



Payment-App Scams (Zelle, Venmo, Cash App)




License: This guide is provided to paying members for personal use only. You may print it for yourself or your household. Public redistribution, posting online, or commercial use is not permitted without written permission from Simple Virtues LLC d/b/a Don't Get Bunked!


Instant payments are like cash—once sent, it's usually gone.


Common tricks: “me-to-me” transfers, fake buyer/seller claims, and support impostors.



Trusted Resources

Zelle — Pay It Safe® — Common Zelle scams and prevention steps.  <https://www.zellepay.com/pay-it-safe> ↗

Venmo — Protect Yourself — Safety tips and what to do if you suspect fraud.  <https://help.venmo.com/hc/en-us/articles/221083888-Protect-Yourself-from-Scams> ↗

Cash App — Recognize & Avoid Scams — Support impostors and secure practices.  <https://cash.app/help/us/en-us/3124-recognize-and-avoid-scams> ↗

FTC — Gift Card Scams — If they want gift cards, it's a scam—applies to payment-app push too.



<https://consumer.ftc.gov/giftcards> ↗



Recognizing & Responding Safely

Only pay people you know. For marketplaces, use in-app payments with purchase protection where available.

Never move money “to yourself.” The “me-to-me” scam tricks you into sending funds to the criminal.

Support won’t DM you. Don’t trust messages offering “help” — use the app’s official support channel.

If you sent money: Contact the app’s support immediately, report the recipient, and notify your bank.



Sam’s Tips

Instant = irreversible. Treat payment apps like cash.

Pressure to pay now = walk away.

When in doubt, don’t send. No legit buyer/seller rushes you off-platform.