instead of guessing.

CHAPTER 6

Finding Your Way Around

Cash App keeps a row of icons along the bottom of the screen. The exact icons shift a little with updates, but the main areas have stayed the same for years. Here's what each one is for.

Area	What's there
Money (your balance)	Your Cash balance, Add Cash, Cash Out, Savings and your account and routing numbers.
Card	Your Cash App Card: lock or unlock it, see the card number, order a replacement.
Pay (the dollar sign $)	The number pad where you type an amount, then tap Pay or Request.
Activity (a clock)	Your history of payments in and out. Tap any payment for details and options.
Your profile picture	Usually at the top. Account settings, security, privacy, notifications and support.

GOOD TO KNOW

If your screen looks different

Cash App updates often and moves buttons around. If a step in this guide doesn't match exactly, look for the same word nearby, or tap your profile picture and look through the list. The ideas stay the same.

Finding your history

1. Tap the **Activity** icon (it looks like a clock).
2. Scroll to see payments, newest at the top.
3. Tap any payment to see who, how much, when, and options such as a receipt or **Report an Issue**.

TIP

Make the text bigger

Cash App follows your phone's text size. On iPhone go to **Settings > Display & Brightness > Text Size**. On Android, look in **Settings > Display** for font or text size.

CHAPTER 7

Lock It Down: PIN, Security Lock and Sign-in Codes

A few minutes here protects everything else. Cash App has three layers that keep a stranger from moving your money, even if they get hold of your phone.

1. Your Cash PIN

Your Cash PIN is a 4-digit code used to approve things in the app and to take cash from an ATM with your Cash App Card. Treat it like a bank PIN. Cash App says it will **never** ask for your PIN.

2. Security Lock

Security Lock makes Cash App ask for your PIN, Face ID or fingerprint before every payment. If someone picks up your unlocked phone, they still can't send your money. Turn it on.

1. Tap your **profile picture** (your profile icon) at the top of the screen.
2. Under **Account & settings**, tap **Security & privacy**.
3. Turn on **Security Lock**. From then on, payments and Cash Outs need your PIN, Face ID or fingerprint.
4. Confirm with your PIN, Face ID or fingerprint.

3. Sign-in codes

Every time someone signs in to your account on a phone, Cash App sends a one-time code to your phone or email. That code is the key to your account. Cash App says never share it with anyone. If you get a code you didn't ask for, someone may be trying to get in. Don't share it, and change the password on your email account.

SCAM ALERT

The code is the whole trick

A caller says, "I'm from Cash App. I just sent you a code to verify your identity. Read it back to me." That is how accounts get stolen. Cash App will never ask for your sign-in code or PIN. Hang up.

TIP

Watch for alerts

Cash App sends alerts for sign-ins and for payments. If you get one you didn't expect, contact Cash App through the app right away (see Chapter 26, *Reaching the Real Cash App Support*), and change the password on your email account.

CHAPTER 8

Linking a Bank Account or Debit Card

You can send money from your Cash App balance, or have Cash App pull it from a linked bank account or debit card. Linking also lets you move your Cash App balance to your bank.

To add a bank or debit card

1. Tap your **profile picture**.
2. Look for **Linked Banks** or **Linked Accounts** and tap it.
3. Tap **Link Bank** or **Link Debit Card** and follow the prompts.
4. If asked to sign in to your bank, make sure the screen is inside Cash App or your bank's own sign-in page, never a link someone texted you.

Credit cards: possible, but costly

You can link a credit card to send money, but Cash App charges 3% for credit-card payments, and your card company may treat it like a cash advance with its own fees and interest. For most people, a bank account or debit card is the better choice.

STAY SAFE

Use a separate account if you like

Some families link Cash App to a small checking account rather than their main one. That way, even if something goes wrong, the damage is limited. Ask your bank if it offers a low-cost second account.

HEADS UP

Nobody needs your bank password

No buyer, seller or "Cash App agent" needs your bank password or the full account number to send you money. If someone asks, it's a scam.

PART 2

Sending & Receiving Money

Paying someone, getting paid, requesting money, moving money in and out, and what to do when a payment goes to the wrong place.

CHAPTER 9

Sending Money, Step by Step

Sending money takes about a minute. Go slowly the first few times. The checking steps are the part that matters most.

To send money

1. Open Cash App and tap the **dollar sign ($)** at the bottom to get the number pad.
2. Type the amount.
3. Tap **Pay**.
4. In the **To** box, type the person's name, **$cashtag**, phone number or email.
5. **Stop and check.** Look at the name, the photo and the $cashtag that come up. Is this really the person you mean?
6. Add a short note in the **For** box, like "Lunch Tuesday." It helps you both remember.
7. Tap **Pay** again. If Security Lock is on, confirm with your PIN, Face ID or fingerprint.

TIP

Send a test first

Paying someone for the first time? Send $1.00, then call or text them to confirm it arrived. Once they say yes, send the rest. It's a small step that catches a wrong $cashtag before it costs you.

