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The battle between Venmo vs PayPal isn't truly much of a fight, since both mobile payment apps are part of the same company. PayPal bought Venmo in 2013 but kept it as a separate entity. The digital wallet apps are very similar. They both easily and securely transfer money between bank accounts and process credit card transactions. They're also free for personal use. But there are key differences; for instance, PayPal now offers business financing options, like lines of credit.PayPal is a pioneer in the online payment space. It was founded in 1998 specifically to handle online commerce, bought by eBay, then spun off into a separate company. You may like Venmo began in 2009 and targeted everyday, personal payments. The app also has a social component in its newsfeed of transactions, which can be shared publicly or with a network of friends or restricted via privacy settings. Venmo was acquired by Braintree in 2012, then Braintree was acquired by PayPal a year later.Some people only use Venmo, others only use PayPal, while many give and receive money on both. Venmo has become especially popular with younger users and the brand has become a verb ("Venmo me"). Here's our guide to the Venmo vs PayPal and which money app might be the best fit for you.Venmo vs PayPal: At a glanceSwipe to scroll horizontallyHeader Cell - Column 0 VenmoPayPalPayment typesBank transfer, credit, debitBank transfer, credit, debitBank transfer feeFreeFreeCredit/debit card fee3%2.9% + $0.30Transfer limit$4,999.99$10,000Withdrawal time1 business day1-2 business daysAvailabilityU.S. only200+ countriesPlatformsiOS, AndroidiOS, Android, webVenmo vs PayPal: Payments and limitsVenmo and PayPal allow users to transfer money using their account balance, bank accounts and credit/debit cards. New Venmo userss have an initial person-to-person sending limit of $299.99. Once their identity is confirmed, that increases to a weekly rolling limit of $4,999.99.Since PayPal is integrated into many e-commerce sites, the transaction limit is higher at $10,000.Venmo vs Paypal: FeesIt's free to sign up for either a Venmo or PayPal account and the mobile apps are also free to download.Both services offer free account balance and bank transfers. But they both charge a fee for credit card purchases: PayPal's is 2.9% of each credit/debit card transaction plus $0.30 (in the U.S.) and Venmo's is 3% for credit card transactions (none for debit card purchases).Venmo and PayPal both charge for instant transfers, as well. Venmo has a one-business day withdrawal window, while PayPal's is one to two business days. For instant transfers, both services add a 1% fee with a maximum of $10.Venmo vs Paypal: Availability and platformsVenmo is available only on mobile via iOS and Android apps. It's limited to the U.S. Meanwhile, PayPal is available on iOS, Android and by web browser in more than 200 countries and 25 currencies.Venmo vs PayPal: Security and protectionBoth Venmo and PayPal have secure, encrypted transactions and monitor accounts for fraudulent activity. Venmo clearly positions itself for transferring money, person-to-person, between friends and acquaintances. The service states this on their site: "Venmo should only be used to transact with people you know. Do not use Venmo to pay or receive payments from people you don't know, especially if the payment involves the purchase or sale of a good or service."Venmo does not offer buyer or seller protection, which it also states in their policies: "Venmo does not offer a buyer or seller protection program for transactions conducted using the Venmo app or Venmo.com, regardless of the nature of the payment (or charge), unless expressly offered to you by Venmo."Since PayPal is used for e-commerce, it does offer buyer and seller protections (listed here), such as 24/7 monitoring, fraud prevention and dispute resolution.Venmo vs PayPal: FeaturesVenmo isn't just an online payment platform; it's part social media. Users can scroll through and comment on a newsfeed of transactions from their Venmo network of contacts and share their own transactions (or not, which they can manage through their privacy settings). While PayPal can be used for personal transfers, it offers a ton of features for businesses such as its "Business in a Box" plan that includes payment processing and financial tracking. PayPal also offers business and working capital loans. Venmo vs PayPal: Which is the right payment app for you?Venmo and PayPal are so similar that most people can use either for their regular, everyday money transferring needs. They both link to bank accounts, charge for credit card purchases and offer fast withdrawal times. Venmo may be the better fit if you want to make simple transfers to friends, like splitting a restaurant tab or paying your half of the electricity bill. Younger users may like the social aspect of seeing and commenting on their network's transactions.PayPal is the best choice for transferring large amounts of money and sending money overseas. It's also the more secure option for business purchases and sales since they offer buyer and seller protections. The best tax software for 2021 Get instant access to breaking news, the hottest reviews, great deals and helpful tips. Enjoy sharper detail, more accurate color, lifelike lighting, believable backgrounds, and more with our new model update. Your generated images will be more polished than ever.See What's NewExplore how consumers want to see climate stories told today, and what that means for your visuals.Download Our Latest VisualGPS ReportData-backed trends. Generative AI demos. Answers to your usage rights questions. Our original video podcast covers it all—now on demand.Watch NowEnjoy sharper detail, more accurate color, lifelike lighting, believable backgrounds, and more with our new model update. Your generated images will be more polished than ever.See What's NewExplore how consumers want to see climate stories told today, and what that means for your visuals.Download Our Latest VisualGPS ReportData-backed trends. Generative AI demos. Answers to your usage rights questions. Our original video podcast covers it all—now on demand.Watch NowEnjoy sharper detail, more accurate color, lifelike lighting, believable backgrounds, and more with our new model update. Your generated images will be more polished than ever.See What's NewExplore how consumers want to see climate stories told today, and what that means for your visuals.Download Our Latest VisualGPS ReportData-backed trends. Generative AI demos. Answers to your usage rights questions. Our original video podcast covers it all—now on demand.Watch Now , the free encyclopedia that anyone can edit. 107,583 active editors 7,025,565 articles in English Sir William Gordon-Cumming (20 July 1848 – 20 May 1930) was a Scottish landowner, soldier and socialite. He was the central figure in the royal baccarat scandal of 1891. He joined the British Army in 1868 and saw service in South Africa, Egypt and the Sudan; he served with distinction and rose to the rank of lieutenant-colonel. An adventurer, he also hunted in the US and India. A friend of Edward, Prince of Wales, for over 20 years, in 1890 he attended a house party at Tranby Croft, where he took part in a game of baccarat at the behest of the prince. During the course of two nights' play he was accused of cheating, which he denied. After news of the affair leaked out, he sued five members of the party for slander; Edward was called as a witness. The case was a public spectacle in the UK and abroad, but the verdict went against Gordon-Cumming and he was ostracised from polite society. After the court case he married an American heiress, but their relationship was unhappy. (Full article...) Recently featured: Great Wilbraham (causewayed enclosure) Henry de Hinuber Hurricane Claudette (2003) Archive By email More featured articles About Postcard with a Fula woman ... that François-Edmond Fortier published more than 3,300 postcards of French West Africa (example pictured) between 1901 and 1920? ... that a language riot broke out between members of Our Lady of the Rosary in 1917? ... that Oleksandr Rodin's opera Kateryna was staged despite barricades, bombings, and an air-raid alarm? ... that Paul Among the People treats the Pauline epistles as sources comparable to Homer, Aristophanes and Virgil on Greco-Roman attitudes? ... that Gyula Kakas competed at two Olympics in gymnastics, set the Hungarian pole-vault record, and played for a national-champion football club? ... that a lyric in Beautiful Chaos was praised for "spreading queer joy"? ... that defending champions Bermuda did not compete in the women's football tournament at the 2015 Island Games? ... that Vatican Taekwondo has no registered athletes or coaches? ... that Iceland's entry for Eurovision in 2025 brought out a line of Ash Wednesday costumes? Archive Start a new article Nominate an article Muhammadu Buhari Former president of Nigeria Muhammadu Buhari (pictured) dies at the age of 82. Clashes between Druze militias and the Syrian Armed Forces result in hundreds of deaths. The International Criminal Court issues arrest warrants for Taliban leaders Hibatullah Akhundzada and Abdul Hakim Haqqani over their alleged persecution of women in Afghanistan. Flooding in Central Texas, United States, leaves at least 140 people dead. Ongoing: Gaza war Russian invasion of Ukraine timeline Sudanese civil war timeline Recent deaths: Andrea Gibson Raymond Guiot Felix Baumgartner Fauja Singh Bradley John Murdoch Frank Barrie Nominate an article July 20 Forensic experts at the site of the Suruç bombing 1807 – French brothers Claude and Nicéphore Niépce received a patent for their Pyréolophore, one of the world's first internal combustion engines. 