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Venmo

Paying family and friends, splitting costs and keeping your payments private, without falling for the scams

A plain-English guide to Venmo, safely

Take your time, and only pay people you know

Written for you by Bill — Bill's Home Tech

(330) 200-8042 · BillsHomeTech.com

For the Venmo app on iPhone & Android in the U.S. · facts current November 2026

What's Inside

This is your Venmo manual. **Venmo** is a phone app for sending money to family and friends, splitting costs, and getting paid back, usually in seconds. It also has one very important rule: **paying on Venmo is like handing over cash, so only pay people you know.** This guide shows you how to use Venmo with confidence, keep your payments private, and recognize the scams built around it. Read it in any order; there's no test.

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PART 1

Getting Started

What Venmo is, what it costs, and when it's the right way to pay.

CHAPTER 1

A Note from Bill

Hello, and welcome. Maybe a grandchild said, "Just Venmo me," or your family splits the cost of birthday dinners and everyone else seems to pay with an app. Maybe you already have Venmo and want to be sure you're using it safely. Whichever it is, this guide is for **you**.

I'm Bill. Helping folks feel at home with their technology is what I do every day, and I wrote this guide the way I'd explain it sitting beside you at your kitchen table: slowly, in plain English, with nothing taken for granted. If I use a word you don't know, I'll stop and explain it.

The one thing to remember

Paying someone on Venmo is a lot like handing them cash. It's quick, and once the money lands in their account it usually can't be pulled back. So Venmo is for family and friends you know and trust. It is not for paying strangers, and never for paying someone who called, texted or messaged you out of the blue.

WHAT THIS DOES FOR YOU

What this guide does for you

By the end you'll be able to send and request money with family, keep your payments private, move money to your bank, and recognize the handful of tricks scammers use on Venmo. No more digging for checks and stamps when a grandchild needs gas money.

You can't break it, but take your time

Looking around the Venmo app won't hurt anything. Tapping menus, reading settings and checking your history are all safe. The only moment that really matters is when you press the final **Pay** button, and this guide will show you how to double-check before you do.

And I'm a phone call away

If you're ever unsure, stop before you pay, and call me at **(330) 200-8042**. A few minutes of checking is always worth it. Now, let's get you comfortable.

— Bill

CHAPTER 2

What Venmo Is (and Isn't)

Venmo is a phone app for sending money to people you know. It's owned by PayPal. You link your bank account or debit card once, and after that you can pay a friend by picking their name and typing an amount. The money shows up in their Venmo account almost right away.

How it works, in plain terms

1. You open the Venmo app and choose who you want to pay.
2. You type the amount and a short note, such as "Pizza night."
3. You choose where the money comes from: your Venmo balance, your bank or a debit card.
4. You tap **Pay**. The money lands in the other person's Venmo balance, and they can move it to their bank.

What makes Venmo different

Feature	What it means for you
It has its own balance	Money you receive sits in your Venmo account until you spend it or move it to your bank. That's different from Zelle, which goes straight bank to bank.
It's social by design	Venmo was built to show friends a feed of who paid whom. You can, and should, make your payments private. See Chapter 11, *Make Your Payments Private*.
It's usually free	Paying from your balance, bank or debit card costs nothing. Credit cards and instant transfers cost a fee.
It's U.S. only	You need to be in the United States with a U.S. cell phone number.
It's final	A payment that reaches another account usually can't be canceled. Personal payments have no purchase protection.

Checked against Venmo's fees page and the Venmo Help Center on November 13, 2026.

GOOD TO KNOW

Venmo, Zelle and PayPal

All three move money between people. Zelle lives inside your bank's app, PayPal is popular for online shopping, and Venmo is the one younger family members tend to use. If you'd like the others, see Bill's Zelle and PayPal manuals too.

CHAPTER 3

Is Venmo the Right Way to Pay?

Venmo is perfect for some payments and a poor choice for others. Here's a simple way to decide.

Situation	Good choice?	Why
Gas money or a birthday gift for a grandchild	Yes	You know exactly who they are.
Your share of a family dinner or a group gift	Yes	People you know and trust.
Paying back a friend for concert tickets they bought	Yes	You know them; the tickets are in hand.
Buying from a stranger on Facebook Marketplace	Not as a personal payment	Personal payments have no purchase protection. Meet in person, or use a credit card.
Paying a business that shows a Venmo business profile	Usually	Business payments can be covered by purchase protection. See Chapter 22, *Buying & Selling: Purchase Protection*.
Someone who called, texted or emailed you out of the blue	Never	This is how scams work.
"Venmo Support" says to send money to fix your account	Never	Venmo doesn't ask this.

