

How to Use **Cash App** on Your Smartphone

Everything you need to know about cash app fees, sending money, and finding friends

By **Kat Aoki** for [Lifewire](#)

Cash App is a popular mobile payment service which lets you electronically send money to friends and family with just a smartphone. Cash App is free to use and accepts debit cards, credit cards, and [Bitcoin](#). Here's a closer look at what Cash App is, how to set it up, and how to send your first payment.

What Is Cash App?

Formerly known as Square Cash, Cash App is a peer-to-peer mobile payment app founded by mobile payment platform Square in 2013. Cash App lets you send money to someone with just a phone number, email address, or \$Cashtag (a unique Cash App ID).

Other important things to know about Cash App:

- Cash App is free to use for sending, receiving, and transferring money using a debit card or bank account. Credit card transfers will attract a 3% transaction fee.

- Cash App does not currently support international money transfers (domestic transfers only).
- Transfers are sent immediately and can be deposited to a domestic bank account same-day for a fee, or within one to three days for free.
- By default, you can send up to \$250 within any 7-day period and receive up to \$1,000 within any 30-day period. You can increase these limits, however.
- Payments are instant and generally can't be cancelled if you make an error.
- Cash App is available for iPhone and Android.

Currently, Cash App doesn't support payments to international recipients. If you need to send international payments, consider using [another payment service](#).

How Secure Is Cash App?

According to Cash App, any Information you submit is encrypted and sent to their servers securely, both over Wi-Fi connections or data services (3G, 4G, or EDGE).

Cash App is also PCI Data Security Standard (PCI-DSS) Level 1 compliant. PCI-DSS is an industry standard set up by the [Payment Card Industry Security Standards Council](#) to ensure that merchants adhere to a high level of security when processing credit cards electronically.

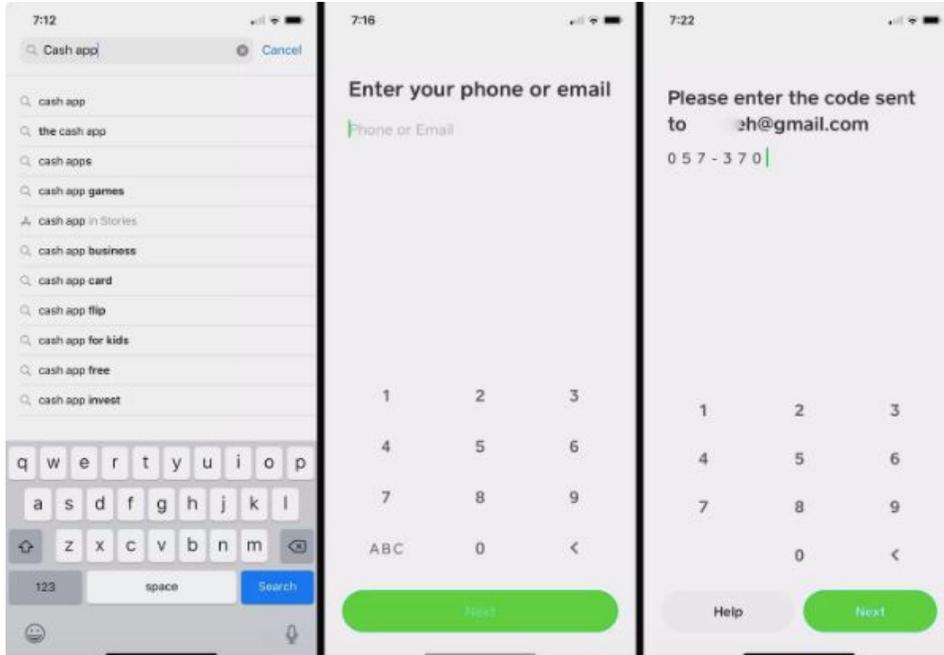
While Cash App transactions are encrypted, you may also want to consider using a [VPN \(virtual private network\)](#) app when using financial services like Cash App over public Wi-Fi.

If you want to learn more about Cash App security, read up on how it works on [Square's security policies page](#).

