

GARAGE SALES

Beyond Cash: Payment Safety

It used to be that cash was king, but as debit cards became a preferred method of payment, cash slowly fell off. Cash can also carry germs, such as the cold and flu virus, and may not be a preferred form of currency for your safe garage sale.

Fortunately, tech can help. There's a whole fleet of payment apps that can help you sell your goods safely and smartly. Around 96 million people used peer-to-peer payment services in 2019, eMarketer says, and that number is only increasing.

PAYPAL

This is the granddaddy of them all, and may be the one you're most familiar with. You can transfer money quickly and easily from your bank account to PayPal and then to other users, usually with no fee. PayPal does charge a fee for credit card transactions and currency conversions. It's not uncommon for brick-and-mortar stores to also accept PayPal.

VENMO

Owned by PayPal, Venmo



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was intended to send money to friends and, like other social media apps, has a timeline where you can view your friends' transactions, usually in emoji form. It's free to send cash from your linked debit card account. Venmo services can also be used to pay at some brick-and-mortar stores.

CASH APP

You may have heard of credit card processor Square;

this is their peer-payment system. It's similar to Venmo but without the social features. There are no fees for transferring using a linked debit card and, like PayPal, it has a wallet feature. You can also buy and sell Bitcoin using Square Cash.

ZELLE

Big banking is behind this app where you send money from your participating bank account to another Zelle user.

Some participating banks include Chase, Citi, U.S. Bank, Wells Fargo, Ally, Capital One, Wells Fargo and some credit unions. You can send from the app or from your bank's website.

FACEBOOK MESSENGER

If you're Facebook friends with your buyer or seller, you can send money right from your Messenger app. You have to connect and confirm your bank account first, though,

and that can take some time. Plan ahead.

GOOGLE PAY, APPLE PAY AND SAMSUNG PAY

Your mobile phone may also come with a wallet or mobile payment service. You'll need to connect your bank account, then you can send money via text message or through an app. There usually aren't fees for these services. Some tap-to-pay services in regular stores also use these payment services, so it's good for more than just garage sales.

SAFETY TIPS

Tech security firm McAfee recommends these tips to staying safe when using payment apps.

- Verify details of each transfer. The sender is usually responsible for the funds, even if it's an accidental transfer. Make sure you select the correct user before sending money. Some of the apps use a scannable QR code to make this easier.

- Don't use public Wi-Fi. Use your home Wi-Fi if you're the seller and your mobile data signal if you're the buyer.

- Lock your app. Keep your phone locked when you aren't using it and enable a passcode or other identification for your app, like a fingerprint, face scan or two-factor authentication.

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BUYER'S & SELLER'S TIP

Use Multiple Payment Apps

Download more than one of these apps to use at your next sale. Buyers, plan ahead and have your bank accounts connected, tested and ready to go. Sellers, offer more than one of these services to make it as easy as possible for your buyers to pay. Make a test transfer to make sure everything works before the day of the sale.

AD SPACE