- -How do Venmo and Zelle compare and contrast to the existing electronic transactions (such as ACH and wires)? Do they use ACH to move money or are they something else? How do they move the money between the customers?
- -One difference between these two products is that Zelle is owned by the banks, while Venmo is owned by PayPal. How does this affect the availability of funds and the user experience?

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