

# What is safer, Zelle or Venmo? The Safer Way to Send Money

When comparing Zelle and Venmo in terms of safety, both platforms prioritize security but operate differently, which can influence your choice.

Zelle is integrated directly with your bank's app or website, meaning transactions happen bank-to-bank without holding funds on a third-party platform. This direct transfer reduces the risk of scams related to account hacking or fraud. Banks typically use strong encryption and multi-factor authentication, making Zelle a secure option for quick transfers between trusted contacts. However, because Zelle doesn't have an extensive buyer protection policy, sending money to strangers or unfamiliar contacts can be risky, as transactions are often irreversible.

Venmo, on the other hand, acts as an intermediary holding funds in your Venmo account. It offers features like transaction alerts, PIN codes, and multi-factor authentication, which add layers of security. Venmo also provides some buyer and seller protections, making it safer for transactions involving strangers or online purchases. However, because funds are stored within the platform, there's a slightly higher risk if your account is compromised, especially if you don't use strong passwords or enable security features.

In summary, Zelle is generally safer for transactions between trusted contacts because it connects directly to your bank's secure system. Venmo offers more protections and features for social payments but requires careful account security. Ultimately, both are safe when used responsibly—only send money to people you trust and enable all available security features.