



## State Privacy Office November Privacy Tip

### Mobile Payment Apps: How To Avoid a Scam When You Use One

Mobile payment apps can be a convenient way to send and receive money with your smartphone. These apps have become very popular — and scammers may try to use them to steal your money. Find out how mobile payment apps work and how to avoid sending money to a scammer.

#### How Mobile Payment Apps Work

You may have heard of mobile payment apps like Venmo, Cash App, or PayPal that let you send and receive money through your smartphone (or online). If you haven't used one before, here's how they work.

First, you download the mobile payment app, and create an account. You'll have to choose a payment method or source of funds, like a bank account, a debit card, or a credit card. Once you set up the account, you can send and receive money. When someone sends you money, the money doesn't go directly to your bank account. It gets added to your balance in the app. You can leave the money there to use later or transfer it to your bank account.

#### How To Avoid Sending Money to a Scammer

Some scammers may try to trick you into sending them money through a mobile payment app. That's because they know once you do, it's hard for you to get your money back. Scammers might pretend to be a [loved one who's in trouble](#) and ask you for money to deal with an emergency. Others might say you won a [prize or a sweepstakes](#) but need to pay some fees to collect it.

Keep this advice in mind if you send money through a mobile payment app:

- Don't send a payment to claim a prize or collect sweepstakes winnings.
- Don't give your account credentials to anyone that contacts you.
- Protect your account with [multi-factor authentication](#) or a PIN.
- Before you submit any payment, double-check the recipient's information to make sure you're sending money to the right person.
- If you get an unexpected request for money from someone you do recognize, speak with them to make sure the request really is from them — and not a hacker who got access to their account.

#### What To Do if You Sent Money to a Scammer

If you find unauthorized payments or think you paid a scammer, here's how to report it to the mobile payment app.

- Cash App. Cash App recommends chatting through their app for the fastest service. To do so, open the app, go to your profile, and choose Support. You can also get help through [cash.app/help](https://cash.app/help) or by calling 1 (800) 969-1940.
- Venmo. Venmo recommends chatting through their app for the fastest service. To do so, open the app, go to your profile, and choose Get Help. You can also email Venmo through their [contact form](#) or call them at 1 (855) 812-4430.
- PayPal. Report it online [through PayPal's Resolution Center](#) or call PayPal at 1 (888) 221-1161.

#### Report It to the FTC

If you paid a scammer with a mobile payment app, report it to the Federal Trade Commission at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov). When you report a scam, you help the FTC and other law enforcement agencies stop scams.

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