HEADS UP

If Cash App warns you, listen

Cash App can show a warning before you pay an account it has flagged. If you see one, stop. Don't send the money until you've confirmed who you're paying, by phone, using a number you already had.

Where the money comes from

If you have money in your Cash balance, Cash App uses that first. If not, it pulls from your linked debit card or bank. You can usually tap the payment source on the confirmation screen to change it. Remember that a credit card adds a 3% fee (see Chapter 4, *What Cash App Costs*).

CHAPTER 10

$Cashtags: Paying the Right Person

A **$cashtag** is a Cash App username that starts with a dollar sign, like $JaneSmith88. It's the most common way people share their Cash App, and the most common way money goes to the wrong person.

Why mistakes happen

- Two people can have nearly the same name. $JaneSmith and $JaneSmith1 are different people.
- A single typo sends money to whoever owns the typo.
- Scammers set up $cashtags that look like real businesses or like "Cash App Support."
- Search results sometimes show several people with the same name.

The safest ways to get someone's $cashtag

1. Ask the person directly, in person or by phone, and have them spell it.
2. Better still, have them **show you their Cash App QR code** and scan it with your Cash App camera.
3. Or pay them by the phone number you already have saved for them.
4. Before you pay, check that the name and photo match the person you know.

SCAM ALERT

There is no "Cash App Support" $cashtag

Cash App's own scam pages say its representatives will never ask for your sign-in code or PIN. And there's no good reason to send a payment to any account that calls itself "Cash App Support," not even a "test." Real support lives inside the app (see Chapter 26, *Reaching the Real Cash App Support*).

TIP

Use your own $cashtag sparingly

Sharing your $cashtag with people you know is fine. Posting it publicly on Facebook invites strangers to send you "accidental" payments and requests. See Chapter 14, *Money from a Stranger*.

CHAPTER 11

Receiving Money

When someone pays you, the money usually lands in your Cash balance within seconds and you get a notification. Receiving money from a friend is free.

To see what you received

1. Tap the **Activity** icon (the clock).
2. Find the payment at the top of the list.
3. Tap it to see who sent it, the amount and the note.

Payments marked Pending

Some payments arrive marked **Pending** and wait for you to accept them, for example from someone you've never paid before. Open the payment in Activity and tap **Accept** only if you know who it is and expected it.

Giving people a way to pay you

- Tell them your **$cashtag** and have them read it back.
- Show them your **QR code**: tap your profile picture, and look for the QR code or scan icon.
- Cash App can also make a **payment link** you can text to a relative.

SCAM ALERT

Money from a stranger isn't a gift

If money shows up from someone you don't know, don't spend it and don't send it back yourself. That's a common trick; see Chapter 14, *Money from a Stranger* for what to do instead.

CHAPTER 12

Requesting Money

A request asks someone to pay you. It's handy for splitting a bill, and the other person decides whether to pay. You can also **receive** requests, and that's where caution comes in.

To request money

1. Tap the **dollar sign ($)**.
2. Type the amount.
3. Tap **Request**.
4. Enter the person's $cashtag, phone number or email, and add a note.
5. Check the name and photo, then tap **Request** again.

When someone requests money from you

A request looks a lot like a bill. Read it carefully. Paying a request sends real money, just like tapping Pay. Only pay requests from people you know, for something you agreed to.

HEADS UP

Declining is fine

If you don't recognize a request, you don't have to pay it. Leave it, or decline it. Never pay a request that says it's from "Cash App" to verify, unlock or refund your account. Those are scams.

TIP

Control who can request money

Cash App has privacy options for how people can find you. Tap your profile picture and look under **Security & privacy**. The exact choices change with updates.

CHAPTER 13

Sent Money to the Wrong Person

It happens to careful people. A typo in a $cashtag, the wrong name in a list, an extra zero. Take a breath. You can't cancel a completed payment yourself, but you can ask for it back, and many people do return money that wasn't meant for them.

Within 30 days: ask from the payment itself

1. Tap the **Activity** icon (the clock).
2. Tap the payment you sent by mistake.
3. Tap **Report an Issue**.
4. Choose the reason that fits (such as a payment sent to the wrong person) and submit. This asks the other person to return the money.
5. If they accept, the money goes back into your Cash balance.

If more than 30 days have passed

Cash App's help says that for older payments you can send the person a new **Request** for the same amount: type the amount, tap **Request**, fill in the **To** and **For** boxes with a polite note explaining the mistake, and send it. If they accept, the money goes back to your Cash balance.

GOOD TO KNOW

The honest truth

Cash App's help is plain about this: it can't cancel a completed payment, and if the other person doesn't respond, you may not be able to get the money back. There's no chargeback for a payment you sent yourself. That's why the $1.00 test payment in Chapter 9, *Sending Money, Step by Step* is worth doing.

SCAM ALERT

Don't pay someone to get it back

If you post about your mistake online, "recovery" people may offer to get your money back for a fee. They're scammers. The only real routes are the other person's refund and Cash App support inside the app.

