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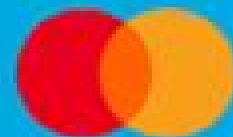


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Rosa Llamas,Russell Belk

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The Money Hackers Daniel P. Simon, 2020-04-14 Businesses investors and consumers are grappling with the seismic daily changes technology has brought to the banking and finance industry The Money Hackers is the story of fintech's major players and explores how these disruptions are transforming even money itself Whether you've heard of fintech or not it's already changing your life Have you ever Venmoed someone Do you think of investing in Bitcoin even though you can't quite explain what it is If you've deposited a check using your iPhone that's fintech If you've gone to a bank branch and found it's been closed for good odds are that's because of fintech too This book focuses on some of fintech's most powerful disruptors a ragtag collection of financial outsiders and savants and uses their incredible stories to explain not just how the technology works but how the Silicon Valley thinking behind the technology ideas like friction hedonic adaptation democratization and disintermediation is having a drastic effect on the entire banking and finance industry Upon reading The Money Hackers you will Feel empowered with the knowledge needed to spot the opportunities the next wave of fintech disruptions will bring Understand the critical pain points that fintech is resolving through a profile of the major insurgents behind the disruption Topic areas include Friction featuring founders of Venmo Aggregate and Automate featuring Adam Dell founder of Open Table and brother of Michael Dell and Rise of the Machines featuring Jon Stein founder of robo advisor Betterment Learn about some of the larger than life characters behind the fintech movement The Money Hackers tells the fascinating story of fintech how it began and where it is likely taking us

Homemade for Sale, Second Edition Lisa Kivirist, John Ivanko, 2022-12-13 Updated and expanded The authoritative guide to conceiving and launching your own home based food business from idea to recipe to final product Follow your dream to launch a food business from your home and join the booming movement of food entrepreneurs Fully updated and expanded Homemade for Sale Second Edition is the authoritative guide to launching a successful food enterprise from your kitchen It covers everything you need to get cooking for your customers providing a clear road map to go from ideas and recipes to owning a food business Contents includes Product development and testing Understanding state cottage food and food freedom laws and advocacy Independently tested recipes for non hazardous food products including frostings Marketing and developing your niche Step by step guides for packaging labeling and creating displays Structuring and running your business while planning for the future Bookkeeping and financial management Managing liability risk and government regulations Avoiding burnout through self care and time management Profiles of successful food entrepreneurs More people than ever are demanding real food made with real ingredients by real people and you have the freedom to earn by starting a food business from home No capital needed just good recipes and enthusiasm plus enough business know how found in the pages of Homemade for Sale to be a success Everything else is probably already in your kitchen Best of all you can start right now AWARDS SILVER 2023 Living Now Book Awards How To DIY

Virtual Banking Dan Schatt, 2014-07-29 Technology is permanently transforming the

banking industry and digital payments are the key Electronic Payments Mobile Commerce and Virtual Banking A Guide to Innovation Partnering and Regulation takes a hands on approach to competing in the modern banking environment Former PayPal Head of Financial Innovation Dan Schatt explores the reasons behind the massive consumer migration away from traditional banks and provides clear actionable guidance on beating new banking models at their own game Digital payment is the hottest topic in banking today and is set to define the future of the industry Consumers are rapidly abandoning traditional banks in favor of institutions that are lower cost and more consumer centric Between the pace of financial regulatory reform and the cloud computing revolution the old banking model is on the fast track to extinction Electronic Payments Mobile Commerce and Virtual Banking provides the information banks need to compete in this new environment and details the integral implementation actions that will allow them to thrive The book discusses real world innovations from banks non banks and up and comers and the heavy competition from the new outsource bank model Topics include The changing POS landscape and the need for digital wallet partnerships Shifting gears to greenfield market opportunities versus non profitable markets Digital channel best practices for superior customer experience When to outsource and what capabilities to truly own Case studies including PayPal Google Square Facebook Twitter and more illustrate acceleration of innovation through banking partnerships as well as the mechanics behind banking s biggest scariest threats The trick to surviving the paradigm shift is to embody innovation while providing a superior customer proposition Electronic Payments Mobile Commerce and Virtual Banking A Guide to Innovation Partnering and Regulation provides the inside track on managing the shift and dominating the new marketplace