TIP

Ask yourself one question

Before every payment, ask: **"Would I hand this person cash?"** If the answer is no, or you hesitate, don't pay by Venmo.

Checked against the Venmo Help Center (Buying and Selling on Venmo FAQ) on November 13, 2026.

CHAPTER 4

What Venmo Costs

Most everyday Venmo use is free. Fees come in only when you choose speed or a credit card. Here's what Venmo lists as of November 2026.

What you do	Cost
Pay a friend from your Venmo balance, bank account or debit card	Free
Pay a friend using a credit card	3% of the payment
Receive money from a friend	Free
Move money to your bank the standard way (usually 1 to 3 business days)	Free
Instant transfer to your bank or debit card (usually within minutes)	1.75% of the amount, at least $0.25 and no more than $25
Debit card purchases or withdrawals outside the U.S. (starting November 4, 2026)	2.5% foreign transaction fee

Checked against Venmo's fees page and the Venmo Help Center on November 13, 2026.

Making the free choice

- When you pay, choose your **bank** or **Venmo balance**, not a credit card, unless you mean to pay 3%.
- When you move money to your bank, pick the **standard** option. It's free and usually arrives within one to three business days.
- On a $100 instant transfer, the fee would be $1.75. If you can wait a day or two, that money stays yours.

HEADS UP

Fees can change

Venmo updates its fees from time to time. Before you use a credit card or an instant transfer, the app shows the exact fee on the review screen. Read it before you tap the final button.

CHAPTER 5

The Words You'll See

A short glossary. Come back to it whenever a word on the screen puzzles you.

Word	What it means
Venmo balance	Money held in your Venmo account, waiting for you to spend it or move it to your bank.
Pay	Send money to someone.
Request	Ask someone to send you money. They have to approve it.
Username	A person's Venmo name, starting with @, such as @Mary-Smith-42. It's the surest way to find the right person.
Transfer / Cash out	Moving money from your Venmo balance to your bank account or debit card.
Instant transfer	A faster transfer to your bank or card, for a fee.
Feed	The list of payments in the app. Who sees yours depends on your privacy setting.
Private / Friends / Public	Who can see a payment: only the two people involved, your Venmo friends too, or anyone on the internet.
Personal payment	A payment between friends and family. No purchase protection.
Purchase protection	Coverage for eligible payments to sellers for goods and services.
Business profile	A Venmo account a business uses to get paid for what it sells.
Verification code	The six-digit code Venmo texts you when you sign in. Never share it with anyone.

TIP

If a word isn't here

Search this guide for it, or call me. Venmo occasionally renames buttons, and a quick question saves a lot of guessing.

PART 2

Setting Up Venmo

Getting the app, linking your bank, locking the app, and making your payments private before your first payment.

CHAPTER 6

What You Need Before You Start

Gather these first and sign-up goes smoothly.

- You must be **18 or older** (or the age of majority in your state) and physically in the United States.
- A **U.S. cell phone** that can receive text messages from short codes. The number can't already be on another Venmo account.
- An **email address** you check.
- Your **bank account** details or a **debit card** in your name.
- For identity checks later: your legal name, home address, date of birth and Social Security number.

Checked against the Venmo Help Center (Requirements) on November 13, 2026.

GOOD TO KNOW

Short codes, explained

Venmo texts sign-in codes from a five-digit "short code" rather than a regular phone number. If the code never arrives, the Venmo Help Center suggests texting **START** to **86753** so Venmo's messages are allowed, and checking with your carrier that short-code texts are turned on.

Checked against the Venmo Help Center (Requirements) on November 13, 2026.

SCAM ALERT

Only from the official app store

Download Venmo only from the App Store on iPhone or Google Play on Android. Never install an app or "Venmo helper" from a link someone sends you.

CHAPTER 7

Signing Up, Step by Step

Set aside fifteen quiet minutes. Here's the path.