CHAPTER 14

Money from a Stranger

You get a notification: $200 from someone you've never heard of. A minute later, a message: "So sorry, I sent that by mistake. Can you send it back?" It sounds polite and honest. It's very often a scam.

How the trick works

The scammer pays you using a stolen card or a hacked account. You kindly send $200 of your own money back. Later, the original payment is reversed because it was stolen, and your $200 is gone. Cash App and other payment companies warn about these fake "accidental" payments.

What to do instead

1. Don't spend the money, and don't send a new payment back.
2. If you truly think it was an honest mistake, open the payment in **Activity** and look for a **Refund** option on that payment. A refund returns the same money through Cash App, not new money of yours.
3. If you're not sure, contact Cash App through the app (see Chapter 26, *Reaching the Real Cash App Support*) and let them handle it.
4. Don't reply to messages from the sender asking you to pay them some other way.

TIP

Refund, never re-send

If you return money at all, return it from the original payment, never with a brand-new payment of your own. That single rule defeats the whole scam.

HEADS UP

The same goes for overpayments

A "buyer" who pays you too much for something you're selling and asks you to send back the extra is running the same scam. Don't send anything back; contact Cash App.

CHAPTER 15

Moving Money to Your Bank

Money in your Cash balance can stay there, be spent with your Cash App Card, or be moved to your bank. Cash App calls moving it out a **Cash Out** or withdrawal.

To move money to your bank

1. Tap the **Money** area (your balance) at the bottom of the screen.
2. Tap **Cash Out** (or **Withdraw**).
3. Type the amount and tap **Cash Out**.
4. Choose **Standard** (free, 1–3 business days) or **Instant** (a fee, arrives in minutes to your debit card).
5. Confirm with your PIN, Face ID or fingerprint.

Speed	Cost and timing as of November 2026
Standard	No fee. Arrives in 1–3 business days.
Instant	0.5% to 1.75% fee, at least $0.25. Arrives in minutes to a linked debit card.

TIP

Standard is usually fine

For most bills, one to three days is plenty. On $500, an instant transfer could cost several dollars. The fee is always shown before you confirm, so you can back out.

GOOD TO KNOW

Check that it arrived

A day or two after a Standard Cash Out, look at your bank's app or statement for the deposit. Writing the amount and date in your checkbook register makes it easy to match up.

CHAPTER 16

Adding Money: Bank, Paper Money and Direct Deposit

You don't need money in your Cash balance to pay people, since Cash App can pull from your linked bank or debit card. But if you want to use the Cash App Card or Savings, you'll want a balance. There are three common ways to add money.

1. From your linked bank (Add Cash)

1. Tap the **Money** area (your balance).
2. Tap **Add Cash** (or **Add Money**).
3. Choose or type an amount, then tap **Add** and confirm.

2. Paper money at a store

Cash App lets you hand cash to the clerk at participating stores, such as Walmart, Walgreens, CVS, Kroger and 7-Eleven, and have it added to your balance. You make a barcode in the app (or swipe your Cash App Card), and the cashier scans it. Cash App charges $1.00 per deposit, taken out of the deposit: hand over $10.00 and $9.00 lands in your balance. The store may ask for ID. Keep the receipt.

3. Direct deposit

Cash App can give you an account number and routing number to hand to an employer or a benefits office, so a paycheck, pension or government benefit lands in your Cash balance. Look for them by tapping your balance in the **Money** area. Cash App says direct deposits can arrive up to two days early.

HEADS UP

Think before moving Social Security or a pension

Changing where Social Security, a pension or a paycheck is deposited is a big decision. Do it only yourself, through the official agency or employer, never because someone on the phone told you to. Anyone pressuring you to switch your deposit to a new account is likely a scammer.

PART 3

The Cash App Card & the Extras

The free debit card, ATMs, Cash App Green, Savings, Pools, Borrow, accounts for teens, and paying at stores, with honest notes on costs.

CHAPTER 17

The Cash App Card

The Cash App Card is a free debit card that spends the money in your Cash balance. You can use it in stores and online, and add it to Apple Pay or Google Wallet. It's handy if you want to keep Cash App money separate from your main bank card.

To order the card

1. Tap the **Card** icon at the bottom of the screen.
2. Tap **Get Cash App Card** (or similar) and follow the prompts.
3. You'll be asked to verify your identity and give your mailing address, inside the app only.
4. When the card arrives in the mail, open the **Card** area and follow the steps to activate it, often by scanning the QR code that comes with it.

What it does for you

- **Spend your Cash balance** anywhere debit cards are taken.
- **Lock it in one tap** if it goes missing (see Chapter 18, *Lost Card or a Charge You Don't Recognize*).
- **Unlocks other features**, like the Savings interest rate (see Chapter 21, *Savings and Round Ups*).

GOOD TO KNOW

It only spends what's there

The card draws from your Cash balance. If your balance is $40.00, a $60.00 purchase won't go through. That limit is a nice safety feature for anyone on a budget.