Bank 4.0 Brett King, 2018-12-17 Winner of best book by a foreign author 2019 at the Business Book of the Year Award organised by PwC Russia The future of banking is already here are you ready Bank 4 0 explores the radical transformation already taking place in banking and follows it to its logical conclusion What will banking look like in 30 years 50 years The world s best banks have been forced to adapt to changing consumer behaviors regulators are rethinking friction licensing and regulation Fintech start ups and tech giants are redefining how banking fits in the daily life of consumers To survive banks are having to develop new capabilities new jobs and new skills The future of banking is not just about new thinking around value stores payment and credit utility it s embedded in voice based smart assistants like Alexa and Siri and soon smart glasses which will guide you on daily spending and money decisions The coming Bank 4 0 era is one where either your bank is embedded in your world via tech or it no longer exists In this final volume in Brett King s BANK series we explore the future of banks amidst the evolution of technology and discover a revolution already at work From re engineered banking systems to selfie pay and self driving cars Bank 4 0 proves that we re not on Wall Street anymore Bank 4 0 will help you Understand the historical precedents that flag a fundamental rethinking in banking Discover low friction technology experiences that undermine the products we sell today Think through the evolution of identity value and assets as cash and cards become obsolete Learn how Fintech and tech

disruptors are using behaviour psychology and technology to reshape the economics of banking Examine the ways in which blockchain A I augmented reality and other leading edge tech are the real building blocks of the future of banking systems If you look at individual technologies or startups disrupting the space you might miss the biggest signposts to the future and you might also miss that most of we ve learned about banking the last 700 years just isn t useful When the biggest bank in the world isn t any of the names you d expect when branch networks are a burden not an asset and when advice is the domain of Artificial Intelligence we may very well have to start from scratch Bank 4 0 takes you to a world where banking will be instant smart and ubiquitous and where you ll have to adapt faster than ever before just to survive Welcome to the future

The Routledge Handbook of Digital Consumption Rosa Llamas,Russell Belk,2022-09-26 Since the publication of the ground breaking first edition there has been an exponential growth in research and literature about the digital world and its enormous potential benefits and threats Fully revised and updated this new edition brings together an expertly curated and authoritative overview of the impact and emerging horizons of digital consumption Divided into sections it addresses key topics including digital entertainment self representation communication Big Data digital spirituality online surveillance and algorithmic advertising It explores developments such as consumer data collection techniques peer to peer payment systems augmented reality and AI enhanced consumer well being as well as digital transgression secrecy crypto currencies NFTs and cultural concerns such as the spread of conspiracy theories and fake news From digital influencers digital nomads and digital neo tribalism to robots and cyborgs it explores existences that blur boundaries between humans and machines reality and the metaverse and the emerging technoculture a state of all encompassing digital being This unique volume is an essential resource for scholars practitioners and policy makers and will continue to provide a new generation of readers with a deep understanding of the universe of digital consumption

Cybersecurity Ishaani Priyadarshini,Chase Cotton,2022-03-09 This book is the first of its kind to introduce the integration of ethics laws risks and policies in cyberspace The book provides understanding of the ethical and legal aspects of cyberspace along with the risks involved It also addresses current and proposed cyber policies serving as a summary of the state of the art cyber laws in the United States It also importantly incorporates various risk management and security strategies from a number of organizations Using easy to understand language and incorporating case studies the authors begin with the consideration of ethics and law in cybersecurity and then go on to take into account risks and security policies The section on risk covers identification analysis assessment management and remediation The very important topic of cyber insurance is covered as well its benefits types coverage etc The section on cybersecurity policy acquaints readers with the role of policies in cybersecurity and how they are being implemented by means of frameworks The authors provide a policy overview followed by discussions of several popular cybersecurity frameworks such as NIST COBIT PCI DSS ISO series etc