1. Open the **App Store** (iPhone) or **Play Store** (Android), search for **Venmo**, and install the app published by PayPal, Inc.
2. Open Venmo and tap **Sign up**.
3. Enter your mobile number. Venmo texts you a code; type it in.
4. Enter your email address and create a strong password you don't use anywhere else.
5. Type your name as it appears on your bank account.
6. Follow the prompts to add a bank or debit card (or tap **Skip** and do it later; see Chapter 8, *Adding Your Bank or Debit Card*).

Checked against the Venmo Help Center (How to Sign Up for a Personal Venmo Account) on November 13, 2026.

TIP

Write down your username

After you sign up, tap **Me** to see your username, the one starting with @. Jot it down and share it with family so they can find the right you.

STAY SAFE

A password just for Venmo

Use a password you don't use for email or anything else. A password manager, or a written notebook kept at home, is fine. Bill's Passwords manual covers both.

CHAPTER 8

Adding Your Bank or Debit Card

Venmo needs somewhere to pull money from when your balance is empty, and somewhere to send money when you cash out. You can link a bank account, a debit card, or both.

Two ways to link a bank

- **Instant verification:** you pick your bank from a list and sign in with your online banking username and password. It's linked in a minute.
- **Manual verification:** you type your routing and account numbers. Venmo sends two small test deposits that you confirm in the app a few days later.

Adding a debit card

1. Tap **Me**, then the **Settings** gear.
2. Choose **Payment Methods** (some versions say **Banks and cards**).
3. Tap **Add a bank or card**, choose **Card**, and type or scan the card details.

Checked against the Venmo Help Center (Manage your banks and cards) on November 13, 2026.

HEADS UP

Skip the credit card for friends

You can add a credit card, but paying friends with it costs 3%. Link a bank or debit card and use that for everyday payments.

FROM BILL

Signing in with your bank is normal here

During instant verification, the bank's own sign-in screen appears inside Venmo. That's expected. What is **not** normal is anyone on the phone asking you to read them your bank password. Venmo never does that.

CHAPTER 9

Verifying Your Identity

Federal rules mean Venmo has to confirm who you are before you can keep money in a balance or send larger amounts. Until you verify, you can still receive money, but you can only move it out to a linked bank or card.

What Venmo asks for

- Your full legal name and home address.
- Your date of birth.
- Your Social Security number.
- Sometimes a photo of your driver's license or another ID.

Checked against the Venmo User Agreement and Help Center on November 13, 2026.

GOOD TO KNOW

Where to see your limits

Sending limits depend on whether you've verified and on your account history. Rather than rely on a number from the internet, check the limits shown in the app's Settings or ask Venmo Support.

SCAM ALERT

Venmo asks inside the app, not on the phone

Identity checks happen inside the Venmo app. If someone calls, texts or emails asking for your Social Security number "for Venmo," it's a scam. Hang up and open the app yourself.

CHAPTER 10

Locking the App with a Passcode or Face ID

If someone picks up your unlocked phone, a Venmo passcode keeps them from paying themselves out of your account. It takes one minute to turn on.

1. Tap **Me**, then the **Settings** gear.
2. On iPhone, tap **Face ID & Passcode** (or **Touch ID & Passcode**). On Android, tap **Passcode & biometric unlock**.
3. Turn it on, then create and confirm a four-digit code.
4. Turn on Face ID, Touch ID or fingerprint if you like. It only works if it's already set up in your phone's own settings.

Checked against the Venmo Help Center (Login Security; Passcode & Touch ID Setup) on November 13, 2026.

The sign-in code

When you sign in on a new phone, Venmo may text a six-digit code to your number. You can tap **Remember device** on your own phone so you aren't asked every time.

SCAM ALERT

The six-digit code is yours alone

Venmo says it will never ask for your six-digit code by phone, text, email or chat. Anyone who asks for it is trying to get into your account. See Chapter 27, *Fake Venmo Support & the Six-Digit Code*.

CHAPTER 11

Make Your Payments Private

Venmo payments can be **public**, which means anyone on the internet could see who you paid and the note you wrote. Amounts aren't shown, but names and notes can tell a stranger a lot about your life. Changing this is the single most important setting in Venmo.

Set future payments to Private

1. Tap **Me**, then the **Settings** gear.
2. Tap **Privacy**.
3. Under **Default privacy settings**, choose **Private** (only you and the other person see it).

Make your past payments private too

1. Still in **Privacy**, tap **Past transactions**.
2. Choose to change them all to **Private** (or Friends only), and confirm. This can't be undone, which is fine; private is what you want.