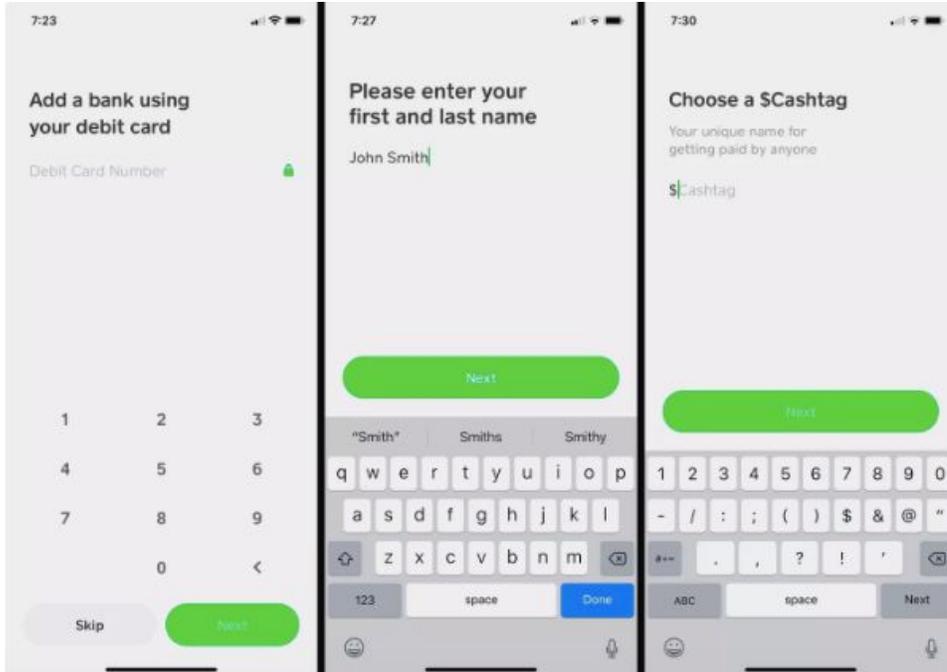
How to Set Up Cash App on Your Smartphone

If you're ready to give Cash App a try, here are the step-by-step instructions to set up the app on your smartphone and send your first payment. These instructions apply to both iPhone and Android.

- 1.) To begin, you'll need to download Cash App to your smartphone.
- 2.) If it's your first time using the app, you'll be prompted to enter a phone number or email login ID. Choose how you prefer to receive verification codes from Cash App. You will then be sent a code to verify your account.
- 3.) To verify the app, enter the code you were sent into Cash App.



- 4.) Once verified, you'll be asked to enter a bank using your debit card. You'll need to enter your debit card number here (a credit card will not work). You can also skip this step and add your debit card later.
- 5.) Enter your first and last name as it appears on your debit card.
- 6.) Choose a \$Cashtag, which is your unique identifier in Cash App, and it can also be used to get paid by someone. A \$Cashtag must include at least one letter and a maximum of 20 characters. For example, \$JohnSmith123.



7.) You will be asked if you want to invite friends to get a Cash App bonus of \$5. This step is strictly optional. You will have the option to add a contact later when making a payment.

How to Make a Payment Using Cash App

Once you've installed Cash App on your smartphone, it's a straightforward matter to send money to someone. You need to have a payment method set up (if you haven't set it up already), and you need to have the recipient's phone number, email address, or \$Cashtag.

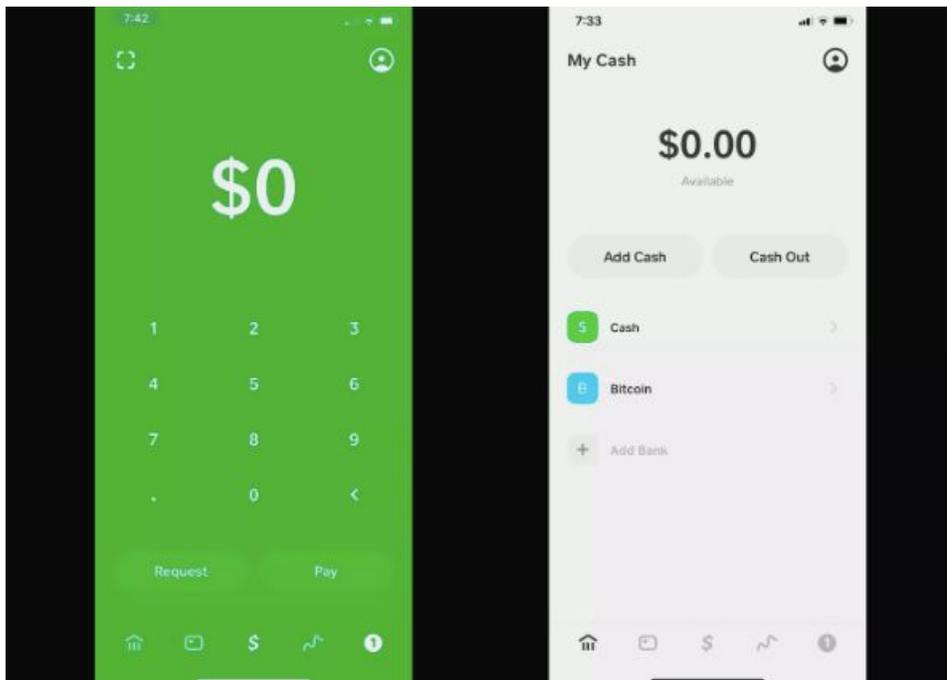
Add a Payment Method to Cash App

If you haven't set up a debit card or other type of funding source yet yet, you'll need to do this before sending a payment. If you've already set up a debit card, skip this and go to the next section.