1951 – Abdullah I of Jordan was assassinated while visiting the Al-Aqsa Mosque in Jerusalem. 1976 – The Viking 1 lander became the first spacecraft to successfully land on Mars and perform its mission. 1997 – USS Constitution, one of the United States Navy's original six frigates, sailed for the first time in 116 years after a full restoration. 2015 – A suicide attack (aftermath pictured) in Suruç, Turkey, for which Islamic State of Iraq and the Levant (ISIL) claimed responsibility, killed 34 people and injured 104 others. Alexander the Great (b. 356 BC)Amanda Clement (d. 1971)Bruce Lee (d. 1973)Gisele Bündchen (b. 1980) More anniversaries: July 19 July 20 July 21 Archive By email List of days of the year About C/2022 E3 (ZTF) is a non-periodic comet from the Oort cloud that was discovered by the Zwicky Transient Facility (ZTF) in 2022. With a comet nucleus of around 1 kilometre (0.6 mi) in diameter, C/2022 E3 rotates on its axis once every 8.5 to 8.7 hours. Its tails of dust and gas extended for millions of kilometers and, during January 2023, an anti-tail was also visible. The comet reached its most recent perihelion in January 2023, at a distance of 1.11 AU (166 million km; 103 million mi) from the sun, and the closest approach to Earth was a few weeks later, at a distance of 0.28 AU (42 million km; 26 million mi). The comet reached magnitude 5 and was visible with the naked eye under moonless dark skies. This photograph of C/2022 E3 was taken in January 2023 and released by the Italian National Institute for Astrophysics. Photograph credit: Alessandro Bianconi; National Institute for Astrophysics Recently featured: Passion fruit Basilica of St Paul, Rabat Clouded Apollo Archive More featured pictures Community portal – The central hub for editors, with resources, links, tasks, and announcements. Village pump – Forum for discussions about Wikipedia itself, including policies and technical issues. Site news – Sources of news about Wikipedia and the broader Wikimedia movement. Teahouse – Ask basic questions about using or editing Wikipedia. Help desk – Ask questions about using or editing Wikipedia. Reference desk – Ask research questions about encyclopedic topics. Content portals – A unique way to navigate the encyclopedia. Wikipedia is written by volunteer editors and hosted by the Wikimedia Foundation, a non-profit organization that also hosts a range of other volunteer projects: CommonsFree media repository MediaWikiWiki software development Meta-WikiWikimedia project coordination WikibooksFree textbooks and manuals WikidataFree knowledge base WikinewsFree-content news WikiquoteCollection of quotations WikisourceFree-content library WikispeciesDirectory of species WikiversityFree learning tools WikivoyageFree travel guide WiktionaryDictionary and thesaurus This Wikipedia is written in English. Many other Wikipedias are available; some of the largest are listed below. 1,000,000+ articles العربية Deutsch Español فارسی Français Italiano Nederlands 日本語 Polski Português Русский Svenska Українська Tiếng Việt 中文 250,000+ articles Bahasa Indonesia Bahasa Melayu Bân-lâm-gú Български Català Čeština Dansk Eesti Ελληνικά Esperanto Euskara עברית Հայերեն Magyar Norsk bokmål Română Simple English Slovenčina Srpski Srpskohrvatski Suomi Türkçe Oʻzbekcha 50,000+ articles Asturianu Azərbaycanca Bosanski Frysk Gaeilge Galego Hrvatski Kurdî Latviešu Lietuvių Македонски Norsk nynorsk Shqip Slovenščina اردو Retrieved from " 2This article needs additional citations for verification. Please help improve this article by adding citations to reliable sources. Unsourced material may be challenged and removed.Find sources: "1807" – news · newspapers · books · scholar · JSTOR (November 2015) (Learn how and when to remove this message) Calendar year Years Millennium 2nd millennium Centuries 18th century 19th century 20th century Decades 1780s 1790s 1800s 1810s 1820s Years 1804 1805 1806 1807 1808 1809 1810 vte February 7: Napoleon leads French troops into Russia in winter, and fights the Battle of Eylau. June 14: Napoleon triumphs over Russia's General Benningsen, at the Battle of Friedland. 1807 (MDCCCVII) was a common year starting on Thursday of the Gregorian calendar and a common year starting on Tuesday of the Julian calendar, the 1807th year of the Common Era (CE) and Anno Domini (AD) designations, the 807th year of the 2nd millennium, the 7th year of the 19th century, and the 8th year of the 1800s decade. As of the start of 1807, the Gregorian calendar was 12 days ahead of the Julian calendar, which remained in localized use until 1923. Calendar year 1807 by topic Humanities Archaeology Architecture Art Literature Poetry Music By country Australia Brazil Canada Denmark France Germany New Zealand Norway Russia South Africa Sweden United Kingdom United States Other topics Rail transport Science Sports Lists of leaders Sovereign states Sovereign state leaders Territorial governors Religious leaders Law Birth and death categories Births Deaths Establishments and disestablishments categories Establishments Disestablishments Works category Works vte 1807 in various calendarsGregorian calendar1807MDCCCVIIAb urbe condita2560Armenian calendar1256ԹՎ ՌՄԾԶAssyrian calendar6557Balinese saka calendar1728–1729Bengali calendar1213–1214Berber calendar2757British Regnal year47 Geo. 3 – 48 Geo. 3Buddhist calendar2351Burmese calendar1169Byzantine calendar7315–7316Chinese calendar 丙寅年 (Fire Tiger)4504 or 4297 — to — 丁卯年 (Fire Rabbit)4505 or 4298Coptic calendar1523–1524Discordian calendar2973Ethiopian calendar1799–1800Hebrew calendar5567–5568Hindu calendars - Vikram Samvat1863–1864 - Shaka Samvat1728–1729 - Kali Yuga4907–4908Holocene calendar11807Igbo calendar807–808Iranian calendar1185–1186Islamic calendar1221–1222Japanese calendarBunka 4(文化４年)Javanese calendar1733–1734Julian calendarGregorian minus 12 daysKorean calendar4140Minguo calendar105 before ROC民前105年Nanakshahi calendar339Thai solar calendar2349–2350Tibetan calendar□□□□□□□□□□□□□□(male Fire-Tiger)1933 or 1552 or 780 — to —□□□□□□□□□□□□□□ (female Fire-Hare)1934 or 1553 or 781 Wikimedia Commons has media related to 1807. January 7 – The United Kingdom of Great Britain and Ireland issues an Order in Council prohibiting British ships from trading with France or its allies.[1] January 20 – The Sierra Leone Company, faced with bankruptcy because of the imminent abolition of the slave trade in British colonies, petitions the British government for purchase and transfer of its property to the Crown; Parliament approves the transfer on July 29, and it takes effect on January 1, 1808.[2] February 3 – Napoleonic Wars and Anglo-Spanish War: Battle of Montevideo – The British Army captures Montevideo from the Spanish Empire, as part of the British invasions of the Río de la Plata. February 7 – Napoleon leads the forces of the French Empire in an invasion of the Russian Empire, and begins fighting at the Battle of Eylau against Russian and Prussian forces.[3] February 8 – Battle of Eylau: Napoleon fights a hard but inconclusive battle against the Russians under Bennigsen. February 10 – The Survey of the Coast (renamed the United States Coast Survey in 1836 and the United States Coast and Geodetic Survey in 1878) is established; work begins on August 3, 1816. February 17 – Henry Christopher is elected first President of the State of Haiti, ruling the northern part of the country. February 19 – Burr conspiracy: In Alabama, former Vice President of the United States Aaron Burr is tried for conspiracy, but acquitted. February 23 – The Slave Trade Act is passed in the House of Commons of the United Kingdom by an overwhelming majority.[4] March 2 – The United States Congress passes the Act Prohibiting Importation of Slaves "into any port or place within the jurisdiction of the United States ... from any foreign kingdom, place, or country" (to take effect January 1, 1808). March 25 The United Kingdom Slave Trade Act becomes law abolishing the slave trade in most of the British Empire[5] with effect from 1 May (slavery itself is abolished in British colonies in 1833). The Swansea and Mumbles Railway in South Wales, at this time known as the Oystermouth Railway, becomes the first passenger-carrying railway in the world. March 29 – H. W. Olbers discovers the asteroid Vesta. April 4–12 – Froberg mutiny: The British suppress a mutiny at Fort Ricasoli, Malta, by men of the irregularly-recruited Froberg Regiment. April 14 – African Institution holds its first meeting in London; it is intended to improve social conditions in Sierra Leone. May 22 – A grand jury indicts former Vice President of the United States Aaron Burr for treason.[6] May 24 – Siege of Danzig ends after 6 weeks with Prussian and Russian defenders capitulating to French forces. May 29 – Selim III, Ottoman Emperor since 1789, is deposed in favour of his nephew Mustafa IV. May 31 – Primitive Methodism originates in an All Day of Prayer at Mow Cop, in the north midlands of England.