Checked against Android Central's and Dashlane's Venmo privacy walk-throughs on November 13, 2026.

HEADS UP

One payment at a time, too

On the payment screen there's a small privacy button. Check it says **Private** before you pay. Your default setting fills it in, but it's worth a glance.

TIP

Hide your friends list

Also in **Privacy**, look for **Friends list** and set it so it isn't public. Scammers use public friends lists to pretend to be someone you know.

WHAT THIS DOES FOR YOU

Why it matters

A note like "Rent for Mom's place on Main St." visible to strangers is an open invitation. Private payments keep your family's business in the family.

PART 3

Sending, Requesting & Receiving

The everyday moves: finding the right person, paying, asking for money, and checking what came in.

CHAPTER 12

Finding the Right Person

The most common Venmo mistake isn't a scam. It's paying the wrong person with a similar name. There may be dozens of people called Mary Smith on Venmo. Here's how to be sure.

Three safe ways to find someone

- **By username:** ask them for their @username and type it exactly. This is the surest way.
- **By phone number:** search their mobile number, the one you already have saved for them.
- **By QR code:** when you're together, scan the code on their phone. See Chapter 16, *Paying with Your QR Code*.

Before you pay, check the profile

1. Tap the person's name in the search results to open their profile.
2. Look at the photo, the full name and the username.
3. If they're a real friend, you'll often see mutual friends listed.
4. If anything doesn't match, stop, and call or text the person on the number you already know to confirm.

TIP

Pay a dollar first

For a large first payment to someone new on Venmo, send $1.00 and ask them to confirm it arrived. Then send the rest. A few minutes of checking beats a lost payment.

SCAM ALERT

Copycat profiles

Scammers sometimes copy a real person's name and photo. If "your grandson" has a brand-new account and asks for money, call him on his usual number before you pay anything.

CHAPTER 13

Sending Money

Once you've checked you have the right person, paying takes about a minute.

1. Open Venmo and tap the **Pay/Request** button (on some versions, **Send**).
2. Search for the person and tap their name.
3. Type the amount.
4. Add a short note, such as "Happy birthday!" A note is required.
5. Check the privacy button shows **Private**.
6. Tap **Pay**. On the review screen, check the name, the amount and the payment source (bank or balance, not a credit card).
7. Tap **Pay** again to send.

HEADS UP

Pay vs. Request

The same screen has both buttons. **Pay** sends your money; **Request** asks for theirs. Read the button before you tap it.

GOOD TO KNOW

Where the money comes from

If you have money in your Venmo balance, Venmo may use that first. Otherwise it uses the bank or card you choose on the review screen. You can change it there before you pay.

WHAT THIS DOES FOR YOU

What this does for you

A birthday gift for a grandchild in another state arrives the same minute you send it. No card, no stamp, no worrying whether the check got lost in the mail.

CHAPTER 14

Requesting Money

A request is a polite way to say "you owe me $24 for the flowers." The other person sees it in their app and taps to pay. Nobody has to bring it up awkwardly at dinner.

1. Tap **Pay/Request**.
2. Choose the person.
3. Type the amount and a note explaining what it's for.
4. Tap **Request**, then confirm.

Requests sent to you

When someone requests money from you, it appears in your notifications. You can pay it or decline it. If you don't recognize the person or the reason, decline it. Paying a request is the same as sending money: it can't easily be undone.

SCAM ALERT

Fake requests

Scammers send requests with notes like "refund" or "you owe for the order," hoping you'll tap Pay by reflex. If you didn't expect it, decline it.

TIP

Reminders

If a family member forgets, open your pending request and look for a **Remind** option rather than sending a second request.

CHAPTER 15

Getting Paid & Your Venmo Balance

When someone pays you, the money goes into your **Venmo balance**. You'll get a notification, and you'll see it on the home screen.

What you can do with your balance

- Leave it there to pay other people later.
- Move it to your bank for free (standard transfer). See Chapter 19, *Moving Money to Your Bank*.
- Spend it with a Venmo debit card, if you have one. See Chapter 23, *The Venmo Debit Card*.

GOOD TO KNOW

Your balance isn't a savings account

Many people simply move money to their bank once it arrives. That keeps things tidy and means your money is where you're used to seeing it.

SCAM ALERT

Money from a stranger

If someone you don't know sends you money, then asks you to send it back, don't. Contact Venmo Support instead. This is a well-known trick, explained in Chapter 26, *Money from a Stranger*.