Labor Day Deals 2025: The Ultimate Shopping Guide Steven Buchanan,2025-08-30 Labor Day weekend has become one of the

biggest shopping events of the year with retailers rolling out unbeatable discounts across every category from fashion and electronics to home goods furniture and back to school essentials Labor Day Deals 2025 The Ultimate Shopping Guide is your one stop resource for navigating this shopping holiday with confidence Inside you ll find hand picked deals from major retailers and online stores tips for stacking coupons with cashback apps and exclusive insights on where to score early bird markdowns before they sell out Whether you re hunting for budget friendly back to school buys upgrading your home office or snagging a new fall wardrobe this guide makes sure you never pay full price With side by side deal comparisons from popular retailers strategies for maximizing savings and recommendations tailored to families students and bargain hunters alike this ebook is designed to help you shop smarter not harder If you want to stretch your dollar further and make the most of Labor Day 2025 sales this guide will show you exactly how

Applied Marketing Daniel Padgett,Andrew

Loos,2023-10-03 Applied Marketing 3rd Edition is a comprehensive yet concise modern marketing course that blends solid academic theory with practitioner experience to help students master the core concepts develop a practical understanding of how to apply marketing principles and gain perspective on how top marketers operate in today s business world Co authors Dan Padgett an academic and Andrew Loos a practitioner blend solid academic theory and agency owner experience to offer students an insider s view of marketing by bridging the gap between marketing principles taught in the classroom and those same principles as applied by business professionals Taking a student centric approachby using digital assets to teach students as well as having students use digital resources for learning encourages students to develop their critical thinking skills by applying core concepts to real world scenarios

F*ckboys Are Boring Ryan Sheldon,2024-09-10 A bold book that

s part memoir manifesto and dating guide all rolled into one It speaks with honesty and insight while challenging toxic dating trends and offering a better journey through it DR CHRIS DONAHUE CSW author of Rebel Love and Host of LoveLine This salacious heartbreaking and hilarious book follows Ryan Sheldon a gay man brawn model featured on billboards in Times Square NYC and eating disorder advocate interviewed on the Today Show as he shares his wild dating stories In F ckboys Are Boring Sheldon offers a new way of rating dates with a compatibility scale the first of its kind and invites readers to create their own scale so they can make relationship choices based on their values not just raw attraction But it s more than love and romance FAB is also an exploration into self destructive behaviors eating disorder OCD addiction to chaos mental health for LGBTQIA people self worth body image as a gay man in a larger body and self elevation listening to your intuition and healing from attachment wounds in a world that seems determined to dehumanize and diminish us And it offers an elixir for the weary soul who wants to feel worthy of love Because we all are F ckboys Are Boring is THE guide to surviving the digital hellscape that is modern dating for anyone who has ever dated a man it s brutal out here Who s your favorite f ckboy Have you drooled over a spiritual guru boy who wants to do questionable things with crystals Did you find a fetishizer who had an obsession with your feet or watching you eat Are you chasing the knight in shining armor so he can save you from

yourself when all he'll really do is string you along and then ghost you These are just a few of the f ckboys listed in this book on the F ckboy Wall of Shame Yes there are enough for an entire wall And no you're not alone if you've fallen for one of these gorgeous disasters Or maybe you are the f ckboy Maybe you're the problem It's you Girl it's all of us Motivational speaker brawn model and eating disorder advocate Ryan Sheldon offers a path to healing while looking for love F ckboys Are Boring is for anyone who has struggled with self esteem and feeling unlovable while searching for connection in this disconnected world Whether you're gay straight bi sexual pansexual or queer this book offers reprieve from swipe culture and offers a new approach to dating Instead of concepts like the 5 Love Languages it's got a F ckboy Decoder so you know what they really mean when they say I've never met anyone like you before Sheldon draws on Pia Mellody's work about love avoidance limerence love addiction and codependence while sharing his own experiences with healing trauma so he can date as a whole emotionally regulated confident human being But it's so much more than a book about love and romance Sheldon gets vulnerable about his struggles with mental illness including obsessive compulsive disorder OCD abandonment wounds and his addiction to chaos He shares the truth about his eating disorder recovery and what it was like to walk away from an abusive relationship He shares openly about what it's like to date in a larger size body in the LGBTQ community and finding love and acceptance for himself at any size And he doesn't hold back when he shares the wild stories from dating as a gay man in New York and West Hollywood and the lessons he learned from those experiences Readers will come away with their own list of dating deal breakers a dating scale for rating dates guides on how to maintain boundaries and self respect ways to recognize red flags like gaslighting and love bombing and a toolbox of resources that Sheldon has picked up through decades of therapy If you're frustrated with the dehumanizing digital hellscape that is modern dating F ckboys Are Boring provides solace and support for the love weary Sheldon is like your gay best friend dishing on all his outrageous dating stories and spicy sexual encounters offering guidance and wisdom and crying with you as one heartbroken survivor to another F ckboys Are Boring offers compassionate hope to everyone including f ckboys who is tired of the games and ready to find real love both for themselves and with a truly worthy partner