[7] June 9 – The Duke of Portland is chosen as Prime Minister after the United Kingdom general election. June 10 – The Battle of Heilsberg ends in a draw. June 14 – Battle of Friedland: Napoleon decisively defeats Bennigsen's Russian army. June 22 – Chesapeake–Leopard affair: British Royal Navy fourth rate HMS Leopard attacks and boards United States Navy frigate USS Chesapeake off Norfolk, Virginia, seeking deserters. This act of British aggression plays a role in the run-up to the War of 1812. July 5 – A disastrous British attack is mounted against Buenos Aires, during the second failed invasion of the Río de la Plata. July 7–9 – The Treaties of Tilsit are signed between France, Prussia and Russia. Napoleon and Russian Emperor Alexander I ally together against the British. The Prussians are forced to cede more than half their territory, which is formed into the Duchy of Warsaw in their former Polish lands, and the Kingdom of Westphalia in western Germany. The Free City of Danzig is also formed (established September 9 by Napoleon). July 13 – With the death of Henry Benedict Stuart, the last Stuart claimant to the throne of the United Kingdom, Jacobitism comes to an effective end. July 20 – Nicéphore Niépce is awarded a patent by Napoleon Bonaparte for the Pyréolophore, the world's first internal combustion engine, after it successfully powers a boat upstream on the river Saône in France. August 17 – The North River Steamboat, Robert Fulton's first American steamboat, leaves New York City for Albany on the Hudson River, inaugurating the first commercial steamboat service in the world. September 1 – Former U.S. Vice President Aaron Burr is acquitted of treason. He had been accused of plotting to annex parts of Louisiana and Mexico, to become part of an independent republic. September 2–7 – Battle of Copenhagen: The British Royal Navy bombards Copenhagen with fire bombs and phosphorus rockets, to prevent the Dano-Norwegian navy from surrendering to Napoleon; 30% of the city is destroyed, and 2,000 citizens are killed. September 7 – Robert Morrison, the first Protestant missionary to China, arrives in Guangzhou (Canton).[8] September 13 – Beethoven's Mass in C major, Op. 86, is premiered, commissioned by Nikolaus I, Prince Esterházy, and displeasing him.[9] September 27 – Napoleon purchases the Borghese art collection, including the Antinous Mondragone, and brings it to Paris.[10] October 9 – Prussian Reform Movement: Serfdom is abolished by the October edict. October 13 – The Geological Society of London is founded. October 30 – El Escorial Conspiracy: Ferdinand, Prince of Asturias is arrested for conspiring against his father Charles IV of Spain. November 24 – Battle of Abrantes, Portugal: The French under Jean-Andoche Junot take the town. November 29 – Portuguese Queen Maria I and the Court embark at Lisbon, bound for Brazil. Rio de Janeiro becomes the Portuguese capital. December 5–11 – Napoleonic Wars: Raid on Griessie – A British Royal Navy squadron attacks the Dutch port of Griessie on Java in the Dutch East Indies, eliminating the last Dutch naval force in the Pacific and concluding the Java campaign of 1806–1807.[11] December 17 – Napoleonic Wars: France issues the Milan Decree which confirms the Continental System (i.e. no European country is to trade with the United Kingdom). December 22 – The United States Congress passes the Embargo Act, a trade embargo on all foreign nations. Battle of Hingakaka between two factions of Māori people, the largest battle ever fought in New Zealand, and the last fought there without firearms.[12] In 1807 or 1808 is fought the Battle of Moremonui, first of the Musket Wars. Robert E. Lee January 13 – Napoleon Bonaparte Buford, American general, railroad executive (d. 1883) January 19 – Robert E. Lee, American Confederate general (d. 1870) January 28 – Robert McClure, Irish-born Arctic explorer (d. 1873) February 10 – Lajos Batthyány, 1st Prime Minister of Hungary (d. 1849) February 27 – Henry Wadsworth Longfellow, American poet (d. 1882)[13] March 1 – Wilford Woodruff, American religious leader (d. 1898) March 14 – Josephine of Leuchtenberg, Queen of Sweden and Norway (d. 1876) April 2 – William F. Packer, American politician (d. 1870) April 3 – Jane Digby, English adventurer (d. 1881) April 20 – John Milton, Governor of Florida (d. 1865) April 26 – Charles Auguste Frossard, French general (d. 1875) May 28 – Louis Agassiz, Swiss-born zoologist and geologist (d. 1873) June 6 – Adrien-François Servais, Belgian musician (d. 1866) June 16 – John Westcott, American surveyor and politician (d. 1888) Giuseppe Garibaldi July 4 – Giuseppe Garibaldi, Italian patriot (d. 1882) August 11 – David Rice Atchison, American politician (d. 1886) August 15 – Jules Grévy, 4th President of France (d. 1891) August 18 – Charles Francis Adams Sr., American historical editor, politician and diplomat (d. 1886) September 2 – Fredrika Runeberg, Finnish writer (d. 1879)[14] September 7 – Henry Sewell, 1st Premier of New Zealand (d. 1879) September 16 – John Lenthall, American naval architect and shipbuilder (d. 1882) October 8 – Harriet Taylor, English philosophical writer (d. 1858)[15] October 26 – Barbu Catargiu, 1st Prime Minister of Romania (d. 1862) October 29 – Andeo Kraljević, Herzegovinian Catholic bishop (d. 1879) October 30 – Christopher Wordsworth, Bishop of Lincoln (d. 1885) November 16 – Eduard von Fransecky, Prussian general (d. 1890) December 8 – Friedrich Traugott Kützing, German pharmacist, botanist and phycologist (d. 1893) December 17 – John Greenleaf Whittier, American Quaker poet and abolitionist (d. 1892) Pasquale Paoli February 1 – Sir Thomas Troubridge, 1st Baronet, British admiral (b. c. 1758) February 5 – Pasquale Paoli, Corsican patriot, military leader (b. 1725) February 27 – Louise du Pierry, French astronomer (b.1746) March 10 – Jean Thurel, French soldier (b. 1698) April 4 – Jérôme Lalande, French astronomer (b. 1732) April 10 – Duchess Anna Amalia of Brunswick-Wolfenbüttel, regent of Weimar and Eisenach (b. 1739) May 10 – Jean-Baptiste Donatien de Vimeur, comte de Rochambeau, French soldier (b. 1725) May 13 – Eliphalet Dyer, American statesman, judge (b. 1721) May 17 – John Gunby, Maryland soldier in the American Revolutionary War (b. 1745) May 18 – John Douglas, Scottish Anglican bishop, man of letters (b. 1721) June 9 – Andrew Sterett, American naval officer (b. 1778) Angelica Kauffman July 13 – Henry Benedict Stuart, Italian-born cardinal, Jacobite claimant to the British throne (b. 1725) July 19 – Uriah Tracy, American politician and congressman from Connecticut, 1793 until 1807 (b. 1755) September 14 – George Townshend, 1st Marquess Townshend, British field marshal (b. 1724) October 22 – Jean-François Houbigant, French perfumer (b. 1752) November 2 – Louis Auguste Le Tonnelier de Breteuil, Prime Minister of King Louis XVI of France (b. 1730) November 5 – Angelica Kauffman, Swiss painter (b. 1741) November 8 Darejan Dadiani, Georgian queen consort (b. 1738) Pierre-Alexandre-Laurent Forfait, French engineer, hydrographer, politician, and Minister of the Navy (1799–1801) (b. 1752) November 23 – Jean-François Rewbell, French politician (b. 1747) November 26 – Oliver Ellsworth, American founding father and 3rd Chief Justice of the United States Supreme Court (b. 1745) December 19 – Friedrich Melchior, Baron von Grimm, German writer (b. 1723) December 21 – John Newton, English cleric, hymnist (b. 1725) December 29 – Diogo de Carvalho e Sampayo, Portuguese diplomat, scientist (b. 1750) ^ William S. Dudley, ed. The Naval War of 1812: A Documentary History (Naval Historical Center, 1985) p34 ^ Stephen Tomkins, The Clapham Sect: How Wilberforce's Circle Transformed Britain (Lion Books, 2012) p200 ^ William Hodgson, The Life of Napoleon Bonaparte, Once Emperor of the French, who Died in Exile, at St. Helena, After a Captivity of Six Years' Duration (Orlando Hodgson, 1841) p384 ^ "William Wilberforce (1759–1833)". Retrieved January 18, 2021. ^ "Abolition of the Slave Trade 1807". BBC. Archived from the original on October 11, 2007. Retrieved September 11, 2007. ^ "The Aaron Burr Treason Trial" (PDF). ^ Farndale, W. E. (1950). The Secret of Mow Cop: a new appraisal of the origins of Primitive Methodism. London: Epworth Press. ^ "Sketch of the Canton Protestant Mission", by Rev. John Chalmers, in The Chinese Recorder and Missionary Journal, Volume 7 (American Presbyterian Mission Press, 1876) p174 ^ Marston, Nicholas (2006). Beethoven: Mass in C major, Op. 86 (PDF) (CD). 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"Mill [née Hardy; other married name Taylor], Harriet". Oxford Dictionary of National Biography (online ed.). Oxford University Press. doi:10.1093/ref:odnb/38051. (Subscription or UK public library membership required.) Retrieved from " 3Second-largest asteroid of the main asteroid belt This article is about the asteroid. For the Roman goddess, see Vesta (mythology). For other uses, see Vesta (disambiguation). 