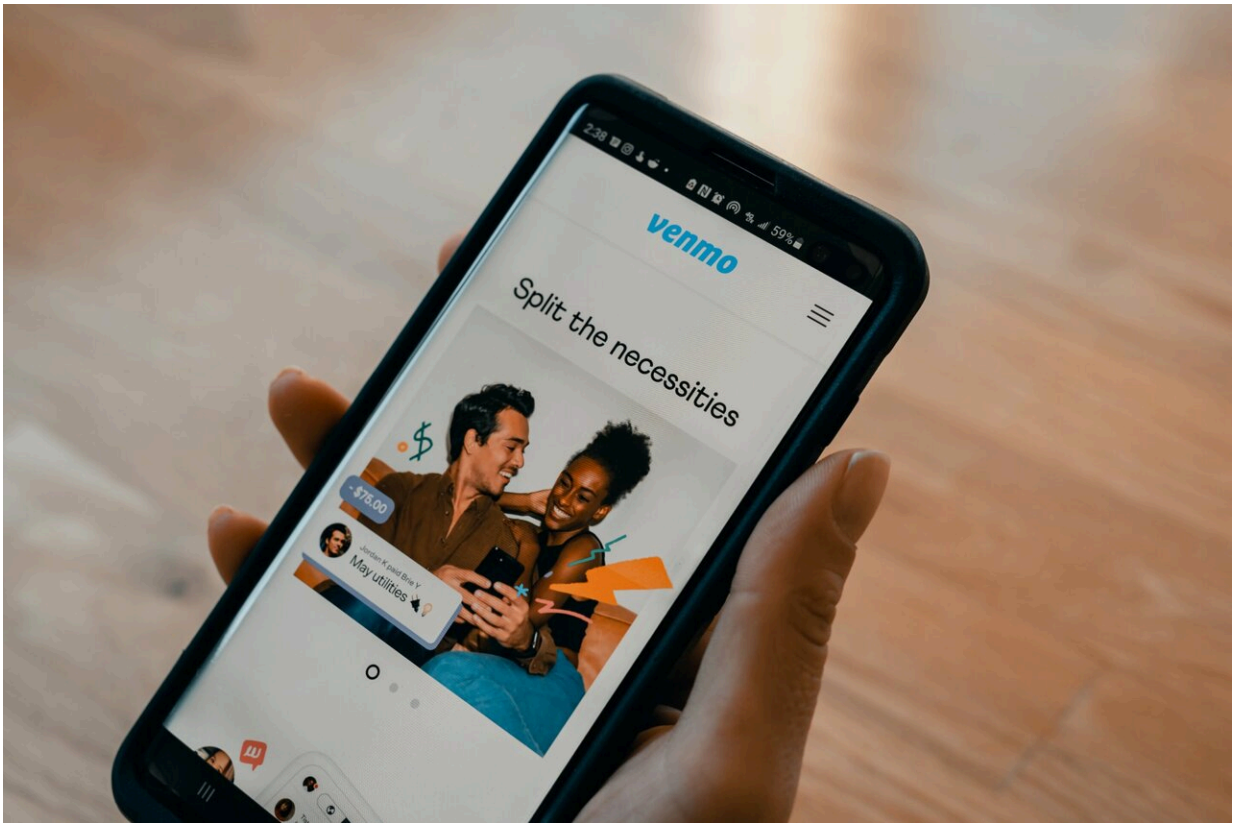


You might be oversharing on Venmo, whether you planned to or not

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Credit: Unsplash/CC0 Public Domain

Were you one of the first to join Venmo more than a decade ago? Or even more than a few year ago? If so, you might want to check your settings.

According to a New York Times article, your mobile financial transactions might be available for public perusing.

Not only that, you can likely snoop on people you know and on strangers to see where they're hanging out, what they're buying and how much money they're spending.

Why is this happening? According to Brian X. Chen, who wrote the New York Times article, it's because the ability to make your transactions and contact list private has been available for only a couple of years.

"I recently discovered that my contacts list, which includes the names of people in my [phone book](#), was published on Venmo for anyone using the app to see," Chen wrote.

Venmo started out in 2009 as a way to buy music from bands by sending a [text message](#), but was bought in 2013 by eBay. At that point it became the financial app many use today.

A decade ago, people were enthusiastic about [social media](#) and had no qualms about sharing everything, Chen pointed out.

"At the time, [social networking](#) was novel, and posting your thoughts, movements and achievements for everyone to know about was cutting edge, not sinister," he wrote.

There were no thoughts of—or options for—making your account, contacts and posts private.

"Since then, we have learned the hard way that sharing such seemingly innocuous information can be hazardous," Chen added. "Stalkers, employers or data brokers can use the data to study our whereabouts and activities to target us."

But in the beginning Venmo was more like Facebook or Twitter. You would post your transaction to a feed, with dollar amount, date, time and an emoji that described what the exchange was for, i.e. pizza or a cab.

The default setting for Venmo is still to share everything publicly. Even with the ability to make a [transaction](#) private, some people might be in too much of a hurry to click the option.

"It's not just that I went out to pizza with this person," Gennie Gebhart, a managing director at the Electronic Frontier Foundation, told Chen. "It's a pattern of who you live with, interact with and do business with, and how it changes over time."

As Chen pointed out, it was an aide's Venmo feed that led the Guardian to discover Justice Clarence Thomas was accepting payments from lawyers who had business before the Supreme Court.

Your transactions might not be as controversial, but they still might be out there for anyone who wants to know your business.

So, even if you seldom use Venmo, you might want to check your settings to see if you're making yourself vulnerable.

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