Jamil's Ultimate Estate Sale Shoppers Guide Jamil Houston, Shopping is one thing but treasure hunting within the time capsule of a person's cherished treasures carefully collected or lovingly gifted over an entire lifetime is a magical experience like nothing else Enter through doors that were once locked hallways that were off limits and rooms that were tucked away as you peruse through the personal affects finding everything from rare hidden gems to modern must haves at a fraction of the retail costs Welcome to the wonderful world of estate sales If you love thrift stores yard sales flea markets consignment or antiquing or just finding a great deal you have got to tap into the overlooked goldmine of local estate sales They happen EVERY weekend all over the country and all you have to do is know where to look and what to expect This Ultimate Estate Sale Shoppers Guide by yours truly is a fast and easy read jam packed with useful information you can apply right away and get to smooth estate sale ing in no time Everything is all laid

out for you so you can locate the sales with the items you like for your home to collect or to resale and then get the best deals possible

The Digitalization of Money Gary Gorton, 2024-07-31 The form of money is changing increasingly becoming digitized Does this change the meaning of money Are these new forms of money safe Will we soon be using this new money to buy coffee Are there advantages to using the new money Should the central bank issue its own digital money These and other questions are addressed in this nontechnical book To address these questions the book first considers the history of money Then the infrastructure for the new monies is introduced blockchain cryptography smart contracts and early applications like Bitcoin There is also another form of new money that is not blockchain based It is based on a phone system which is used to move money and make deposits and withdraws While blockchain based money is embryonic this second form of new money has changed the lives of millions of people

MBA in Marketing - City of London College of Economics - 10 months - 100% online / self-paced City of London College of Economics, Overview An MBA in Marketing or Master of Business Administration is a degree that will prepare you for leading positions in marketing such as Chief Marketing Officer Content What is Marketing Marketing Management Marketing Management Philosophies Marketing Challenges into the Next Century Marketing and Society Social Responsibility and Marketing Ethics Social Criticisms of Marketing Citizen and Public Actions to Regulate Business Actions Towards Socially Responsible Principles for Public Policy Towards Marketing Strategic Marketing Planning The Global Market Place Business Markets and Business Buyer Behaviour Market Information and Marketing Research Core Strategy Digital Marketing Strategy Customer Relationship Management E Commerce Fundamentals of Management And many more Duration 10 months Assessment The assessment will take place on the basis of one assignment at the end of the course Tell us when you feel ready to take the exam and we ll send you the assignment questions Study material The study material will be provided in separate files by email download link

IT Consultant Diploma - City of London College of Economics - 12 months - 100% online / self-paced City of London College of Economics, Overview This course deals with everything you need to know to become a successful IT Consultant Content Business Process Management Human Resource Management IT Manager s Handbook Principles of Marketing The Leadership Information Systems and Information Technology IT Project Management Duration 12 months Assessment The assessment will take place on the basis of one assignment at the end of the course Tell us when you feel ready to take the exam and we ll send you the assignment questions Study material The study material will be provided in separate files by email download link