4 VestaTrue color image of Vesta taken by Dawn. The massive Rheasilvia Crater dominates Vesta's south pole.DiscoveryDiscovered byHeinrich Wilhelm OlbersDiscovery date29 March 1807DesignationsMPC designation(4) VestaPronunciation/ˈvɛstə/[1]Named afterVestaMinor planet categoryMain belt (Vesta family)AdjectivesVestanVestian[a]Symbol (historically astronomical, now astrological)Orbital characteristics[6]Epoch 13 September 2023(JD 2453300.5)Aphelion2.57 AU (384 million km)Perihelion2.15 AU (322 million km)Semi-major axis2.36 AU (353 million km)Eccentricity0.0894Orbital period (sidereal)3.63 yr (1325.86 d)Average orbital speed19.34 km/sMean anomaly169.4°Inclination7.1422° to ecliptic5.58° to invariable plane[7]Longitude of ascending node103.71°Time of perihelion26 December 2021[8]Argument of perihelion151.66°SatellitesNoneEarth MOID1.14 AU (171 million km)Proper orbital elements[9]Proper semi-major axis2.36151 AUProper eccentricity0.098758Proper inclination6.39234°Proper mean motion99.1888 deg / yrProper orbital period3.62944 yr(1325.654 d)Precession of perihelion36.8729 (2343 years) arcsec / yrPrecession of the ascending node−39.5979 (2182 years) arcsec / yrPhysical characteristicsDimensions572.6 km × 557.2 km × 446.4 km[10]Mean diameter525.4±0.2 km[10]Flattening0.2204Surface area(8.66±0.2)×105 km2[b][11]Volume7.4970×107 km3[10]Mass(2.590271±0.000058)×1020 kg[12]Mean density3.456±0.035 g/cm3[10]Equatorial surface gravity0.22 m/s2 (0.022 g0)Equatorial escape velocity0.36 km/sSynodic rotation period0.2226 d (5.342 h)[6][13]Equatorial rotation velocity93.1 m/s[c]Axial tilt29°North pole right ascension20h 32m[d]North pole declination48°[d]Geometric albedo0.423[15]Temperature(min: 75 K (−198 °C)max: 250 K (−23 °C)[16]Spectral typeV[6][17]Apparent magnitude5.1[18] to 8.48Absolute magnitude (H)3.20[6][15]Angular diameter0.70″ to 0.22″ Vesta (minor-planet designation: 4 Vesta) is one of the largest objects in the asteroid belt, with a mean diameter of 525 kilometres (326 mi).[10] It was discovered by the German astronomer Heinrich Wilhelm Matthias Olbers on 29 March 1807[6] and is named after Vesta, the virgin goddess of home and hearth from Roman mythology.[19] Vesta is thought to be the second-largest asteroid, both by mass and by volume, after the dwarf planet Ceres.[20][21][22] Measurements give it a nominal volume only slightly larger than that of Pallas (about 5% greater), but it is 25% to 30% more massive. It constitutes an estimated 9% of the mass of the asteroid belt.[23] Vesta is the only known remaining rocky protoplanet of the kind that formed the terrestrial planets.[24] Numerous fragments of Vesta were ejected by collisions one and two billion years ago that left two enormous craters occupying much of Vesta's southern hemisphere.[25][26] Debris from these events has fallen to Earth as howardite–eucrite–diogenite (HED) meteorites, which have been a rich source of information about Vesta.[27][28][29] Vesta is the brightest asteroid visible from Earth. It is regularly as bright as magnitude 5.1,[18] at which times it is faintly visible to the naked eye. Its maximum distance from the Sun is slightly greater than the minimum distance of Ceres from the Sun,[e] although its orbit lies entirely within that of Ceres.[30] NASA's Dawn spacecraft entered orbit around Vesta on 16 July 2011 for a one-year exploration and left the orbit of Vesta on 5 September 2012[31] en route to its final destination, Ceres. Researchers continue to examine data collected by Dawn for additional insights into the formation and history of Vesta.[32][33] Vesta, Ceres, and the Moon with sizes shown to scale Heinrich Olbers discovered Pallas in 1802, the year after the discovery of Ceres. He proposed that the two objects were the remnants of a destroyed planet. He sent a letter with his proposal to the British astronomer William Herschel, suggesting that a search near the locations where the orbits of Ceres and Pallas intersected might reveal more fragments. These orbital intersections were located in the constellations of Cetus and Virgo.[34] Olbers commenced his search in 1802, and on 29 March 1807 he discovered Vesta in the constellation Virgo—a coincidence, because Ceres, Pallas, and Vesta are not fragments of a larger body. Because the asteroid Juno had been discovered in 1804, this made Vesta the fourth object to be identified in the region that is now known as the asteroid belt. The discovery was announced in a letter addressed to German astronomer Johann H. Schröter dated 31 March.[35] Because Olbers already had credit for discovering a planet (Pallas; at the time, the asteroids were considered to be planets), he gave the honor of naming his new discovery to German mathematician Carl Friedrich Gauss, whose orbital calculations had enabled astronomers to confirm the existence of Ceres, the first asteroid, and who had computed the orbit of the new planet in the remarkably short time of 10 hours.[36][37] Gauss decided on the Roman virgin goddess of home and hearth, Vesta.[38] Vesta was the fourth asteroid to be discovered, hence the number 4 in its formal designation. The name Vesta, or national variants thereof, is in international use with two exceptions: Greece and China. In Greek, the name adopted was the Hellenic equivalent of Vesta, Hestia (4 Εστία); in English, that name is used for 46 Hestia (Greeks use the name "Hestia" for both, with the minor-planet numbers used for disambiguation). In Chinese, Vesta is called the 'hearth-god(dess) star', 灶神星 Zàoshénxīng, naming the asteroid for Vesta's role, similar to the Chinese names of Uranus, Neptune, and Pluto.[f] Upon its discovery, Vesta was, like Ceres, Pallas, and Juno before it, classified as a planet and given a planetary symbol. The symbol represented the altar of Vesta with its sacred fire and was designed by Gauss.[39][40] In Gauss's conception, now obsolete, this was drawn . His form is in the pipeline for Unicode 17.0 as U+1F777 .[41][42][g] The asteroid symbols were gradually retired from astronomical use after 1852, but the symbols for the first four asteroids were resurrected for astrology in the 1970s. The abbreviated modern astrological variant of the Vesta symbol is (U+26B6 ⚶).[41][h] After the discovery of Vesta, no further objects were discovered for 38 years, and during this time the Solar System was thought to have eleven planets.[47] However, in 1845, new asteroids started being discovered at a rapid pace, and by 1851 there were fifteen, each with its own symbol, in addition to the eight major planets (Neptune had been discovered in 1846). It soon became clear that it would be impractical to continue inventing new planetary symbols indefinitely, and some of the existing ones proved difficult to draw quickly. That year, the problem was addressed by Benjamin Apthorp Gould, who suggested numbering asteroids in their order of discovery, and placing this number in a disk (circle) as the generic symbol of an asteroid. Thus, the fourth asteroid, Vesta, acquired the generic symbol ④. This was soon coupled with the name into an official number–name designation, ④ Vesta, as the number of minor planets increased. By 1858, the circle had been simplified to parentheses, (4) Vesta, which were easier to typeset. Other punctuation, such as 4) Vesta and 4, Vesta, was also briefly used, but had more or less completely died out by 1949.[48] SPHERE image is shown on the left, with a synthetic view derived from Dawn images shown on the right for comparison.[49] Photometric observations of Vesta were made at the Harvard College Observatory in 1880–1882 and at the Observatoire de Toulouse in 1909. These and other observations allowed the rotation rate of Vesta to be determined by the 1950s. However, the early estimates of the rotation rate came into question because the light curve included variations in both shape and albedo.[50] Early estimates of the diameter of Vesta ranged from 383 kilometres (238 mi) in 1825, to 444 km (276 mi). E.C. Pickering produced an estimated diameter of 513 ± 17 km (319 ± 11 mi) in 1879, which is close to the modern value for the mean diameter, but the subsequent estimates ranged from a low of 390 km (242 mi) up to a high of 602 km (374 mi) during the next century. The measured estimates were based on photometry. In 1989, speckle interferometry was used to measure a dimension that varied between 498 and 548 km (309 and 341 mi) during the rotational period.[51] In 1991, an occultation of the star SAO 93228 by Vesta was observed from multiple locations in the eastern United States and Canada. Based on observations from 14 different sites, the best fit to the data was an elliptical profile with dimensions of about 550 km × 462 km (342 mi × 287 mi).[52] Dawn confirmed this measurement.[i] These measurements will help determine the thermal history, size of the core, role of water in asteroid evolution and what meteorites found on Earth come from these bodies, with the ultimate goal of understanding the conditions and processes present at the solar system's earliest epoch and the role of water content and size in planetary evolution.[53] Vesta became the first asteroid to have its mass determined. Every 18 years, the asteroid 197 Arete approaches within 0.04 AU of Vesta. In 1966, based upon observations of Vesta's gravitational perturbations of Arete, Hans G. Hertz estimated the mass of Vesta at (1.20±0.08)×10−10 M☉ (solar masses).[54] More refined estimates followed, and in 2001 the perturbations of 17 Thetis were used to calculate the mass of Vesta to be (1.31±0.02)×10−10 M☉.[55] Dawn determined it to be 1.3029×10−10 M☉. Vesta orbits the Sun between Mars and Jupiter, within the asteroid belt, with a period of 3.6 Earth years,[6] specifically in the inner asteroid belt, interior to the Kirkwood gap at 2.50 AU. Its orbit is moderately inclined (i = 7.1°, compared to 7° for Mercury and 17° for Pluto) and moderately eccentric (e = 0.09, about the same as for Mars).