Checked against the Venmo Help Center (Payment from a Stranger) on November 13, 2026.

CHAPTER 16

Paying with Your QR Code

Every Venmo account has a square **QR code**. When you're together with a family member, scanning their code fills in the right person automatically. No typing, no look-alike profiles.

Showing your code

1. Tap **Me**.
2. Tap the small **QR code** next to your profile picture.
3. Hold your phone up so the other person can scan it with their Venmo app.

Scanning someone else's code

1. Tap **Me**, then the QR code, and choose the option to **scan**.
2. Point your camera at their code.
3. Their profile opens. Check the name, then pay or request as usual.

Checked against the Venmo Help Center (Personal QR codes on Venmo FAQ) on November 13, 2026.

TIP

If the camera won't scan

Make sure Venmo is allowed to use your camera in your phone's settings, and that you have an internet connection.

SCAM ALERT

Only scan codes from people in front of you

Don't scan Venmo codes from flyers, emails or social media posts. A code can lead to a stranger's account.

CHAPTER 17

Paying Someone Who Isn't on Venmo Yet

You can send money to a phone number or email address that isn't signed up yet. The payment waits until they join Venmo. This is the one situation where you can cancel a payment.

Canceling a payment that's still waiting

1. Tap **Me** and find the payment in your list (it will show as pending).
2. Open it and tap **Cancel**.
3. The money comes back to you.

Checked against the Venmo Help Center (Cancel Payment) on November 13, 2026.

HEADS UP

Double-check that number

A one-digit typo in a phone number could send money to a stranger who happens to sign up. If the person hasn't joined within a day or two, call them to confirm the number, and cancel if anything's wrong.

TIP

Easier: help them sign up first

Often the simplest path is to wait until they've installed Venmo, then pay them by username or QR code.

CHAPTER 18

Your Payment History

Everything you've sent and received is listed in the app. It's how you check whether the gas money arrived, or whether your sister paid you back.

1. Tap **Me**.
2. Scroll your list of transactions, newest first.
3. Tap any payment to see details: date, amount, note and where the money came from.

Statements

If you need a record for taxes or a family estate, Venmo can show statements. Look in **Settings** for **Statements** or **Documents**. On a computer you can also sign in at venmo.com.

TIP

Look once a week

A quick weekly glance at your history is the best early warning. If you see a payment you don't recognize, act right away. See Chapter 28, *If You Were Scammed or Hacked*.

GOOD TO KNOW

Check your bank statement, too

Payments funded from your bank show up there as Venmo. If the two don't line up, call me and we'll sort it out.

PART 4

Moving Money & Fixing Mistakes

Cashing out to your bank, what can and can't be undone, buying safely, and the Venmo debit card.

CHAPTER 19

Moving Money to Your Bank

Money people send you sits in your Venmo balance until you move it. Moving it to your bank is called a **transfer** or **cashing out**.

1. Tap **Me** and tap your balance (some versions show a **Transfer** button on the home screen).
2. Tap **Transfer**, then type the amount, or choose to move the whole balance.
3. Choose **Standard** (free, usually 1 to 3 business days) or **Instant** (1.75% fee, usually minutes).
4. Pick your bank account and confirm.

Checked against the Venmo Help Center (Instant Bank Transfer FAQ; Bank Transfer Timeline) on November 13, 2026.

	Standard	Instant
Cost	Free	1.75% (minimum $0.25, maximum $25)
Speed	Usually 1 to 3 business days	Usually within minutes
Good for	Almost everything	A true emergency

TIP

Weekends and holidays

Standard transfers count business days. Money moved on a Friday evening may not show up until Tuesday. That's normal.

SCAM ALERT

Nobody needs your transfer

No real company will ask you to move your Venmo balance somewhere "safe." If someone does, hang up.

CHAPTER 20

Can I Cancel a Payment?

Usually, no. Once a payment reaches another Venmo account, the money is theirs. That's why the checks in Chapter 12, *Finding the Right Person* matter so much.

What you can and can't undo

Situation	Can you cancel?
Payment to someone not yet on Venmo, still pending	Yes. Open it and tap Cancel. See Chapter 17, *Paying Someone Who Isn't on Venmo Yet*.
Payment that has reached a Venmo account	No. Ask the person to send it back.
Payment you didn't make (someone got into your account)	Report it to Venmo right away. Unauthorized payments can be refunded after review.
Request you sent by mistake	Yes. Open the request and cancel it.