The Future of Money Eswar S. Prasad, 2021-09-28 A cutting edge look at how accelerating financial change from the end of cash to the rise of cryptocurrencies will transform economies for better and worse We think we ve seen financial innovation We bank from laptops and buy coffee with the wave of a phone But these are minor miracles compared with the dizzying experiments now underway around the globe as businesses and governments alike embrace the possibilities of new financial technologies As Eswar Prasad explains the world of finance is at the threshold of major disruption that will affect

corporations bankers states and indeed all of us The transformation of money will fundamentally rewrite how ordinary people live Above all Prasad foresees the end of physical cash The driving force won't be phones or credit cards but rather central banks spurred by the emergence of cryptocurrencies to develop their own more stable digital currencies Meanwhile cryptocurrencies themselves will evolve unpredictably as global corporations like Facebook and Amazon join the game The changes will be accompanied by snowballing innovations that are reshaping finance and have already begun to revolutionize how we invest trade insure and manage risk Prasad shows how these and other changes will redefine the very concept of money unbundling its traditional functions as a unit of account medium of exchange and store of value The promise lies in greater efficiency and flexibility increased sensitivity to the needs of diverse consumers and improved market access for the unbanked The risk is instability lack of accountability and erosion of privacy A lucid visionary work The Future of Money shows how to maximize the best and guard against the worst of what is to come **Every Landlord's Guide to Finding**

Great Tenants Janet Portman, 2020-06-01 Protect your investment Choosing new tenants who will pay on time respect your property and stay for an extended period will make your life easier and your business more profitable This book guides you through the process of attracting screening choosing and getting the best renters possible Just as important it shows how to avoid problem tenants You'll learn how to avoid discrimination complaints advertise effectively screen tenants over the phone show the unit evaluate applications examine credit reports check references make a rental offer reject applicants and much more With Downloadable Forms includes dozens of forms and checklists that will help you get the information you need without running afoul of the law available for download details inside **Fintech Wars** James da Costa, 2024-10-03 Fintech touches every part of our lives from cashless economies to crypto and even our climate This book draws back the curtain on this fascinating world full of friction failure and fortune Fintech Wars delves into one of the world's most lucrative and fast growing sectors Witness the bold strategies groundbreaking innovations and relentless drive that propelled fintech unicorns like PayPal Nubank and Monzo to transform the world Featuring interviews with generational founders including Reid Hoffman LinkedIn Nigel Morris Capital One and Martha Lane Fox Lastminute.com the narrators of this book have built companies that represent over one trillion dollars in market capitalization As the founder of a digital bank James da Costa is a fintech insider He draws upon his network and first hand experiences to offer a fascinating look into the intricacies and motivations behind building billion dollar disruptors Step into the fascinating unpredictable and inspiring world of fintech

Manifesting GPF BX, There is profound beauty distilling words down to its essence This instapoetry collection touches on the complicated and raw emotions that swirl in us all like heartbreak disappointment anger frustration sadness lust happiness and of course love This book contains some explicit language Tags booktok poetry booktok poems poetry tok inspirational poetry poems about life evocative poetry emotional poetry honest poetry empowering poetry modern day poetry modern day poems human experience poems thought provoking poetry life experience poems life experience poetry

Couponing 2.0 HowExpert, Kendra Snead, 2019-02-02 This exhaustive couponing ebook covers the basics of couponing that will teach any person how to save money on their groceries Find out where to get free paper and digital coupons on a weekly basis Modern day couponing has reached a new level Get to know the top rebate apps such as ibotta Checkout 51 SavingsStar and Fetch Rewards that will save you even more money after your grocery trips The common theme of the art of couponing is combining sales coupons and rebates for the most savings Learn what to do to prepare for your grocery trips what to do during them and how to be ready for anything at the checkout lane Learn how to stay organized in using all the coupons and rebates that fit your needs and wants Learn how to track important dates such as when new store circulars come out when sales you want are going to end and when coupons you want to use will expire Learn to track your desired groceries the aisle in which they are located at your favorite grocer and price and savings specifications based on the sales coupons and rebates you find About the Expert Kendra Snead is a self taught coupon expert and freelancer for Upwork She has loved writing since she was eight years old and has been passionate about couponing since she was eighteen Couponing is now her part time hobby that saves her family money on groceries every month Graduating with her Bachelor's in Behavioral Science in 2017 Kendra is forging an entrepreneurial path to becoming a blogger writer for her own blog called the DocuQueen She is a twenty four old stay at home mother to baby Rai and married to Shaun Snead who is a Substitute Teacher for a local school district They happily reside in Southern New Jersey HowExpert publishes quick how to guides on all topics from A to Z by everyday experts