[6] True orbital resonances between asteroids are considered unlikely. Because of their small masses relative to their large separations, such relationships should be very rare.[56] Nevertheless, Vesta is able to capture other asteroids into temporary 1:1 resonant orbital relationships (for periods up to 2 million years or more) and about forty such objects have been identified.[57] Decameter-sized objects detected in the vicinity of Vesta by Dawn may be such quasi-satellites rather than proper satellites.[57] Olbers Regio (dark area) defines the prime meridian in the IAU coordinate system. It is shown here in a Hubble shot of Vesta, because it is not visible in the more detailed Dawn images.Claudia crater (indicated by the arrow at the bottom of the closeup image at right) defines the prime meridian in the Dawn/NASA coordinate system. Vesta's rotation is relatively fast for an asteroid (5.342 h) and prograde, with the north pole pointing in the direction of right ascension 20 h 32 min, declination +48° (in the constellation Cygnus) with an uncertainty of about 10°. This gives an axial tilt of 29°.[58] Two longitudinal coordinate systems are used for Vesta, with prime meridians separated by 150°. The IAU established a coordinate system in 1997 based on Hubble photos, with the prime meridian running through the center of Olbers Regio, a dark feature 200 km across. When Dawn arrived at Vesta, mission scientists found that the location of the pole assumed by the IAU was off by 10°, so that the IAU coordinate system drifted across the surface of Vesta at 0.06° per year, and also that Olbers Regio was not discernible from up close, and so was not adequate to define the prime meridian with the precision they needed. They corrected the pole, but also established a new prime meridian 4° from the center of Claudia, a sharply defined crater 700 metres across, which they say results in a more logical set of mapping quadrangles.[59] All NASA publications, including images and maps of Vesta, use the Claudian meridian, which is unacceptable to the IAU. The IAU Working Group on Cartographic Coordinates and Rotational Elements recommended a coordinate system, correcting the pole but rotating the Claudian longitude by 150° to coincide with Olbers Regio.[60] It was accepted by the IAU, although it disrupts the maps prepared by the Dawn team, which had been positioned so they would not bisect any major surface features.[59][61

the night of 17–18 February, at about magnitude 6.1,[126] a brightness that makes it visible in binocular range but generally not for the naked eye. Under perfect dark sky conditions where all light pollution is absent it might be visible to an experienced observer without the use of a telescope or binoculars. Vesta came to opposition again on 5 August 2011, in the constellation of Capricornus at about magnitude 5.6.[126][127] Vesta was at opposition again on 9 December 2012.[128] According to Sky and Telescope magazine, this year Vesta came within about 6 degrees of 1 Ceres during the winter of 2012 and spring 2013.[129] Vesta orbits the Sun in 3.63 years and Ceres in 4.6 years, so every 17.4 years Vesta overtakes Ceres (the previous overtaking was in April 1996).[129] On 1 December 2012, Vesta had a magnitude of 6.6, but it had decreased to 8.4 by 1 May 2013.[129] Conjunction of Ceres and Vesta near the star Gamma Virginis on 5 July 2014 in the Constellation of Virgo. Ceres and Vesta came within one degree of each other in the night sky in July 2014.[129] 3103 Eger 3551 Verenia 3908 Nyx 4055 Magellan Asteroids in fiction Diogenite Eucrite List of former planets Howardite Vesta family (vestoids) List of tallest mountains in the Solar System ^ Marc Rayman of the JPL Dawn team used "Vestian" (analogous to the Greek cognate Hestian) a few times in 2010 and early 2011 in his Dawn Journal, and the Planetary Society continued to use that form for a few more years.[2] The word had been used elsewhere, e.g. in Tsiolkovsky (1960) The call of the cosmos. However, otherwise the shorter form "Vestan" has been used by JPL.[3] Most modern print sources also use "Vestan".[4][5]Note that the related word "Vestalian" refers to people or things associated with Vesta, such as the vestal virgins, not to Vesta herself. ^ Calculated using the known dimensions assuming an ellipsoid. ^ Calculated using (1) the known rotation period (5.342 h)[6] and (2) the equatorial radius Req (285 km)[10] of the best-fit biaxial ellipsoid to Asteroid 4 Vesta. ^ a b topocentric coordinates computed for the selected location: Greenwich, United Kingdom[14] ^ On 10 February 2009, during Ceres perihelion, Ceres was closer to the Sun than Vesta, because Vesta has an aphelion distance greater than Ceres's perihelion distance. (10 February 2009: Vesta 2.56 AU; Ceres 2.54 AU) ^ 維斯塔 wéisità is the closest Chinese approximation of the Latin pronunciation westa. ^ Some sources contemporaneous to Gauss invented more elaborate forms, such as and .[43][44] A simplification of the latter from c. 1930, ,[45] never caught on. ^ This symbol can be seen in the top of the most elaborate of the earlier forms, . It dates from 1973, at the beginning of astrological interest in asteroids.[46] ^ The data returned will include, for both asteroids, full surface imagery, full surface spectrometric mapping, elemental abundances, topographic profiles, gravity fields, and mapping of remnant magnetism, if any.[53] ^ that is, blue in the north does not mean the same thing as blue in the south. ^ Note that 6 Hebe may be the parent body for H chondrites, one of the most common meteorite types. ^ "Vesta". Dictionary.com Unabridged (Online). n.d. ^ "Search Results". Planetary Society. Archived from the original on 27 July 2020. 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Interactive 3D gravity simulation of the Dawn spacecraft in orbit around Vesta Archived 11 June 2020 at the Wayback Machine Vesta Trek – An integrated map browser of datasets and maps for 4 Vesta JPL Ephemeris Views of the Solar System: Vesta HubbleSite: Hubble Maps the Asteroid Vesta Encyclopædia Britannica, Vesta – full article HubbleSite: short movie composed from Hubble Space Telescope images from November 1994. Adaptive optics views of Vesta from Keck Observatory 4 Vesta images at ESA/Hubble Archived 22 January 2009 at the Wayback Machine Dawn at Vesta (NASA press kit on Dawn's operations at Vesta) NASA video Archived 22 April 2021 at the Wayback Machine Vesta atlas 4 Vesta at AstDyS-2, Asteroids—Dynamic Site Ephemeris · Observation prediction · Orbital info · Proper elements · Observational info 4 Vesta at the JPL Small-Body Database Close approach · Discovery · Ephemeris · Orbit viewer · Orbit parameters · Physical parameters Portals: Stars Spaceflight Outer space Science Retrieved from " 4 The following pages link to 4 Vesta External tools (link count transclusion count sorted list) · See help page for transcluding these entries Showing 50 items. View (previous 50 | next 50) (20 | 50 | 100 | 250 | 500)Asteroid (links | edit) Apparent magnitude (links | edit) Comet (links | edit) Classical Kuiper belt object (links | edit) Deep Space 1 (links | edit) Earth (links | edit) Erosion (links | edit) Geology (links | edit) Galilean moons (links | edit) Giant planet (links | edit) Galileo project (links | edit) Interplanetary spaceflight (links | edit) Kuiper belt (links | edit) Human spaceflight (links | edit) Moon (links | edit) Mercury (planet) (links | edit) Meteorite (links | edit) Near-Earth object (links | edit) Oort cloud (links | edit) Olympus Mons (links | edit) Planet (links | edit) Planets beyond Neptune (links | edit) Plutino (links | edit) Planetary nomenclature (links | edit) Ring system (links | edit) Plate tectonics (links | edit) Ruthenium (links | edit) Sun (links | edit) Solar System (links | edit) Space exploration (links | edit) Space colonization (links | edit) Trans-Neptunian object (links | edit) Jupiter trojan (links | edit) Tau Ceti (links | edit) Venus (links | edit) Zodiacal light (links | edit) 1800s (decade) (links | edit) 1807 (links | edit) 433 Eros (links | edit) NEAR Shoemaker (links | edit) Ion thruster (links | edit) Jupiter (links | edit) Geochemistry (links | edit) Callisto (moon) (links | edit) Europa (moon) (links | edit) List of hypothetical Solar System objects (links | edit) Basalt (links | edit) Vulcan (hypothetical planet) (links | edit) Triton (moon) (links | edit) Pluto (links | edit) View (previous 50 | next 50) (20 | 50 | 100 | 250 | 500) Retrieved from " WhatLinksHere/4_Vesta" Venmo is a popular mobile payment service that allows users to send and receive money from their friends and family members. To use Venmo, you need to link your bank account or credit card to your Venmo account. This process is simple and straightforward, but it does require some verification steps to ensure security and prevent fraud. One of the most important steps in using Venmo is verifying your bank account. This verification process is required by federal law and is designed to protect you and other users from fraud and identity theft. Venmo uses a variety of methods to verify bank accounts, including instant verification and manual verification. Instant verification allows you to link your bank account to Venmo quickly and easily. To do this, simply enter your bank account information into the Venmo app and then select the option for instant verification. Venmo will then