

Venmo privacy hardening

Protecting financial exposure on public payment platforms



Why this matters

Venmo is a peer-to-peer payment app owned by PayPal. By default, transactions are visible to the public – including participants, memo notes, and timestamps. For executives and high-net-worth individuals, this creates a passive intelligence feed that adversaries, journalists, stalkers, and fraudsters can exploit without any technical capability.

Exposure vector

Why it matters



Public transaction feed

Reveals social connections, spending habits, and lifestyle patterns – valuable for social engineering and phishing



Friend & contact lists

Exposes professional network and personal relationships that can be leveraged for impersonation attacks



Memo field content

Transaction notes often contain sensitive context (travel, vendors, events) enabling convincing pretexts



Default discoverability

Profiles are searchable by name, phone, and email – and now by PayPal users – enabling passive, no-contact reconnaissance

Step-by-step: Locking down your Venmo profile

All steps use the Venmo mobile app:

Me tab → Settings gear (⚙️) → Privacy.

Set default payment privacy

- **Me tab** → Settings gear → Privacy
 - **Select** Private as your Default Privacy Setting
-  Venmo always applies the more restrictive setting between payment partners.

Hide past transactions

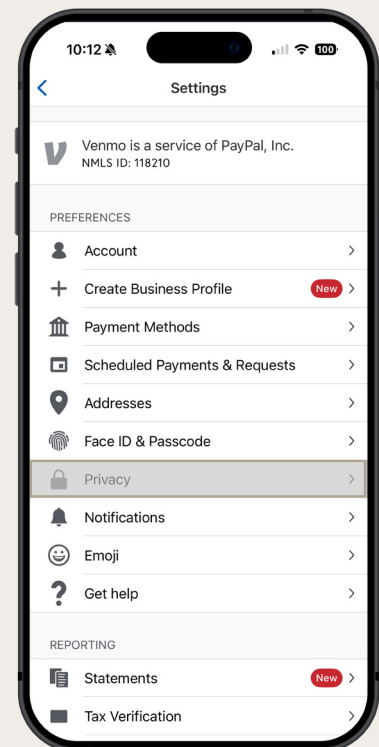
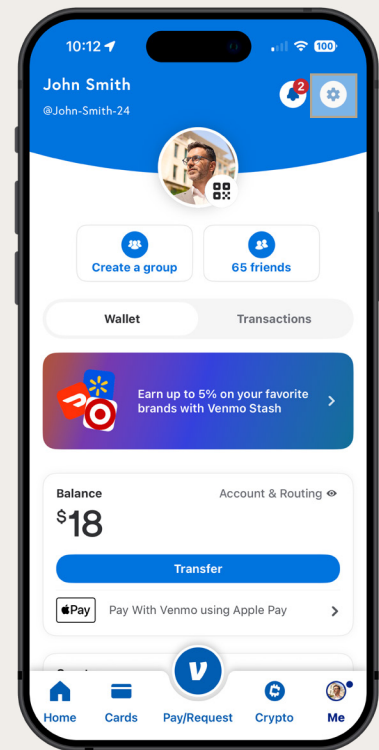
- **Me tab** → Settings gear → Privacy
 - **Tap the option to hide** all past transactions (within Privacy menu)
 - **Confirm** this retroactively hides your full transaction history
-  You can only make past payments more private, not less.

Privatize your friends list

- **Me tab** → Settings gear → Privacy
- **Scroll down and tap** Friends List
- **Select Private** as your visibility setting
- **Toggle off** the option to appear in other users' friends lists

Restrict discoverability (Venmo & PayPal)

- **Me tab** → Settings gear → Privacy
 - **Tap** Find Me
 - **Disable both toggles:** On Venmo and On PayPal
-  Since Nov 2025, PayPal users can search for Venmo accounts across platforms.



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