- 1.) To set up a payment method, open Cash App and click the bank building symbol at the bottom of the screen.

Tip: The bank symbol will change to a \$ symbol depending on whether you have funds available for withdrawal in your account.

- 2.) On the next screen, you have the option of setting up a Bank Account (debit card), Cash, or Bitcoin for making payments. Choose the funding source you wish to use and follow the on-screen instructions.



Send a Payment Using Cash App

Once you've set up your funding source, then you can begin sending payments. With a few quick taps, you'll be sending money to your friends and family.

- 1.) From the Cash App transfer money screen, type in the amount you want to send, then tap the **Pay** button at the bottom.

Tip: To get to the Cash App transfer money screen, tap the \$ symbol (in the middle) at the bottom of the screen.

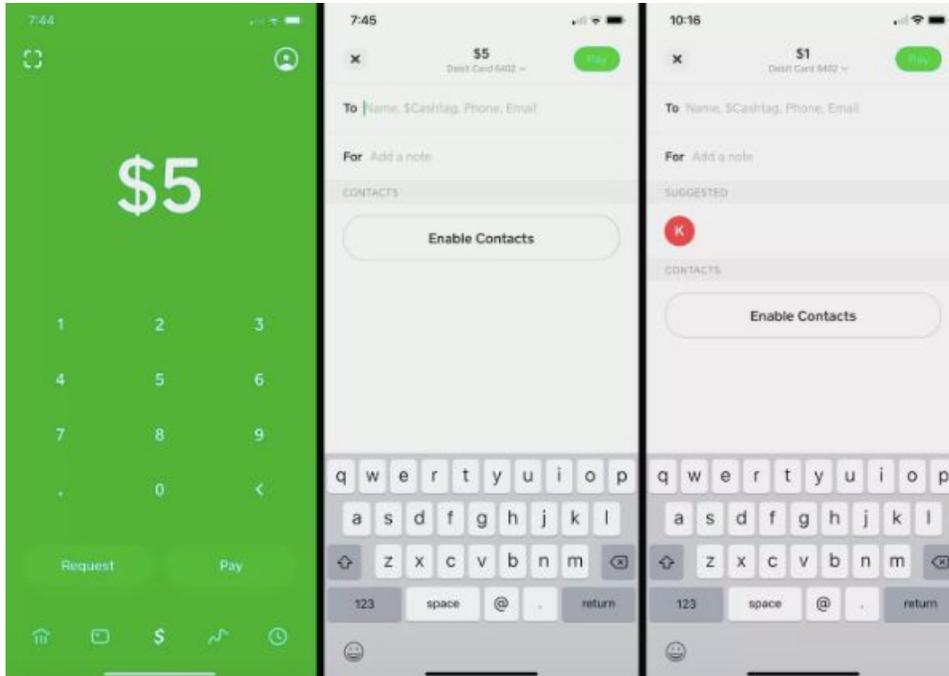
- 2.) On the next screen, enter the recipient's name, \$Cashtag, phone number, or email. To find all of your friends, tap **Enable Contacts** which will give Cash App access your smartphone's contact list and allow you to see which of your contacts have Cash App installed.

Warning: Make sure the recipient is correct. If you send money to the wrong person, you may not be able to recover your money!

- 3.) If you have more than one type of payment method set up (for example, a debit card AND a credit card) you'll want to specify the funding source before you pay. The funding source dropdown is located at the top of the screen (circled in yellow below).

Important: The funding source dropdown is small and easy to miss. Be sure to select the correct funding source before hitting Pay. Once you tap Pay, your payment is automatically sent and you can't cancel it.

- 4.) To complete the transfer, tap **Pay** in the top right corner of the screen. If successful, you'll receive a confirmation that payment was sent.