Checked against the Venmo Help Center (Cancel Payment; Common Scams on Venmo) on November 13, 2026.

HEADS UP

Disputes don't fix wrong-person payments

Venmo's help pages are clear that opening a dispute isn't the way to recover a payment sent to the wrong person. Follow the steps in Chapter 21, *Sent Money to the Wrong Person* instead.

FROM BILL

Slow is smooth

I tell folks to read the name out loud before the final tap. It sounds silly, and it prevents most mistakes.

CHAPTER 21

Sent Money to the Wrong Person

It happens to careful people. You picked the wrong Mary Smith or mistyped a number. Here's what to do, in order.

1. **Don't panic, and don't pay again yet.**
2. If you know the person you paid (say, the wrong cousin), just ask them to send it back.
3. If it was a stranger, open the payment and note their username, the amount and the date.
4. Also note the name and username of the person you meant to pay.
5. Contact Venmo Support in the app: tap **Me**, the **Settings** gear, then **Get Help**, and ask for help with a payment to the wrong person.
6. Then pay the right person, carefully, using their username or QR code.

Checked against the Venmo Help Center (I accidentally paid a stranger on Venmo) on November 13, 2026.

HEADS UP

Getting it back isn't guaranteed

Venmo can contact the other person, but it can't force them to return money you sent on purpose to their account. The sooner you report it, the better your chances.

SCAM ALERT

Watch for "helpers"

If someone contacts you offering to recover the money for a fee, it's a scam. Deal only with Venmo through the app or venmo.com.

CHAPTER 22

Buying & Selling: Purchase Protection

Venmo works differently when you're paying for something you're buying, rather than sending money to family.

Personal payments: no protection

Payments between friends and family are not covered by purchase protection. If you pay a stranger as a personal payment and the item never comes, you're unlikely to get your money back.

Goods and services payments: protected when eligible

- When you pay a **business profile**, or a personal profile that has turned on selling, eligible purchases can be covered by the **Venmo Purchase Protection Program**.
- It's designed to help when an item never arrives or isn't as described.
- The **seller** pays a fee for these payments (Venmo's seller page lists 2.99%), not you.
- If something goes wrong, open the payment in your history and look for the option to report a problem or open a dispute.

Checked against the Venmo Help Center (Buying and Selling on Venmo FAQ; Opening a Dispute) and venmo.com/purchaseprotection on November 13, 2026.

HEADS UP

Sellers who insist on "friends and family"

If a seller asks you to mark a payment as personal to "avoid fees," they're asking you to give up your protection. Walk away.

TIP

For strangers, a credit card is safer

When you're buying from someone you don't know, a credit card gives you the strongest dispute rights. Bill's guide to returns, refunds and disputing a charge explains them.

CHAPTER 23

The Venmo Debit Card

Venmo offers a free **Venmo Debit Card** that spends straight from your Venmo balance anywhere Mastercard is accepted. You don't need one to use Venmo. It's handy if family pays you through Venmo often and you'd rather spend it than move it.

What to know

- It spends money already in your Venmo balance, like a regular debit card.
- Venmo offers cash back on eligible purchases, starting at 1%, with higher tiers for heavier use.
- Starting November 4, 2026, purchases or withdrawals outside the U.S. carry a 2.5% foreign transaction fee.
- You can lock and unlock the card from the **Cards** tab in the app.

Checked against Venmo's fees page and the Venmo Help Center (Always-on Cash Back) on November 13, 2026.

If the card is lost or a charge looks wrong

1. Open Venmo, tap **Cards**, and **lock** the card right away.
2. If you can't get into the app, call Venmo's card line at **(855) 204-4090** to deactivate it.
3. For a purchase you didn't make, contact Venmo Support. For a purchase you're unhappy with, contact the store first.

Checked against the Venmo Help Center (unauthorized charge on my Venmo Debit Card) on November 13, 2026.

GOOD TO KNOW

There's a Venmo credit card, too

Venmo also offers a credit card. Like any credit card, using it to pay friends on Venmo costs the 3% fee. It's optional, and nothing in this guide requires it.

CHAPTER 24

New Phone, New Number, New Bank

Life changes. Here's how to keep Venmo up to date without losing anything.

