

A hand is holding a black smartphone. The screen is a solid purple color. In the center of the screen, the word "zelle" is written in a white, lowercase, sans-serif font. Below the word, in a smaller white font, is the phrase "THIS IS HOW MONEY MOVES". The background of the image is a blurred mix of dark teal and brown tones.

zelle

THIS IS HOW MONEY MOVES

Zelle Usa

**John M. Spalek, Konrad
Feilchenfeldt, Sandra H. Hawrylchak**

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