SCAM ALERT

Nobody needs your full card number by phone

Cash App says its representatives will never ask for your PIN or sign-in code. No real company needs your full card number read out over a phone call it made to you. A caller who asks is a scammer.

CHAPTER 18

Lost Card or a Charge You Don't Recognize

If your Cash App Card goes missing, or you see a charge you didn't make, act right away. Locking the card takes seconds and stops new purchases immediately.

To lock your card

1. Open Cash App and tap the **Card** icon.
2. Tap the **lock** switch (it may say **Lock Card**).
3. The card now declines new purchases. Purchases already pending may still go through.
4. Found it in your coat pocket? Go back and tap **Unlock Card**.

If a charge isn't yours

1. Lock the card first.
2. Tap **Activity**, find the charge, and tap it.
3. Tap **Report an Issue** (or the three dots) and follow the prompts to dispute it.
4. If the card is truly lost or stolen, order a replacement from the card settings in the **Card** area.

GOOD TO KNOW

Report within 60 days

Cash App says unauthorized Cash App Card charges are covered by its Zero Fraud Liability protection. Its pages say to report right away, and no later than 60 days. Its terms also say the sooner you report, the less you can lose, so don't wait. Look over your Activity at least once a week. This protection covers charges you didn't make, not payments you sent yourself.

HEADS UP

Lock the card, then change your PIN

If you think someone saw your PIN, lock the card and change your Cash PIN from your profile settings.

CHAPTER 19

ATMs and Getting Cash

You can take cash out of an ATM with your Cash App Card and your 4-digit Cash PIN. It works, but it's one of the places Cash App charges a fee.

What it costs, as of November 2026

Fee	Amount
Cash App's ATM fee	$2.50 per withdrawal
The ATM owner's fee	Whatever that machine charges, on top
With Cash App Green	Free withdrawals at in-network ATMs (see Chapter 20, *Cash App Green: What It Means*)

To use an ATM safely

1. Pick an ATM inside a bank lobby or a busy store, in daylight if you can.
2. Look at the card slot. If anything looks loose, bulky or glued on, use another machine.
3. Cover the keypad with your other hand while you type your PIN.
4. Read the fee screen, then decide whether to continue.
5. Put the cash away before you walk off.

> **TIP**
>
> **Cheaper ways to get cash**
>
> Moving money to your bank with a Standard transfer is free, and then your own bank's ATM is usually free too. Many stores also let you get cash back with a debit purchase.

CHAPTER 20

Cash App Green: What It Means

You may see Cash App mention **Green** status. It's a set of extra benefits Cash App gives to customers who use it heavily, like a frequent-shopper level. You don't sign up; you qualify by how much you use the account each month.

How you qualify (as of November 2026)

- Spending **$500 or more a month** with your Cash App Card or Cash App Pay, **or**
- Receiving **$300 or more a month** in qualifying paycheck deposits. Direct deposits of a pension or government benefits count; moving money in from your own bank doesn't.

You can't add spending and deposits together to qualify. Once you qualify, the benefits start right away and last through the following month.

What it gets you

- A higher interest rate on Savings (see Chapter 21, *Savings and Round Ups*).
- Free withdrawals at in-network ATMs (see Chapter 19, *ATMs and Getting Cash*).

GOOD TO KNOW

You don't need Green

If you use Cash App now and then to pay family back, you don't need to chase Green status. It only matters if Cash App is where your paycheck or most of your spending goes.

TIP

Requirements change

Cash App adjusts these thresholds from time to time. Check the current rules inside the app before you make decisions based on them.

CHAPTER 21

Savings and Round Ups

Cash App has a built-in Savings balance that sits apart from your spending money and earns interest. You can move money in and out whenever you like.

Interest rates, as of November 2026

If you have…	Cash App lists
With an activated Cash App Card	1.5% APY
With Cash App Green status	3.5% APY

Cash App says these rates can change. In a month you don't meet the Green requirements, you earn the base rate. Compare with your own bank or credit union before you move savings.

To start saving

1. Tap the **Money** area (your balance).
2. Tap **Savings**.
3. Tap **Transfer in** (or **Add**), choose an amount and confirm.
4. To move money back out, open **Savings** again and look for **Transfer out**.

> **TIP**
>
> **Round Ups save your spare change**
>
> Look in Savings for **Round Ups**. When it's on, each Cash App Card purchase is rounded up to the next dollar and the difference moves to Savings. A $3.40 coffee puts 60 cents away.

CHAPTER 22

Pools: Collecting Money for a Group

Pools lets one person collect money from a group for a shared expense, such as a gift for a retiring coworker, a family reunion pavilion or a bus trip, so nobody has to pay it all up front.

To start a Pool

1. Tap the **dollar sign ($)** to open the payment screen.
2. Look for **Pools** (or **Start a pool**) and tap it.
3. Give your Pool a name and a target amount.
4. Invite people by $cashtag, or share the Pool's link by text or email.
5. When you're done collecting, close the Pool and move the money to your Cash balance.