use your bank's login credentials to verify your account and link it to your Venmo account. This process is fast and convenient, but it may not be available for all banks. If you are unable to use instant verification, you can still verify your bank account manually. This process involves providing Venmo with your bank's routing number and your account number. Once you have entered this information, Venmo will send two small deposits to your bank account. You will then need to check your bank account and enter the amounts of these deposits into the Venmo app to complete the verification process. It is important to note that manual verification can take up to three business days to complete. During this time, you will not be able to use your bank account to make payments or receive funds through Venmo. Once your bank account has been verified, however, you will be able to use it to send and receive money through Venmo without any further restrictions. See also What To Do If Your Venmo Account Is Frozen ?To ensure the security of your Venmo account, it is important to keep your bank account information up-to-date and to monitor your account regularly for any unusual activity. If you notice any suspicious transactions or activity on your account, you should contact Venmo immediately to report the issue and take steps to protect your account. Verifying your bank account with Venmo is a simple and important step in using the platform to send and receive money. Whether you use instant verification or manual verification, it is essential to follow the steps carefully and monitor your account for any signs of fraud or suspicious activity. With the right prec

same way: Enter the name, hit Pay or Request, enter the amount and what it’s for, then hit Request.So you’ve got a Venmo account, your friend has a Venmo account, and one of you owes the other money. Let’s get ready to Venmoooooooooo! Here’s a step-by-step guide to sending and receiving money on this popular person-to-person mobile payment service. You may like 1. Launch the appLaunch the Venmo app on your mobile device. (You can't send and receive money through the website).Find the Pay or Request button on the home screen—it will either say “Pay or Request,” or it will look like a pencil and a square.(Image credit: Venmo)3. Enter a nameEnter the username, phone number, or email of the person(s) you’d like to pay or charge. Make sure you’ve got it exactly right, as you wouldn’t want to pay Joe_Smith_4 when your friend is actually Joe_Smith_5.4. Enter the amountIf you want to send your friend $50, enter “50” in the field with the dollar sign to the right of the person’s name.Get instant access to breaking news, the hottest reviews, great deals and helpful tips.5. Leave a noteIn the “What’s it for” field, located below the person’s name, type in whatever you want. As you type, suggested emojis will pop up. Choose to include them if you wish.(Image credit: Venmo)6. Change the privacy setting (optional)At the bottom right of the screen is the privacy setting, which you can tap to change. “Public” indicates that everyone can see this transaction; “Friends” indicates that the transaction is only visible to the sender, recipient, and their Venmo friends; and “Private” indicates that it’s only visible to the sender and the recipient.7. Choose your actionTap on either “Request” or “Pay” in the blue bar, depending on which action you want to do.(Image credit: Venmo)8. 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Complete your employer’s Direct Deposit form using your account and routing numbers from the Venmo app.Choose how much goes in your Venmo account—your whole paycheck, or just some. Venmo is the simple, social way to pay and get paid. Learn moreMove money in and out of your Venmo account with ease. Learn moreUse Venmo to check out in some places where you already shop – in-person, online, and in apps.Learn more Direct Debit is a convenient way to handle one-time and recurring payments using your Venmo balance. Direct Debit authorizes a merchant (or service provider) to initiate payments from your Venmo Balance account for things like utilities, subscriptions, or memberships. These Direct Debit payments are set up and authorized on a third-party merchant's website or mobile app. Direct Debit payments occur over the ACH network using your assigned Bancorp account and routing number. 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The money will be withdrawn from your Venmo balance using your account and routing numbers.You cannot change where a Direct Debit transaction is being withdrawn from with Venmo. When using your account and routing numbers, money is withdrawn from your Venmo balance. To have these transactions processed using a different payment method, please contact the merchant or biller.If you want to cancel the subscription or product related to this Direct Debit, please get in touch with the merchant. To stop a payment from being processed on your account, please contact us at least 3 business days before the scheduled payment. We will be happy to assist.There are a few limits to keep in mind when using Direct Debit: Maximum per transaction limit: $5,000 Maximum weekly spending limit: $20,000 The Venmo Mastercard® is issued by The Bancorp Bank, N.A., pursuant to a license by Mastercard International Incorporated. Card may be used everywhere Mastercard is accepted. Mastercard and the circles design are registered trademarks of Mastercard International Incorporated. The Bancorp Bank, N.A. is issuer of the Card only and not responsible for the associated accounts or other products, services, or offers from Venmo. Mobile payment service owned by PayPal Not to be confused with Vimeo. VenmoOriginal author(s)Andrew KortinaIqram Magdon-IsmailDeveloper(s)Venmo, LLC (subsidiary of PayPal)Initial release2009; 16 years ago (2009)Operating systemAndroid, iOSAvailable inEnglishWebsitevenmo.com Venmo is an American mobile payment service founded in 2009 and owned by PayPal since 2013. Venmo is aimed at users who wish to split their bills. Account holders can transfer funds to others via a mobile phone app; both the sender and receiver must live in the United States. Venmo also operates as a small social network, as users can observe other users' public transactions with posts and emoticons.[1] In 2021, the company handled US$230 billion in transactions and generated US$850 million in revenue.[2] Users can view transactions on the Venmo website but cannot complete transactions on the website.[3] By default, Venmo publishes every peer-to-peer transaction (excluding the amount), a feature shown by researchers to reveal sensitive details about users' lives in some situations.[4][5] In 2018, the company settled with the Federal Trade Commission (FTC) about several privacy and security violations related to this and other features, and made changes to the corresponding settings. However, Venmo continued to attract criticism for exposing users to possible privacy risks.[5][4] Venmo quarterly US payment volume and annual growth from 2013 to 2016 This section's use of external links may not follow Wikipedia's policies or guidelines. Please improve this article by removing excessive or inappropriate external links, and converting useful links where appropriate into footnote references. (March 2025) (Learn how and when to remove this message) Venmo was founded by Andrew Kortina and Iqram Magdon-Ismail, who met as freshman roommates at the University of Pennsylvania. According to Kortina, the duo were initially inspired to create a transaction solution while, in the process of helping start a friend's yogurt shop, they "realized how horrible traditional point of sales software was". At a local jazz show, Kortina and Magdon-Ismail conceived the idea of instantly buying an MP3 of the show via text message. Finally, the idea was cemented when Magdon-Ismail forgot his wallet during a trip to visit Kortina. The process of settling their debt was a considerable inconvenience, especially compared to the possibility of mobile phone-based transactions. Shortly after, they began working on a way to send money through mobile phones.[6] Their original prototype sent money through text messages, but they eventually transitioned from text messages to a smartphone app.[7] In fact, according to Kortina, the name Venmo came from the word vendere, Latin for “to sell,” and “Mo,” short for “mobile”; they wanted a name that was snappy and could be spelled easily.[8] In May 2010, the company brought on the Philadelphia Law Firm Morgan Lewis who made sure the startup was 100% compliant in every state (the SEC in 2010 was incredibly conservative and text-message payments were technically illegal at the time). The team raised $1.2 million of seed money in a financing round led by RRE Ventures.[9] In 2012, the company was acquired by Braintree for $26.2 million.[10][11][12] In December 2013, PayPal acquired Braintree for $800 million.[13][7][14] Prior to October 2015, Venmo prohibited consumer-to-business transactions on the platform.[citation needed] On January 27, 2016, PayPal announced that Venmo was working with select merchants who would accept Venmo as payment. Initial launch partners included Munchery and Gametime.[15] All merchants that accept PayPal can now accept Venmo.