The majority of Pennsylvania adults (64%) report using peer-to-peer (P2P) payment platforms.

2 in 3 (67%) say that they sometimes or frequently use P2P.

More education is needed to raise awareness on how P2P payment platforms operate.

Almost 3 in 5 Pennsylvania adults (57%) incorrectly answered a quiz question about being able to reclaim your money if you make an error sending money through a peer-to-peer payment system. (You typically cannot.)

Pennsylvania adults are using P2P payment platforms to send money to people they don’t know.

When making a purchase through an online bidding site (i.e., eBay), over half (55%) send the money to a seller with whom they have previously never done business and over two in five (46%) send the money to a seller rated highly for fulfillment and delivery. (It is unsafe to use P2P payment platforms in this way.)