GOOD TO KNOW

What it costs

As of November 2026, Cash App says there's no fee to start a Pool or to chip in from a Cash balance. Paying in with a credit card, including through Apple Pay or Google Pay, costs 3%, and the fee is shown before the person confirms.

TIP

Your aunt doesn't need Cash App

People you share the link with can chip in with Apple Pay or Google Pay without having a Cash App account at all. (Cash App's terms make one exception: people in New York need an account.)

SCAM ALERT

Only chip in to Pools you know about

A link to a Pool from someone you don't know, for a "cause" you've never heard of, deserves the same suspicion as any request for money. Call the organizer at a number you already have.

CHAPTER 23

Borrow: A Loan, So Handle with Care

Cash App Borrow offers small, short-term loans to some customers. It may appear in the app as an offer. It's important to understand that Borrow is a loan: you pay it back, with a fee.

The basics, as of November 2026

- Not everyone can use it. You must be 18 or older, the owner of your account, in good standing, and identity-verified. Cash App says most people qualify through regular paycheck deposits of $300 or more a month.
- It isn't offered in every state. Cash App's Borrow page lists the states where it isn't available.
- There's a one-time flat fee based on the amount you borrow, shown **before** you accept.
- Cash App says there's no fee for paying early, no credit check fee and no monthly fee.

HEADS UP

Read the fee screen slowly

A small flat fee on a short loan can work out to a high cost compared with a credit union loan. Read the fee and due date before you tap accept. If money is tight, a conversation with your bank or a nonprofit credit counselor may serve you better.

SCAM ALERT

Cash App never charges an upfront fee to approve a loan

A text or caller promising a Cash App loan if you first send a "processing fee" is a scam. Real Borrow offers appear only inside the Cash App itself.

GOOD TO KNOW

This guide isn't financial advice

This chapter explains how the feature works. Whether a loan is right for you is a money decision, best made with someone you trust.

CHAPTER 24

Teens and Sponsored Accounts

Grandkids may ask for Cash App. People under 18 can't have their own account, but a parent or guardian can sponsor one for a teen and keep an eye on it.

How it works, as of November 2026

- Teens **13 to 17** can use Cash App through a **sponsored account** set up by a parent or guardian. Until it's sponsored, a teen's account can't make payments.
- Children **6 to 12** can have a **managed account** that the parent runs entirely from their own Cash App. The child can't send money or take cash from an ATM.
- Cash App says a sponsor must be at least 15 years older than the child or teen.
- Managed accounts move to sponsored accounts at 13, and sponsored accounts become regular accounts at 18.

Account type	How it works
Sponsored (13 to 17)	Teen has their own app. Parent sees activity, sets controls, and is notified when the teen adds a new contact.
Managed (6 to 12)	No app for the child. Only trusted contacts the parent approves (up to five) can send the child money.

GOOD TO KNOW

Grandparents and sponsorship

A sponsor is normally the parent or guardian. If you're a grandparent who wants to send birthday money, ask the parent to add you as a trusted contact, or simply pay the parent directly.

SCAM ALERT

"Grandma, I'm in trouble, Cash App me"

A panicked call or text from a "grandchild" who needs money right now, and asks you to keep it secret, is a classic scam. Hang up and call the grandchild or their parent at the number you already have.

CHAPTER 25

Paying at Stores and Online

Besides paying people, Cash App can pay businesses. There are two main ways.

1. The Cash App Card

Use it like any debit card: insert, tap or swipe at the register, or type its number online. It spends your Cash balance. You can also add it to Apple Pay or Google Wallet so you can pay by holding your phone near the reader.

2. Cash App Pay

Some online stores show a **Cash App Pay** button at checkout. You tap it, approve the purchase in your Cash App instead of typing in a card number. Spending through Cash App Pay counts toward Cash App Green (see Chapter 20, *Cash App Green: What It Means*).

HEADS UP

Buying from strangers is different

Paying a business at its checkout is one thing. Paying a stranger from Facebook Marketplace or Craigslist with a regular Cash App payment is another: it works like cash, with no purchase protection. For things you buy from strangers, pay in person when you can see the item, or use a credit card.

SCAM ALERT

Deposits to "hold" an item

A seller who asks for a Cash App deposit to hold a puppy, a rental or concert tickets before you've seen anything is very likely a scammer. Real sellers can wait until you meet.

PART 4

Staying Safe & Getting Help

Reaching the real Cash App support, the scams to know by name, what to do if you got scammed, how your money is protected, the 2025 settlement, and when to call Bill.

CHAPTER 26

Reaching the Real Cash App Support

This may be the most important chapter in this guide. When people have a Cash App problem, many of them search the web for a phone number. Scammers know that. They post fake "Cash App support" numbers on websites, forums and even shared documents, then answer the phone pretending to help.

The official ways to reach Cash App

Way to reach them	How
Inside the app	Tap your profile picture and look for **Support**. Chat is offered there around the clock.
On the web	Type **cash.app/help** into your browser yourself. Don't click a link from a text or email.
By phone	**1 (800) 969-1940**. Cash App's help center says this is the only phone number for Cash App Support.

