

Here is how to sign up for VENMO!

Follow the instructions below to sign up for Venmo:

1. Download one of our mobile apps: iOS & Android (Venmo does not have a Windows app)
2. Open the Venmo app
3. Choose your sign up method and create a secure password (between 8 and 32 characters long).
4. Verify your phone number and email address (you will need a cell phone number in order to receive txt messages for verification)
5. Add and verify your bank account

There are two ways you can verify your bank account in Venmo:

I. Instant Verification

One way to verify your bank account is by providing the username and password that you use for online banking. Venmo uses Plaid to verify your bank account information and, periodically, your bank account balance to check if you have enough funds to cover certain transactions. If your bank is eligible for instant verification, you will be prompted to add your online banking username and password (or other identifying information) after you have selected your bank.

If you're having any trouble with this, the best thing to do will be to reach out to your bank. In the meantime, you can always add your bank account manually using your routing and account number combination. Simply select "Manual Verification" instead of "Instant Verification" and you'll be all set.

II. Microtransfers

When you add your bank account to Venmo manually (with your routing and account number), we'll send microtransfers to your bank account to verify ownership (these will be less than \$1 each). When we issue these microtransfers to your account, we issue two small withdrawals and to offset those withdrawals we issue two small deposits simultaneously. **To avoid any overdraft or other bank fees make sure you have at least \$2 in your bank account.**

You'll see these deposits/debits in your bank account within 1-3 business days as separate items on your bank statement. Once you do, you can visit www.venmo.com/verifybank to verify your bank account.

You can also sign up for Venmo from your computer via this link: www.venmo.com

Venmo is only available in the United States and only compatible with U.S. based bank accounts and phone numbers. You must also be able to send and receive SMS/text messages from short codes.