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Picture making app

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Photo Courtesy: FilippoBacci/Getty Images The Instacart app was literally a lifesaver during the COVID-19 pandemic. The question is: will this service remain popular when life “comes back to normal”? In addition to helping people stay safe at home, delivery apps like Instacart have also proven to be quite affordable for those of us with packed schedules. From avoiding traffic to helping you maximize your time, Instacart seems to be the road of the future, but is it the best solution for you?Also, how do you stack up to competitors? And it generates significant savings? With these questions in mind, we’re investigating the pros and cons of this food delivery service to determine whether it’s really worth it or whether, in a post-pandemic world, we should just drag ourselves to Safeway every week. Instacart is a food delivery and collection service operating in the United States and Canada. But most importantly, Instacart customers can shop on the company’s website or mobile app, without the need for personal contacts. Currently, the service focuses on deliveries from grocery stores, pharmacies and warehouses, unlike other food delivery apps, which operate as take-away delivery services. Nowadays, the whole process is quite streamlined, as Instacart has worked with retailers to provide the best possible service.Â© Photo Courtesy: Morsa Images/Getty Images Once an order has been placed, the personal shoppers in your area are notified. When someone agrees, they take care to go to the store and get all the items on your list. Depending on whether you choose the pickup or delivery option, they can also bring your order directly to your home.Regardless of which option you choose, the convenience of this service is undeniable, especially in today’s hectic world. However, some may wonder if the time and problems saved will end up being worth it when post-pandemic life resumes. And we have those answers.Pro of Instacart1. It’s a huge time saver. No doubt about it. Ordering groceries through an app is much faster than driving to a store and going up and down the corridors. And, hey, time is a commodity you never get back, so spending it on things that are worth more than spending it can make Instacart very useful to you, regardless of the monetary cost.Â Photo Courtesy: d3sign/Getty Images 2. Save on gas. Driving up to the grocery store and back costs money and can really add up depending on how far the store is from your way, or how much traffic you encountered during your trip. If the grocery store is 10 minutes away, then maybe saving gas isn’t a primary concern. For others who live far away or for people they rely on Uber or public transport, saving some of these additional costs could be worth.3. Finding items for sale is easier. Cut the coupons is not for everyone, but also for those who don’t care about the process, it’s much easier to see. See for sale when you are on the Instacart app. In fact, many of these offers are automatically applied, or brought to your attention once you add certain items to your cart. In this way, Instacart can help you save more simply because you will be more aware of these products for sale. Against Instacart1. Between all taxes and tip, it can be more expensive than shopping for you. Instacart taxes can be added quickly, especially if you are not an Instacart Express member, which, you know, costs money too. In the end, some people prefer to spend less and save on deliveries and tips, although it costs them time. Â 2. You do not get to choose your products. Trusting a personal shopper to choose their products does not always end well. Whether your personal shopper decides to choose products that meet your standards or are mature when you think you use them, it doesn’t depend on you. Photo Courtesy: d3sign/Getty Images 3. Instacart rewards some products. Sometimes, products can be more expensive via Instacart than the store. However, this is usually true only if you choose a store outside their favorite list of food. So, can Instacart save money? Instacart is a free service, although you can upgrade to Instacart Express, which will eventually save you money if you use the service more than once a month. An annual subscription to Instacart Express costs \$99, but if you opt for your monthly subscription, you will pay a little more than \$9.99 a month. If you opt for Instacart Express, the shipping fee, which starts from \$3.99 for orders of the day of \$35 or more, is not applied. You can also get reduced service rates with Instacart Express. For all others, shipping costs remain unchanged and are slightly higher for one hour deliveries, deliveries below \$35 and deliveries from club stores, such as Costco and Sam’s Club. In some cases, other expenses can be added to the total, including a “heavy tax” for orders that end up weighing more than 50 pounds; a Photo Courtesy withdrawal fee. Rapeepong Pattakumwong/Getty Images With all these taxes “plus an adequate tip” to the customer may seem that Instacart is not worth it, at least not financially speaking. Â However, taking a closer look, you might end up saving some money, especially if you buy more than once a month using an Instacart Express subscription, which gives up certain taxes. Also, having a careful eye when it comes to sales can really add. And, as an additional bonus, you will not be tempted to purchase impulse products you don’t really need. Â Whether all these potential savings will either be at the same (or more) than those you will get going to the supermarket fromdepends on your individual situation. storage, forwho usually spend an hour or more in a grocery store, the time saving could be seen as more valuable. Competitors InstacartInstacart has several competitors offering essentially the same service and some of these competitors might be more suitable depending on where you live.Shipt is one of Instacart’s main competitors, for example, but it’s not as popular as Instacart.One of our favorites, however, is FreshDirect, an Instacart alternative that provides customers with food from local farmers, fishermen and artisans. Are you already a Walmart shopper or a Stop & Shop loyalist? Walmart+ and Peapod offer food delivery and pick-up for the larger chains respectively, although the Walmart option requires a special subscription. Finally, the various food services of Google Shopping and Amazon are becoming increasingly popular. With these options, you can buy just about anything you want, including groceries. In addition, for Amazon users in metropolitan areas, same-day delivery is often available from the company’s warehouses or Whole Foods. Photo Courtesy: 10Ac&A000 Hours/Getty Images In the end, whether the Instacart app or one of its alternatives offer the best shopping experience depends on your specific situation and needs. So, whether you missed the ritual of going to the store at the height of COVID-19 or found yourself relieved by the myriad food delivery options, there is no doubt that the pandemic has changed the way we look at things, including the