GOOD TO KNOW

Check the hours on cash.app/help

Cash App's pages listed phone hours as daily, roughly 8 in the morning to 9:30 at night Eastern time, as of November 2026, but its pages didn't all agree. Check cash.app/help for the current hours before you call.

How to tell real support from a fake

If the "support" person…	It's
Asks for your sign-in code or PIN	Fake. Cash App says it will never ask for these.
Asks you to send a payment or "test" payment	Fake. Hang up.
Asks you to install an app so they can "see your screen"	Fake. Hang up.
Says to buy gift cards or Bitcoin to "fix" your account	Fake. Always.
Found by searching the web for "Cash App number"	Be careful. Compare it with the number above.

SCAM ALERT

They called you

If someone calls, texts or messages you first, saying they're from Cash App and there's a problem with your account, don't deal with them. Hang up, open the Cash App yourself, and go to Support from there.

TIP

Write the real number down now

Put 1 (800) 969-1940 and cash.app/help in the "Keep this handy" table at the end of this guide, so you never have to search for it in a hurry.

CHAPTER 27

Cash App Scams to Know by Name

Scammers use the same handful of tricks over and over. Once you know their names, they're much easier to spot. Every one of them ends with you sending money, or handing over a code.

Scam	What it looks like
Fake support	Someone posing as Cash App asks for your code, PIN or a payment. See Chapter 26, *Reaching the Real Cash App Support*.
The "accidental" payment	A stranger sends you money and asks you to send it back. See Chapter 14, *Money from a Stranger*.
Giveaways and surveys	"Send $20 and get $500 back" or "Enter your PIN to claim your prize."
Cash flipping	A promise to turn a small payment into a big one. Nobody can do that.
Grandchild or relative in trouble	A panicked caller needs money now and asks you to keep it secret.
Online sellers	A deposit for a pet, rental or tickets you've never seen. See Chapter 25, *Paying at Stores and Online*.
Romance or new "friend"	Someone you met online, never in person, who needs money for an emergency.
Fake loan offers	A "processing fee" before you get a loan. See Chapter 23, *Borrow: A Loan, So Handle with Care*.

Real giveaways never ask for anything

Cash App says real giveaways and surveys never require a PIN, a sign-in code, or a payment to enter. If a post or message asks you to pay first, or to type your code, it's a scam, even if it uses the Cash App logo or a famous name.

SCAM ALERT

The three words to remember

Code, PIN, pay. If anyone you didn't contact yourself asks for your sign-in code, your PIN, or a payment to unlock, verify or win something, stop. That's the scam.

STAY SAFE

Hang up, then call back

If a call is about a relative, hang up and call that person, or their parent, at the number you already have. If it's about your account, open Cash App yourself. You never lose anything by checking.

CHAPTER 28

Got Scammed? What to Do Right Now

If you sent money to a scammer, or gave someone your code, you are not foolish. These people do this for a living. What matters now is acting quickly, in this order.

1. **Stop paying.** Don't send any more money, even if they promise a refund.
2. **Lock your Cash App Card** from the **Card** area (see Chapter 18, *Lost Card or a Charge You Don't Recognize*).
3. **Change your Cash PIN** and make sure **Security Lock** is on (see Chapter 7, *Lock It Down: PIN, Security Lock and Sign-in Codes*).
4. **Change your email password** if you shared a sign-in code.
5. **Report it to Cash App**: open the payment in **Activity** and tap **Report an Issue**, or contact Support in the app.
6. **Report it to the FTC** at **ReportFraud.ftc.gov**, and to your local police if you lost a large amount.
7. **Call your bank** if your bank account or debit card is linked, and tell them what happened.

GOOD TO KNOW

The honest truth about getting it back

Cash App says payments you authorized yourself are generally hard to reverse, on any payment app, and reimbursement isn't guaranteed. Charges you didn't make are different, and are covered by its Zero Fraud Liability protection when you report them promptly (see Chapter 18, *Lost Card or a Charge You Don't Recognize*).

SCAM ALERT

Watch for the second scam

After a scam, "recovery agents" may contact you, offering to get your money back for a fee. That's a second scam aimed at the same person. Real help never charges up front.

FROM BILL

Talk to someone

Being scammed is upsetting. Tell a family member or a friend you trust. You can also call me at (330) 200-8042 and we'll go through your accounts together.

CHAPTER 29

Fake Texts, Emails and Websites

Some scams come as a text or email that looks like it's from Cash App: "Your account is locked," "You've received $750, tap to claim," or "Confirm your identity." The link goes to a fake sign-in page built to steal your code.

Before you tap any link

- Ask: did I do something that would cause this message? If not, be suspicious.
- Don't tap the link. Open the Cash App yourself and check your Activity.
- Real money someone sent you shows up in your Activity. You never "claim" it on a website.
- Never type your sign-in code anywhere except the Cash App sign-in screen you opened yourself.