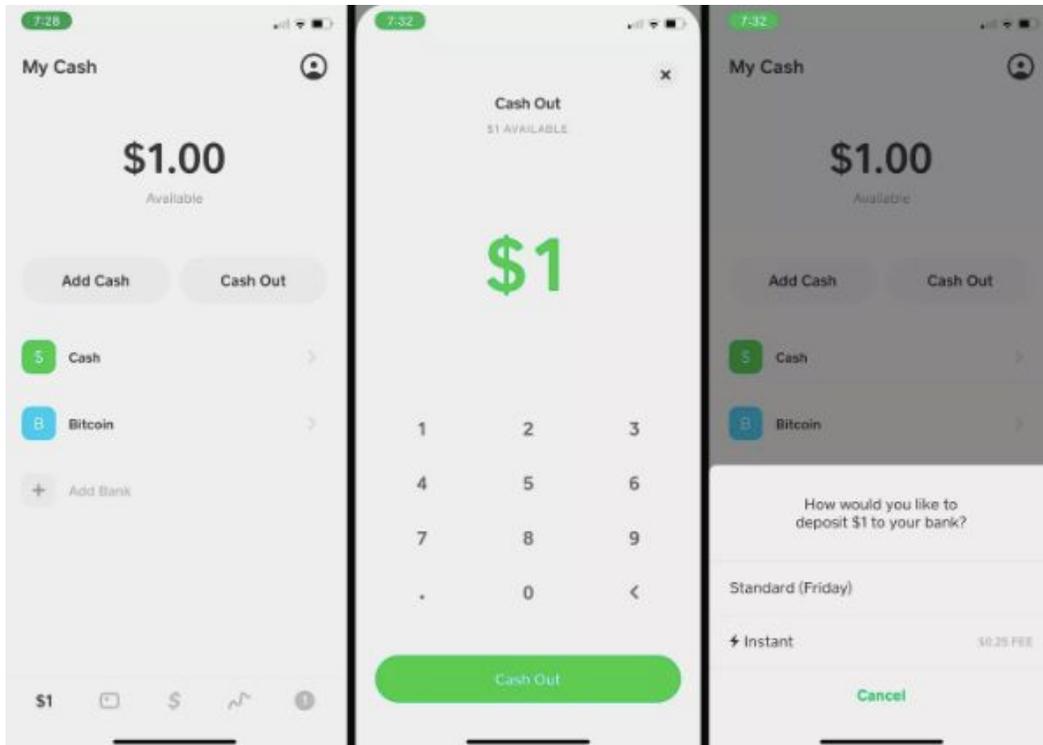
After you've sent the payment, the recipient will be notified of the payment. The person you're sending money to must also have Cash App installed on their smartphone in order to accept a payment. If you're not sure, check with the recipient before sending money.

How to Cash Out Using Cash App

If you've received funds from Cash App, you can cash out through the app using your bank account. Here's how to do it.

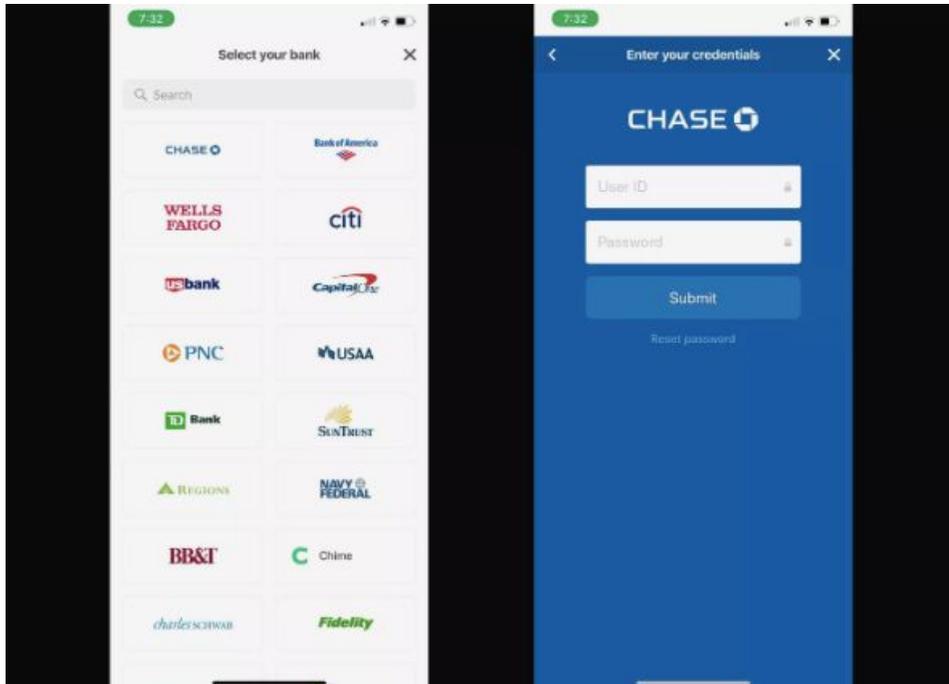
- 1.) To cash out, open Cash App and tap the **\$** sign at the bottom left of the screen to access your available funds.
- 2.) Then, tap **Cash Out**. On the next screen, tap **Cash Out** again.

- 3.) Choose how you want to transfer funds to your bank. You can either do an **Instant** transfer for a fee, or a **Standard** transfer (one to three days).



- 4.) Select a U.S. bank to transfer your funds. If your bank is not on the list, you can search for it.

- 5.) Log in to your chosen bank to complete the transfer.



If you have two-step verification set up with your bank, it *may* interfere with the transfer. If you run into any issues with depositing your funds, contact your bank or reach out to [Cash App's help](#).

* Original article can be viewed [here](#)