Getting a new phone

1. Install Venmo on the new phone from the official app store.
2. Sign in with your email or phone number and password.
3. Enter the code Venmo texts you. Your balance and history are all still there.
4. Turn the passcode back on. It's set per phone. See Chapter 10, *Locking the App with a Passcode or Face ID*.

Changing your phone number, email or bank

Look in **Me** > **Settings** for **Personal details** to update your phone and email, and **Payment Methods** to add a new bank and remove an old one. Add the new bank before removing the old one.

HEADS UP

Changing your number

If you're giving up a phone number, update Venmo first, while you can still get texts at the old one.

TIP

Sign out of old devices

If you sold or gave away an old phone, look in **Settings** > **Security** for a list of signed-in devices, and remove any you no longer use.

Checked against the Venmo Help Center (Login Security) on November 13, 2026.

PART 5

Staying Safe

The handful of Venmo scams that catch good people, and exactly what to do if one reaches you.

CHAPTER 25

The Venmo Scams to Know

Almost every Venmo scam works the same way: someone you don't know creates a reason for **you** to send money or share a code, and makes it feel urgent. Learn these patterns and they lose their power.

The scam	What happens	The safe move
"Accidental" payment	A stranger pays you, then asks you to send it back.	Don't send it. Contact Venmo Support. See Chapter 26, *Money from a Stranger*.
Fake Venmo support	A call or text says your account is locked and asks for your code.	Venmo never asks for your code. Hang up. See Chapter 27, *Fake Venmo Support & the Six-Digit Code*.
Overpayment	A "buyer" pays too much and asks for the difference back.	Refuse. The first payment often gets reversed.
Seller who never ships	You pay a stranger for tickets, a puppy or a rental, and nothing arrives.	Don't pay strangers with personal payments.
Fake prize or job	You've "won," or got a job, but must pay a fee first.	Real prizes and jobs don't charge you.
Fake friend or grandchild	A new account using a relative's name asks for money.	Call them on their usual number.

Checked against the Venmo Help Center (Common Scams on Venmo) on November 13, 2026.

SCAM ALERT

Three red flags

Urgency ("right now!"), secrecy ("don't tell your bank"), and a stranger asking you to pay or share a code. Any one of them is enough to stop.

TIP

Report fake messages

Forward suspicious emails that claim to be from Venmo to **phishing@venmo.com**, then delete them.

Checked against the Venmo Help Center (Reporting Fake or Suspicious Messages or Emails) on November 13, 2026.

CHAPTER 26

Money from a Stranger

You get a notification: someone you've never heard of sent you $250. Minutes later, a message: "So sorry, that was meant for my landlord. Could you please send it back?" It feels like the honest thing to do. It's a trap.

Why it's a scam

The money they sent often came from a stolen card or account. When that gets reversed, the $250 disappears from your balance, but the $250 you "returned" from your own bank is gone for good.

What to do instead

1. Don't send anything back, and don't spend the money.
2. Contact Venmo Support in the app: **Me** > **Settings** > **Get Help**.
3. Let Venmo return the payment. If it was a genuine mistake, the sender gets it back through Venmo.

Checked against the Venmo Help Center (Payment from a Stranger) on November 13, 2026.

FROM BILL

Kindness, done safely

Wanting to give money back is a decent instinct. Letting Venmo handle it is how you stay decent and safe.

CHAPTER 27

Fake Venmo Support & the Six-Digit Code

A text or call says there's a problem with your Venmo account. To "verify" you, they'll send you a code, and they need you to read it back. That code is the key to your account.

The rules

- Venmo says it will **never** ask for your six-digit code by phone, text, email or chat.
- Venmo won't call you to ask you to send money, move money, or install anything.
- Caller ID and text senders can be faked. A call can look like Venmo and not be.
- To reach real support, open the Venmo app yourself and tap **Me** > **Settings** > **Get Help**.

Checked against the Venmo Help Center (Login Security; Common Scams on Venmo) on November 13, 2026.

SCAM ALERT

Search-engine support numbers

Phone numbers for "Venmo support" found in internet search results or social media are a common trap. Use the help options inside the app instead.

TIP

If you already shared a code

Open Venmo now, change your password, and check your history for payments you didn't make. Then follow Chapter 28, *If You Were Scammed or Hacked*.

CHAPTER 28

If You Were Scammed or Hacked

If money left your account that you didn't send, or you paid a scammer, act quickly. Here's the order.