If you already tapped it

1. Close the page. Don't type anything more.
2. Open Cash App yourself and look at your Activity for anything you don't recognize.
3. If you entered a code or PIN, change your PIN, turn on Security Lock, and contact Support in the app.
4. Change your email password, too.

TIP

Unexpected sign-in code? Don't panic

A code you didn't ask for means someone typed your phone number or email into a sign-in screen. They can't get in without the code. Don't share it, and change your email password to be safe.

HEADS UP

Look-alike websites

The real website is **cash.app**. Addresses with extra words or odd spellings are not Cash App. When in doubt, type cash.app/help yourself.

CHAPTER 30

Is My Money Protected?

It's a fair question to ask about any place you keep money. Because Cash App isn't a bank, the answer has a few parts.

Question	Short answer, as of November 2026
Is Cash App a bank?	No. Cash App says it's a financial services platform that works with partner banks.
Is my balance FDIC-insured?	It may be, through Cash App's partner banks, up to $250,000, but only if certain conditions are met, such as having a Cash App Card or a sponsored account.
Is money I sent to the wrong person covered?	No. FDIC insurance doesn't cover a payment you sent yourself.
Are charges I didn't make covered?	Cash App Card charges you didn't make are covered by Zero Fraud Liability if you report them promptly. That's separate from FDIC.

What this means for you

- Cash App is fine for everyday amounts you send and receive.
- Keep your main savings where you're comfortable, such as your bank or credit union.
- The protections above don't help with a scam you were talked into, which is why the scam chapters matter.

GOOD TO KNOW

This isn't financial advice

This chapter explains how Cash App describes its protections. Where you keep your savings is your decision, best made with your bank or someone you trust.

TIP

Read the fine print in the app

The exact conditions for insurance are in Cash App's disclosures, which you can find from cash.app. Ask a family member to read them with you if the wording is heavy going.

CHAPTER 31

The 2025 Government Settlement

You may have heard that Cash App's parent company was ordered to pay money back to customers. Here's what was confirmed, and how to avoid the scams that always follow news like this.

What happened

In January 2025, the federal Consumer Financial Protection Bureau (CFPB) announced an order requiring Block, the company that runs Cash App, to pay up to $120 million back to affected customers and a $55 million penalty. The CFPB said the case was about how Cash App handled fraud and disputes. Block disputed the findings. The CFPB said affected customers would not need to take any action to receive a payment.

Where it stands

News reports in 2026 said payments to eligible customers had begun going out in batches. This guide couldn't confirm the details from an official page, so if you think you're owed money, look for updates on the CFPB's own website, **consumerfinance.gov**.

SCAM ALERT

No real settlement asks you for a fee

Scammers love settlement news. A text, call or email saying you must pay a fee, share your Cash App sign-in code, or send your bank details to "release" settlement money is a scam. The CFPB said no action was needed to receive this one.

GOOD TO KNOW

Other Cash App settlements

There have been separate private class-action settlements involving Cash App, and some of those did require a claim form. Look up any claim you hear about on a site you typed in yourself, never through a link in a message.

CHAPTER 32

A Weekly Safety Habit

Five minutes once a week keeps small problems small. Pick a day, maybe Sunday with your coffee, and run through this list.

1. Open Cash App and tap **Activity**. Look at every payment from the past week. Do you recognize each one?
2. Check your balance. Is it what you expected?
3. Look for any pending requests from people you don't know, and decline them.
4. Make sure the app is up to date in the App Store or Play Store.
5. If anything looks wrong, lock your card and contact Support in the app.

WHAT THIS DOES FOR YOU

Why this helps you

Cash App's terms say the sooner you report a charge you didn't make, the better your protection. A weekly look means you'd catch it within days, not months.

Keep your phone and email safe, too

- Use a passcode, fingerprint or Face ID on your phone itself.
- Use a strong, unique password on the email account linked to Cash App, with two-step sign-in turned on.
- Don't let anyone you don't know well "borrow" your unlocked phone.

TIP

Turn on notifications

Payment notifications let you know the moment money moves. You can adjust notification settings from your profile in Cash App.

CHAPTER 33

A New Phone, a Lost Phone

Your Cash App account isn't stored on your phone. It lives with Cash App, tied to your phone number or email. So a new or lost phone doesn't mean lost money.

Moving to a new phone

1. Install Cash App on the new phone from the App Store or Play Store.
2. Sign in with the same phone number or email you used before.
3. Type in the sign-in code Cash App sends you. That code is for you alone.
4. Check that your balance and Activity look right.
5. Turn Security Lock back on (see Chapter 7, *Lock It Down: PIN, Security Lock and Sign-in Codes*).

If your phone is lost or stolen

1. Use your phone's own finder (Find My on iPhone, Find Hub on Android) to locate or lock it.
2. From another device, contact Cash App Support at cash.app/help or 1 (800) 969-1940 (see Chapter 26, *Reaching the Real Cash App Support*).
3. Ask them to help secure your account, and lock your Cash App Card.
4. Change the password on your email account.