[16] As of May 2018, Venmo's merchant product did not permit "selling goods or services in person";[17] however, research into mobile payment trends among mom-and-pop restaurants in New York City that month revealed a grey market use case in which some Chinese takeouts and food trucks used personal Venmo QR codes to accept payments from customers. This QR payment behavior was similar to that used via Chinese mobile applications WeChat and Alipay within these same establishments.[18] In October 2020, PayPal announced that Venmo along with PayPal services will allow users to purchase and use cryptocurrencies such as bitcoin, Bitcoin Cash, Ethereum, and Litecoin in select foreign markets starting in the first half of 2021.[19][20] On April 20, 2021, Venmo announced that it was beginning its roll out for the ability to buy, hold, and sell cryptocurrencies using the platform.[21] However, only selected users had access to the feature, and it was estimated that the cryptocurrency transfers would become available for the whole userbase only in May 2021.[22] Users can create an account via a mobile app or website and provide basic information and bank account information. One must have a valid email address and a US mobile phone number to use Venmo. Recipients of transactions can be found via phone number, Venmo username, or email. Users have a Venmo balance that is used for their transactions. They can link their bank accounts, debit cards, or credit cards, to their Venmo account; alternatively users can order a Venmo MasterCard and pay through it.[23] Paying with a bank account or debit card is free, but payments via credit card have a 3% fee for each transaction.[24] Some credit card providers may charge cash advance fees for Venmo payments.[25] If a user does not have enough funds in the account when making a transaction, it will automatically withdraw the necessary funds from the registered bank account or card. When users first create an account, total transactions may not exceed $299.99 until the user's identity is verified.[26] After the identity has been verified, users may send up to $2,999.99 in each seven day period.[27] Since 2008, cash transfers using Venmo have not been instantaneous and could be canceled after an initial transfer is sent. Like traditional wire transfers, they can take one to three business days to become final. In January 2018,[28] PayPal rolled out an instant transfer feature on Venmo, allowing users to deposit funds to their debit cards typically within 30 minutes. A fee is deducted from the amount for each transfer; 1% or $10, whichever is less. The standard bank transfer (typically completed within three business days) is available for no fee.[29] In 2018, Venmo released a new physical debit card available for users.[30] The card runs on the MasterCard network and offers ATM access and overdraft protection. It can be used anywhere that accepts MasterCard, and it enables up to $400 in daily ATM withdrawals, though transactions at non-MoneyPass ATMs come with at least $2.50 in withdrawal fees.[23] In addition, the service offers a reload function, which, when enabled, takes money from a user's linked checking account in $10 increments if their Venmo balance drops too low to cover a purchase. Customers could be subject to fees or other consequences from their bank if they overdraft that account.[23] Card purchases show up in a user's Venmo transaction history, and the card can be canceled from within the app.[31] These features make the card similar to a traditional bank debit card, but adds the ability to directly track spending in-app.[23] Social feed of transactions on Venmo[32] Venmo includes social networking interaction; it was created so friends could quickly split bills, such as for movies, dinner, rent, or tickets. When a user makes a payment, the transaction details (excluding the payment amount) can be "shared", either publicly or with the user's network of friends, on the user's "news feed", like a social media feed.[33] Venmo publishes a "world wide" public feed, a "friends only" feed, and a personal feed. By default, all Venmo transactions are shared publicly. Anyone who opens the app to the public feed, including those who do not use Venmo, can see these publicly shared transactions.[34] The user can make transactions private, but most users keep the default privacy settings.[35] Venmo encourages social interaction on the application through comments[36] using jokes, emojis, or likes. Early on, Venmo required new users to sign up through Facebook, which made it easy to find peers the user wanted to pay and provided Venmo with free marketing.[37] For users not friends on Facebook, the application allowed searching by username and phone number. Profiles are personalized with profile pictures, usernames, and Venmo transaction history. Venmo provides no protection for buyer or seller.[38] On November 14, 2023, Venmo introduced a feature called Venmo Groups, which enables group expense tracking and bill management within the app,[39] competing with dedicated apps such as Splitwise.[40] Venmo has claimed that its security is "bank-grade".[41] However, journalists, security researchers, the California Department of Business Oversight (DBO) and the Federal Trade Commission have all disputed this claim.[42][43][44][45][46] In February 2018, the FTC settled with Venmo, after an investigation uncovered false representations about "bank-grade" security and failures to comply with the Gramm-Leach-Bliley Safeguards Rule and Privacy Rule.[47][48] Under the settlement, Venmo would be required to undergo third-party audits every two years for the following ten years. The FTC also complained that Venmo "misled consumers about the extent to which they could control the privacy of their transactions" and misrepresented the availability of funds for withdrawal.[49] Venmo states that customers need not worry about their security or privacy, and encourages users to set up a PIN to increase security.[50] On July 17, 2018, The Guardian[51] published an article showing that Venmo is insecure because privacy protection is not set by default. According to the researcher who found this privacy issue, Venmo publishes all transactions along with names openly into the World Wide Web. The Better Business Bureau has reported that some scammers exploit the cancellation period to appear to pay, but ultimately avoid paying for an item.[52] In November 2018, The Wall Street Journal reported that Venmo, in the first quarter of 2018, had suffered $40 million in operating losses, nearly 40% more than it had budgeted, due to "a wave of payments fraud".[53] A 2018 study analyzed over 200 million public transactions and found that Venmo "reveals a massive amount of private details about users' lives by default".[5] The same year, the company reached a settlement with the FTC after the FTC had accused Venmo of "misleading" users about the privacy settings changes required to make transactions completely private.[5] In 2019, another researcher downloaded and analyzed seven million transactions, concluding that although Venmo had made some very minor to no improvements limiting mass-scraping, the data still put users at risk for various forms of cyber attacks.[54][4] In 2019, Mozilla and the Electronic Frontier Foundation wrote an open letter "to express our deep concern about Venmo's disregard for the importance of user privacy, and to call on Venmo to make two critical changes to its privacy settings: make transactions private by default, and give users privacy settings for their friend lists".[4] Venmo's social model has attracted attention from researchers. A research group from University of Washington observed in 2017 that the social feed in Venmo differs from other social networks in that activity is driven by financial transactions. A user could make a trivial transaction to make a post (e.g., sending someone $0.01, or requesting $0.02), but only one participant in their studies reported ever doing this. Further, neither reading the feed nor sharing a transaction memo publicly or with friends is necessary to send or receive money.[55] On Venmo, people transact with both friends and businesses via the app. Analysis of public transactions identifies a spectrum of use patterns, from regular users who create transactions for a variety of expenses, to niche users who use Venmo with a small cluster of friends to pay for just a few things (e.g., bills among roommates).[56] A May 2021 investigation by BuzzFeed News reportedly managed to find the Venmo account of United States president Joe Biden after "less than 10 minutes of looking for it"; BuzzFeed News additionally states that the Venmo app "leaves everyone ... in the world exposed" and states that it reveals a major privacy concern.[57][58][59][60] In 2022, Rajat Tandon and Jelena Mirkovic from the University of Southern California, along with their research collaborators, showcased that 2 in 5 Venmo users publicly reveal sensitive information. Their work, "I know what you did on Venmo: Discovering privacy leaks in mobile social payments",[61] which presents multiple findings from 389 million public transaction Venmo notes, highlights serious risks from a public-by-default policy for mobile social payments. Venmo came under scrutiny from the Consumer Financial Protection Bureau in 2021 over the company's treatment of their customers owing money for transactions. PayPal, the company operating Venmo's platform, announced through a regulatory filing in February that it had received a civil investigative demand from the CFPB "related to Venmo's unauthorized funds transfers and collections processes, and related matters." Venmo has a history of using aggressive tactics to threaten debt-owing users, ranging from seizing the funds from the user's other PayPal accounts to sending debt collectors after users. Customer service emails showed the company notifying users it could involve a collection agency over debts from $3,000 to as low as $7 in 2019, in some instances even when the customer in question had been scammed. Such practices continued during the COVID-19 pandemic.