way we want to shop every week. Â MORE FROM ASKMONEY.COM Photo Courtesy: Tech Daily / Unsplash Slowly but surely, Venmo and other payment apps are becoming the preferred method to send and accept payments for purchases, gifts and donations. Nowadays, cash and even credit cards can be uncomfortable, especially if you’re sharing your dinner bill with friends or your cable TV bill with roommates. In this case, it may be easier to open an app to send and receive money at the push of a button. Typically, payment apps are linked to your bank account “usually a checking account”, but Venmo also allows users to rely on their credit card, as long as they are willing to pay a surcharge. Even though the mechanics are simple, it’s still important to understand the platform, so you can transfer funds to friends, family, organizations and suppliers safely. With that in mind, we’re digging deeper into how Venmo works and how to use this payment app wisely.Simply put, Venmo is a digital wallet that allows you to pay and demand money from others. The company defines itself as “a way to to pay your friends when you owe them money and you don’t want to deal with money.” Out for lunch and ready to split the bill? Need to send your roommate money at the end of the month for your share of rent and utilities? Well, Venmo allows you to relocate As mentioned earlier, Venmo users can also connect this “digital wallet” to a credit card, but there is a 3% commission for transfers that withdraw funds from credit cards. Otherwise, sending money back and forth doesn’t increase transaction fees.Â Photo Courtesy: Bloomberg/Getty Images Today, many providers, especially at major events such as festivals and concerts, only accept transfers via paid apps. Since there are tons of customers buying goods at these large-scale events, Venmo and other payment applications help both providers and customers save time. There’s no paper to swipe or deal the rest, for example. And, as an added bonus, you don’t have to worry about waiting for the receipt. Online merchants are also starting to accept mobile apps as a payment method, so there’s no denying that Venmo, PayPal and more are the way of the future.Venmo is an easy way to receive and send paymentsThe easiest way to use Venmo? Download the mobile app from the iOS App Store or Google Play. Alternatively, you can also register on Venmo.com, although the browser-based version is certainly not as robust as the app.Once you have created an account, you can link your bank details or use the money you transfer to your Venmo account to make payments.When you’re ready to send money to friends, organizations or vendors, you’ll need to know their unique username, or handle. If someone is already in your contacts, they are more likely to appear in your Venmo feed if they also use the app. This, of course, simplifies things.Â Once you’ve found the right profile, you can send or request funds with just a few clicks.Â Photo Courtesy: Bloomberg/Getty Images However, if you’re paying for a company or someone who isn’t in your contacts, you’ll need to look for their manager. If you’re paying someone in person, you can scan their Venmo-exclusive QR code, allowing your app to automatically extract their profile. While many users simply write what the transfer is for in the appropriate text field Â “tacosÂ”, Â “Internet of NovemberÂ”, and so on Â “Venmo also allows you to add a note in the form of emoji and animated stickers. A word of wisdom: if you’re trying to keep track of your finances more clearly, you might not want to label every transfer with a random assortment of emoji.Deposit your salary directly to your Venmo accountIf you are eligible, you can also use Venmo as a direct deposit option for your salary. In the Venmo app, just tap on the icon “Â” and then click Settings Â “Direct Deposit”. Click on Â “Show Account NumberÂ” to get your Venmo account information, along with the routing number displayed on the screen.Â Courtesy: Ryan J. Lane/Getty Images Copy both numbers and use them to fill out your employer’s direct deposit form. If you need to the name and address of a bank at the time of filling out the form, Venmo provides the following information for the FDIC insured partner bank of the app:The Bancorp Bank, 6100 S Old Village Place, Sioux Falls, SD 57 108Note:The exact time of arrival of the cheque through the direct deposit function may vary depending on the employer. It may take up to two payment cycles before the direct deposit function takes effect.Stay safe with Venmo and other payment appsAs payment apps are becoming more and more popular, it can be easier and easier to be scammed by people trying to take advantage of unsuspecting customers. Do you want to use Venmo and other payment applications securely? We rounded up some suggestions.Use Reliable Payment Platforms: Unfortunately, not all payment apps are created the same way. There are fake mobile payment applications out there that just want to get your banking information. Stick to trusted ones like Venmo, PayPal and CashApp. Also, make sure you use the latest version of the software as well as it will be the safest.Check usernames before sending funds: Speaking of scam, do not send money to unknown sources. This might sound self-explanatory, but, sometimes scammers pose as people from your contacts or as businesses. Always verify the username of an individual or organization, or better yet, use the QR code method if possible.Don’t send payment information over public Wi-Fi:While sending payments via Venmo or another app is convenient when you’re on the go, be careful not to send payments over a public network. All information sent over public Wi-Fi is accessible to anyone who has access, including those who can hack your device. It would be easy for a hacker to get payment information if you make mobile purchases over a public network. It is actually safer to use the phone company’s cellular network if you are away from your home’s private internet connection.Connect a credit card to your account, if possible: While most users connect their Come to a bank account or debit card to avoid charges, it is recommended to use a credit card. If the money is withdrawn from your debit card or bank account by a scammer, there may be unavoidable liabilities such as overdraft fees. Most credit cards have better anti-fraud protection to keep the cardholder from unauthorized charges. The cardholder can also file a complaint to contest the charge, which will likely be accepted. However, be sure to check which commissions can be associated with cash advances made with your credit, as many of these payment apps are treated as cash advances.Â Photo Courtesy: d3sign/Getty Images If you have problems with Venmo in particular, the customer support team is ready to help. You can send a message via the contact form of the app or contact a representative directly via the app (Monday to Friday, 7:00-1:00 EST; Saturday to Sunday, 9:00-11:00 EST). You can also call the assistance number Venmo at (855) (855) Monday to Friday from 10:00 to 18:00 east. more than one question. Come.com

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