HEADS UP

Keep your phone number current

If you change your phone number, update it in Cash App while you still have the old one. Sign-in codes go to the number on your account.

TIP

Security Lock saves the day

With Security Lock on, someone holding your lost, unlocked phone still can't send your money without your PIN, face or fingerprint.

CHAPTER 34

Helping a Parent Use Cash App Safely

If you're the family member who set up Cash App for Mom or Dad, a little extra setup goes a long way. Do these together, with your parent holding the phone, so they learn it too.

1. Turn on **Security Lock** together (see Chapter 7, *Lock It Down: PIN, Security Lock and Sign-in Codes*).
2. Save the real support routes, cash.app/help and 1 (800) 969-1940, in their phone's contacts as "Cash App REAL support."
3. Save the people they pay often as contacts, so they don't have to type $cashtags.
4. Practice the $1.00 test payment once, to you (see Chapter 9, *Sending Money, Step by Step*).
5. Walk through Chapter 27, *Cash App Scams to Know by Name* together, and agree on a family rule: "No code, no PIN, no payment to anyone who calls us."

WHAT THIS DOES FOR YOU

Why it's worth an afternoon

A parent who knows the three scam words, code, PIN and pay, is much harder to fool. And a parent who knows they can call you first is safer still.

Respect their independence

Don't ask for their PIN or sign-in code yourself. Show them how to do things, and let them tap the buttons. If they'd like a second set of eyes on their activity, sit with them for the weekly check in Chapter 32, *A Weekly Safety Habit*.

STAY SAFE

Set a spending ceiling

Some families link Cash App to a small account with a modest balance instead of the main checking account. That way any mistake stays small (see Chapter 8, *Linking a Bank Account or Debit Card*).

CHAPTER 35

When to Call Bill

Most of Cash App you can absolutely handle yourself with this guide. But some situations go faster, and feel a lot calmer, with someone beside you.

Good reasons to call

- You got a call, text or payment about Cash App and aren't sure whether it's real.
- You think you gave someone your sign-in code or PIN.
- You want Security Lock, your PIN and your email password checked and set up properly.
- You sent money to the wrong person and want help asking for it back.
- You're setting up Cash App for a parent and want it done safely from the start.
- Your phone was lost or replaced and you want your accounts secured.

WHAT THIS DOES FOR YOU

Digital Safety Check-Up

My **Digital Safety Check-Up** is made for exactly this: we sit down with your phone, your money apps and your email, check the security settings together, and talk through the scams going around. You walk away knowing what to watch for.

SCAM ALERT

I'll never cold-call you

If someone calls out of the blue saying they're from Cash App, your bank or a tech company, hang up. I'll never call you unasked, and I'll never ask for your sign-in code or PIN.

How to reach me

Call or text **(330) 200-8042**, or book online at **billshometech.com/book**. Bill's Home Tech serves **Portage County, Ohio**, and I bring more than 30 years of professional experience to every visit. If you reach my assistant **Sophie** on the main line, she can answer simple questions and get you on my schedule.

FROM BILL

What it costs

My help is **$49 remote · $99 in your home**. The guides themselves, like this one, are free to read and share.

— Bill

CHAPTER 36

Your Cash App Cheat-Sheet

The most-used steps in one place. Keep it handy, save it, or print it for the fridge.

Everyday steps

I want to…	Do this
Send money	$ > type amount > Pay > check name and photo > Pay
Request money	$ > type amount > Request > enter person > Request
See your history	Tap Activity (the clock)
Move money to your bank	Money > Cash Out > amount > Standard (free)
Turn on Security Lock	Profile > Security & privacy > Security Lock
Lock your card	Card > Lock Card
Sent to the wrong person	Activity > the payment > Report an Issue
Get real help	Profile > Support, cash.app/help, or 1 (800) 969-1940

Costs to remember, as of November 2026

What	Cost
Sending from balance, bank or debit card	No fee
Sending with a credit card	3%
Standard Cash Out	No fee, 1–3 business days
Instant Cash Out	0.5% to 1.75%, at least $0.25
ATM with the Cash App Card	$2.50 plus the ATM owner's fee

Safety in six

1. Only pay people you know and trust.
2. Check the name, photo and amount before you tap Pay.
3. Never share your sign-in code or PIN with anyone.
4. Refund from the original payment; never re-send money to a stranger.
5. Get support only from the app, cash.app/help or 1 (800) 969-1940.
6. Nobody real needs a fee, gift card or Bitcoin to give you money.

Keep this handy

What	Notes
My $cashtag	_____
Email or phone on my account	_____
Bank linked to Cash App	_____
Cash App Support (real)	cash.app/help · 1 (800) 969-1940
My bank's fraud number (from my card)	_____
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

Fast, handy and safe

Cash App is a quick, handy way to settle up with people you know. With Security Lock on and the three scam words in mind, code, PIN and pay, you'll use it with confidence. If anything ever feels wrong, call or text me at (330) 200-8042.