[62][63][64] ^ Bommer, William H.; Rana, Shailesh; Milevoj, Emil (April 25, 2022). "A meta-analysis of eWallet adoption using the UTAUT model". International Journal of Bank Marketing. 40 (4): 791–819. doi:10.1108/IJBM-06-2021-0258. ISSN 0265-2323. S2CID 247427504. ^ "Venmo Revenue and Usage Statistics (2022)". Business of Apps. May 4, 2022. Retrieved May 27, 2022. ^ "What Is Venmo: How It Works". Money. Retrieved January 24, 2024. ^ a b c d Cole, Samantha (August 28, 2019). "Venmo Is Still Exposing Your Connections to Everyone You. Know". Vice. Retrieved February 12, 2020. ^ a b c d Paul, Kari (July 22, 2018). "The scary reasons you should make your Venmo account private". MarketWatch. 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Official website Retrieved from " 2Payment services company 2C2PCompany typePrivateIndustryE-commerce payment system, Financial servicesFounded2003; 22 years ago (2003)FounderAung Kyaw Moe [my][1]HeadquartersSingaporeServicesPayment service provider, Payment processing, Payment gateway, Payment card, Mobile PaymentNumber of employees400 (2022)Websitewww.2C2P.com 2C2P is a financial services company headquartered in Singapore. The company primarily provides payment gateway services to businesses.[2][3] Businesses using 2C2P's platform include Lazada, Thai Airways International, and Lenovo.[2] 2C2P was founded in Bangkok, Thailand in 2003 by Myanmar-born computer programmer Aung Kyaw Moe.[4][5] In 2007, the company moved its headquarters to Singapore.[6] In 2009, 2C2P first secured a seed investment.[7] 2C2P has since received financial backing from venture capitalists Amun Capital, GMO Venture Partners and Digital Media Partners.[3][8] In 2012, 2C2P launched an alternative payment method called 123, a local-currency alternative payment channel for non-credit-card payment processing.[9][10] In the fiscal year of 2014, the company processed over US$2.2 billion in transactions.[11] Also in 2014, 2C2P partnered with Mastercard to launch easyBills, a platform that enables cardholders to pay utilities, mobile, and other bills via smartphone or the web.[12][13] In 2015, 2C2P completed the migration of its services to Amazon Web Services (AWS) and became the first online payment provider offering online credit card installments in Thailand.[14][15] In 2018, the company partnered with five major corporations to launch the first QR code payment gateway in Thailand.[16] In early 2020, 2C2P announced the launch of its investment arm, 2C2P.VC.[17] In late 2020, the company refreshed its branding and website to create a more international and accessible look and feel.[3] In 2022, the company was named a participant in the Bank of Thailand's retail central bank digital currency (CBDC) pilot testing program.[18][19] In April 2022, 2C2P entered a strategic partnership with Chinese financial and payment company Ant Group, with the latter taking on a majority stake and linking Ant's Alipay+ payment service with 2C2P's existing payment gateway platform.[20][21] 2C2P provides payment acceptance, payouts, issuing, digital goods aggregation and reselling services. The company supports 250 payment methods,[2] including electronic payments, mobile payments, credit cards, and offline payments.[22] The company also aggregates bill payments, digital goods and services - issuing wallets, cards and loyalty programs, and offering mobile top-ups, transportation tickets, and others.[23][24][25] List of online payment service providers Electronic commerce Payment gateway Payment service provider ^ "Aung Kyaw Moe - Founder, 2C2P". About.me. Retrieved 2 April 2015. ^ a b c "2C2P aims beyond Southeast Asia with Ant Group investment". Nikkei Asia. 28 April 2022. Retrieved 22 November 2022. ^ a b c "Tech in Asia - Connecting Asia's startup ecosystem". techinasia.com. Retrieved 23 August 2016. ^ "Influential Leaders: Aung Kyaw Moe". AACSB International (AACSB). Retrieved 11 November 2022. ^ "Stung by one-baht payment for first project done, Aung's 2C2P works to unite Southeast Asia payments". The Edge Singapore. 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View (previous 50 | next 50) (20 | 50 | 100 | 250 | 500)Western Union (links | edit) PayPal (links | edit) Mobile payment (links | edit) Advanced Info Service (links | edit) Suica (links | edit) PayPoint (links | edit) Simpay (links | edit) Diners Club International (links | edit) MoneyGram (links | edit) Skrill (links | edit) List of companies of Singapore (links | edit) Billpoint (links | edit) WebMoney (links | edit) Verifone (links | edit) Index of Singapore-related articles (links | edit) Remittance (links | edit) Payment service provider (links | edit) Ukash (links | edit) Digital wallet (links | edit) Interac e-Transfer (links | edit) Google Pay Send (links | edit) Ingenico (links | edit) Central banks and currencies of the Caribbean (links | edit) PayDirect (links | edit) Alipay (links | edit) Wirecard (links | edit) Elavon (links | edit) Osaifu-Keitai (links | edit) PaysafeCard (links | edit) Adyen (links | edit) Tencent (links | edit) CDS Global (links | edit) PayMate (links | edit) IDEAL (links | edit) National Electronic Funds Transfer (links | edit) XE.com (links | edit) Neteller (links | edit) Amazon Pay (links | edit) Zong (payments provider) (links | edit) Wizzit (links | edit) M-Pesa (links | edit) Spice Money (links | edit) POLi Payments (links | edit) NTT Data Payment Services (links | edit) Fortumo (links | edit) Worldpay Group (links | edit) EnStream (links | edit) EServGlobal (links | edit) List of online payment service providers (links | edit) Flattr (links | edit) View (previous 50 | next 50) (20 | 50 | 100 | 250 | 500) Retrieved from " WhatLinksHere/2C2P" You can add funds to your Venmo account using Direct Deposit if you have completed the required identity verification and if you are otherwise eligible for Direct Deposit. We determine eligibility for Direct Deposit in our sole discretion. If you are eligible for Direct Deposit, you can access the feature in the Settings menu of your Venmo app. When providing your Direct Deposit details to an employer or other issuer, please be sure to confirm your account and routing numbers as they appear in your Venmo app. By failing to provide the issuer with your correct account and routing numbers, Venmo may be unable to deliver your funds to the correct account. Venmo is not responsible for the non-delivery of funds based on incorrect account information provided. You can access your account and routing numbers for Direct Deposit in your Venmo app. Just follow these steps: Go to the Me tab by tapping your picture or initials Tap the Settings gear in the top right Tap Direct Deposit Tap Show Account Number to view your Venmo account and routing number Copy both numbers and use them to fill out your employer’s Direct Deposit form If you're asked to provide the name or address of your bank when filling out your Direct Deposit form, give them the name and address of Venmo's FDIC-insured partner bank: The Bancorp Bank 6100 S Old Village Pl Sioux Falls, SD 57108 The exact arrival time of funds sent using Direct Deposit can vary by employer. It may take up to two pay cycles for the Direct Deposit feature to take effect. If you expected to receive funds in your Venmo account through the Direct Deposit feature and you did not receive such funds, please reach out to your employer (or issuer) to confirm that the payment was sent. Certain employers and payroll providers may send funds through Direct Deposits 1-2 days in advance of payday. It is up to your employer to submit paycheck information early. Please note that the time that your employer submits your paycheck information may vary by pay cycle. Venmo will post funds added through Direct Deposit to your account as soon as we receive notice from your employer. If you would like to stop adding funds to your Venmo account using Direct Deposit, or change the amount you add, you’ll need to notify your employer. It can take 1-2 payroll cycles for changes to take effect, once your employer has received and processed your request. If you have added money to your Venmo personal account using Direct Deposit or the Cash a Check feature, we will place your U.S. dollar Venmo funds in one or more Program Banks, where they will, subject to certain conditions, be eligible for pass-through FDIC insurance, up to applicable limits. FDIC insurance protects against the failure of a Program Bank, not the failure of PayPal, which provides the Venmo service. PayPal is not a bank, does not take deposits and is not FDIC insured. Any other Venmo account funds and all cryptocurrencies are not held in FDIC insured bank deposits. Cryptocurrencies may lose value. Learn more in our user agreement.

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