1. **Change your Venmo password** and the password on your email account.
2. **Contact Venmo Support** in the app (**Me** > **Settings** > **Get Help**). Tell them exactly what happened.
3. **Lock your Venmo debit card** in the **Cards** tab, if you have one.
4. **Call your bank** on the number on the back of your card if your bank account or debit card is linked.
5. **Report it to the FTC** at **ReportFraud.ftc.gov**.
6. **Write down what happened:** dates, amounts, usernames, phone numbers. Keep screenshots.
7. **Tell someone you trust.** You don't have to sort this out alone.

Checked against the Venmo Help Center (Common Scams on Venmo) and the FTC on November 13, 2026.

GOOD TO KNOW

Hacked vs. tricked

Venmo says unauthorized payments, ones you didn't make, can be refunded after review. Payments you approved yourself, even because of a lie, are much harder to recover. Report both.

HEADS UP

Watch for the second scam

After a loss, "recovery" scammers may contact you promising to get your money back for a fee. Nobody legitimate charges you to recover scam losses.

PART 6

When to Call Bill & Your Cheat-Sheet

When a hand saves worry, and every everyday Venmo move on one page.

CHAPTER 29

When to Call Bill

This guide covers what you need to use Venmo safely on your own. But part of being helpful is being honest about when a hand saves you time and worry. Here's when I'd pick up the phone.

Good reasons to call

- You'd like help **installing Venmo**, linking your bank, and turning on the passcode.
- You want your **privacy settings** checked and your past payments made private.
- You'd like to do a **practice payment** with a family member while I'm on the phone.
- A call, text or email about Venmo gives you that **"this doesn't feel right"** feeling.
- You think you may have **shared a code** or let someone into your account.
- You've lost money to a scam and want help securing everything.

Things you can handle yourself

Paying family, requesting money, checking your history, moving money to your bank, and declining a request you didn't expect. These are yours now.

FROM BILL

How to reach me

I'm Bill, and I bring 30+ years of professional experience to helping folks feel at home with their technology, right here in Portage County, Ohio. I don't rush, and there's no such thing as a silly question. I'll never ask for your Venmo password or codes; you stay in control the whole time. $49 remote · $99 in your home. Call or text **(330) 200-8042** or book at **billshometech.com/book**. If I'm with another client, Sophie, my AI receptionist, can answer simple questions and get you on my schedule. A Digital Safety Check-Up is a good fit if you'd like your payment apps and accounts looked over together.

Thank you for taking the time to learn this. Venmo is a handy way to stay part of the family money flow, and now you know how to use it with confidence.

— Bill

CHAPTER 30

Your Venmo Cheat-Sheet

Keep this handy. The everyday moves, all in one place.

The everyday moves

To do this	Do this
Pay someone	**Pay/Request** > pick the person > amount and note > **Pay** > check the name > **Pay**.
Request money	**Pay/Request** > person > amount and note > **Request**.
Show my QR code	**Me** > QR code next to my picture.
Make payments private	**Me** > Settings > **Privacy** > Private; then **Past transactions**.
Lock the app	**Me** > Settings > Face ID & Passcode (Android: Passcode & biometric unlock).
Move money to my bank	**Transfer** > amount > **Standard** (free) > confirm.
Cancel a pending payment	**Me** > the pending payment > **Cancel**.
Get help	**Me** > Settings > **Get Help**.

The safety rules

1. Venmo is like cash. Only pay people you know.
2. Check the name, photo and username before every payment.
3. Never share your six-digit code. Venmo never asks for it.
4. Money from a stranger? Don't send it back. Contact Venmo Support.
5. Don't pay strangers with personal payments.
6. Pay from your bank or balance, not a credit card, to avoid the 3% fee.
7. Scammed? Contact Venmo and your bank now, then report at **ReportFraud.ftc.gov**.

Keep this handy

My Venmo details	
My Venmo username	_____
My bank's fraud number (back of card)	_____
Family usernames	_____
Venmo card line	(855) 204-4090
FTC fraud reporting	ReportFraud.ftc.gov
Bill's Home Tech	(330) 200-8042 · billshometech.com/book

FROM BILL

You've got this

You can now send birthday money in a minute, settle up after family dinners, and spot the scams from a mile away. Keep this guide close, and remember: when in doubt, don't pay.