

HOW TO USE ASSET-TRANSFER ACCOUNT INFORMATION

General Information:

An important cautionary warning: The results produced by searching for asset/transfer accounts with Zelle, CashApp, PayPal, Venmo, Chime, and Varo are dependent upon, and are only as good as, the input information that you provided for the searches (the saying “garbage in, garbage out” applies here). For instance, if you have personally communicated directly with the judgment debtor at a particular telephone number or e-mail address, and a search for that telephone number or e-mail address produces an asset/transfer account associated with the judgment debtor’s name, then that result is probably pretty solid. However, if you used a database to obtain a telephone number or e-mail address, and a search for that telephone number or e-mail address produces an asset/transfer account associated with the judgment debtor’s name, then that account may or may not be the judgment debtor’s account (because there could be many people with that same name, and it is possible the database you used gave you a telephone number or e-mail address associated with someone who is unrelated to the judgment debtor but who simply has the same name as the judgment debtor).

A note about old information: Just because someone has an asset/transfer account and it is associated with a bank account, that doesn’t mean they use their asset/transfer account and it doesn’t mean their associated bank account is still open or active. Someone could set up an asset/transfer account, and associate it with their bank account, and use it for a while, and then sometime later they might change banks but forget to update their asset/transfer account information.

A note about secondary information: While accounts with CashApp, PayPal, and Venmo can be garnished directly, most people do not keep large asset balances in their CashApp, PayPal, or Venmo accounts (unless perhaps they can’t get a real bank account, or they are trying to hide their money from debt collectors). However, the value of finding a CashApp, PayPal, or Venmo account, stems not ONLY from the possible asset balances in those accounts themselves, but also from the fact that freezing those accounts may bring a judgment debtor to the settlement table. In addition, those accounts are often linked to traditional bank accounts that can also be garnished or levied (and that can sometimes be hard to find in any other way), and those accounts can also be linked to cryptocurrency accounts at exchanges that can potentially be subject to garnishment or levy.

Account-Specific Information:

Early Warning Services, LLC (dba Zelle) does not maintain any assets (so they cannot be garnished directly). However, every Zelle account is associated with a US Bank account, and Zelle can be served with a subpoena by USPS mail or by e-mail at Early Warning Services, LLC dba Zelle, Attention Subpoena Processing, 16552 North 90th Street, Scottsdale, AZ 85260 (subpoena@earlywarning.com). If you send a subpoena to Zelle, then you must tell them the telephone number or e-mail address associated with the

Zelle account (Zelle refers to such telephone numbers or e-mail addresses as “tokens”). For instance, you could ask Zelle to produce a list of all transactions associated with a particular token telephone number or e-mail address from starting date X to ending date Y, and all bank account information associated with that Zelle token. Zelle may refer to their response as a “Zelle Consumer Profile and Transaction Search”.

Block, Inc. dba CashApp (fka Square, Inc. dba CashApp) can be served with a garnishment action, or with a subpoena, via their registered agent CT Corporation System. (Note that in California they are registered as Block of Delaware, Inc. with the “foreign name” of Block, Inc. and their registered agent is c/o CT Corporation System, 330 North Brand Boulevard, Glendale, CA 91203). If you serve CashApp with a garnishment action, or with a subpoena, then be sure to provide them with the telephone number or e-mail address associated with the CashApp account, along with the account \$Cashtag. If you serve CashApp with a garnishment action, then if possible be sure to also request any bank account information (including bank routing and account numbers) associated with the CashApp account(s). If you serve CashApp with a subpoena, then be sure to ask them for all accounts and transaction information, including bank routing and account numbers, associated with the CashApp account(s). You can use the following link to submit documents: <https://squareup.request.disco-legal.com/cp>. You can use the following link to request updates: <https://help.block.xyz/civil-process>.

PayPal, Inc. dba Venmo can be served with a garnishment action, or with a subpoena, via their registered agent in your State. If you serve PayPal/Venmo with a garnishment action, or with a subpoena, then be sure to provide them with the telephone number or e-mail address associated with the PayPal/Venmo account(s). If you serve PayPal/Venmo with a garnishment action, then be sure tell them that you want to garnish any PayPal and any Venmo accounts, and also request any bank account information (including routing and account numbers) associated with the PayPal/Venmo account(s). If you serve PayPal/Venmo with a subpoena, then be sure to ask them for all PayPal accounts, and all Venmo accounts, and all transaction information, and be sure to ask them for any bank routing and account numbers associated with the PayPal/Venmo account(s).

Chime Financial, Inc. is not actually a bank, but they allow their customers/users to control assets in accounts that are actually held either by Stride Bank, NA or by The Bancorp Bank. If your judgment debtor has an account with Chime, then you will want to garnish both Stride Bank, NA and The Bancorp Bank. A garnishment action can be sent to Stride Bank, NA, 324 West Broadway Avenue, Enid, OK 73701 (frauddept@stridebank.com). A garnishment action can be sent to The Bancorp Bank, Attention Levies and Garnishments, 409 Silverside Road, Suite 105, Wilmington, DE 19809 (levies&garnishments@thebancorp.com).

Varo Money, Inc. dba Varo Bank, NA is a real bank. They can be served with a garnishment action sent to Varo Money, Inc. dba Varo Bank, NA, c/o Corporation Service Company, 251 Little Falls Drive, Wilmington, DE 19808.

Google, LLC (dba GooglePay) does not maintain any assets (so they cannot be garnished directly). However, most GooglePay accounts are linked to bank accounts.

Google LLC accepts civil requests for user data (including subpoenas and court orders) issued from the Santa Clara Superior Court, the U.S. District Court for the Northern District of California, or out of state legal process properly domesticated through a California court. You can serve Google, LLC with the civil request through the appropriate office of Google LLC's registered service agent, Corporation Service Company (or "CSC"). The CSC office in California is Corporation Service Company, 2710 Gateway Oaks Drive, Suite 150N, Sacramento, CA 95833.