

# Peer-to-Peer Payments: Safe Venmo & Cash App Tips

## Comparing Leading P2P Apps

Peer-to-peer (P2P) payment apps let you send and receive money instantly without cash or checks. Three of the most popular are Venmo, Cash App, and Zelle. Venmo charges 1.75% for instant transfers (standard transfers are free but take 1-3 business days) and caps weekly sends at \$4,999. Cash App's instant transfer fee is 1.5%, and its weekly limit starts at \$1,000 (increases with identity verification). Zelle usually has no fees and moves money within minutes, but it requires both sender and recipient to have bank accounts enrolled in Zelle. When choosing, compare fees, transfer speed, and limit thresholds to match your needs.

## Security Best Practices

P2P apps store sensitive financial data, so lock them down:

- **Enable PIN/Touch-ID:** Require authentication for each app session.
- **Use Two-Factor Authentication (2FA):** Link your phone or authenticator app for extra login security.
- **Monitor Activity:** Check transaction history daily for unauthorized charges.
- **Update App Regularly:** Install security patches promptly to block known vulnerabilities.
- **Set Privacy Controls:** On Venmo, switch transactions to "private" so only you and the recipient see them.

# Venmo Reading Comprehension Today

**John Connelly**



## **Venmo Reading Comprehension Today:**

**Real-World Skills Series: Handling Money** Genia Stemper, 2021-12-17 Created to appeal to teens and young adults this series helps students navigate the challenges of the real world Our team of experts share their wisdom and offer practical advice to help students deal successfully with everyday problems and situations For Handling Money Blake the Banker offers advice and teens give helpful tips via texts These relevant and light hearted lessons are sure to make learning essential life skills enjoyable Students get vital tips on how to be smart consumers Comprehension questions follow each story and align with Common Core Standards Answers some of the following everyday questions How to setup a bank account How to use Venmo or PayPal What are free trials and sales How does lending money work This contains full color interiors and are editable

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