Beyond Payments Neira Jones, 2025-03-18 This is a book about payments and how they are evolving from centralised to decentralised and everything in between and the new opportunities they present In the world of payments we are experiencing an inexorable move towards decentralisation standardisation and automation New business models have emerged existing ones have evolved and some have disappeared whilst regulation struggles to keep pace As the puzzle becomes more complex each player not only needs to understand where they fit in but how they can remain relevant in a fast evolving and extremely competitive industry This book takes the reader through the fundamentals of the various decentralised payment ecosystems From blockchain to smart contracts and DeFi jargon is debunked and myths are busted For each concept a simple framework is used enabling comparison mechanics economics risks and the future outlook It gives the reader a unique classification framework of virtual assets and explains the regulatory landscape Drawing on real life examples the book weaves together the underpinning principles legislation and key stakeholders As a follow up to Understanding Payments it is a must have reference book for the evolution of payments It provides practical applications offers insights into the key disciplines and equips anyone in the payments industry with an understanding of the key issues and opportunities

Downsizing for Seniors Anthony Milionta, 2024-11-07 Downsizing for Seniors Navigating the Process of Downsizing and Decluttering with Ease by Anthony Milionta is a compassionate guide designed to help seniors and their families simplify their lives Whether you're moving to a senior living community for the support you need facing an estate

that's become too burdensome to manage realizing your current home is no longer safe because of decreasing mobility or just need to downsize this book offers the direction you've been seeking Downsizing can feel paralyzing the sheer prospect of sorting through a lifetime of belongings can be overwhelming because Downsizing is so much more than reducing the number of things you have This companion empowers you to take action with clear step by step advice It addresses the emotional challenges of decluttering the anxiety around letting go and the family dynamics that often come into play You'll find practical strategies for assessing your possessions distributing sentimental items with care and managing the logistics of a transition Milionta provides the encouragement and clarity you need to navigate this journey with confidence By honoring your memories while creating a simpler safer environment Downsizing for Seniors helps you move toward a new chapter filled with freedom and peace This essential resource ensures you can downsize thoughtfully and live intentionally in a space that reflects your values and aspirations let's get started

The Top Books of the Year Venmo Deal Sign In The year 2023 has witnessed a noteworthy surge in literary brilliance, with numerous engrossing novels captivating the hearts of readers worldwide. Lets delve into the realm of bestselling books, exploring the captivating narratives that have charmed audiences this year. Venmo Deal Sign In : Colleen Hoover "It Ends with Us" This poignant tale of love, loss, and resilience has captivated readers with its raw and emotional exploration of domestic abuse. Hoover skillfully weaves a story of hope and healing, reminding us that even in the darkest of times, the human spirit can triumph. Venmo Deal Sign In : Taylor Jenkins Reids "The Seven Husbands of Evelyn Hugo" This captivating historical fiction novel unravels the life of Evelyn Hugo, a Hollywood icon who defies expectations and societal norms to pursue her dreams. Reids absorbing storytelling and compelling characters transport readers to a bygone era, immersing them in a world of glamour, ambition, and self-discovery. Discover the Magic : Delia Owens "Where the Crawdads Sing" This evocative coming-of-age story follows Kya Clark, a young woman who grows up alone in the marshes of North Carolina. Owens crafts a tale of resilience, survival, and the transformative power of nature, captivating readers with its evocative prose and mesmerizing setting. These top-selling novels represent just a fraction of the literary treasures that have emerged in 2023. Whether you seek tales of romance, adventure, or personal growth, the world of literature offers an abundance of compelling stories waiting to be discovered. The novel begins with Richard Papen, a bright but troubled young man, arriving at Hampden College. Richard is immediately drawn to the group of students who call themselves the Classics Club. The club is led by Henry Winter, a brilliant and charismatic young man. Henry is obsessed with Greek mythology and philosophy, and he quickly draws Richard into his world. The other members of the Classics Club are equally as fascinating. Bunny Corcoran is a wealthy and spoiled young man who is always looking for a good time. Charles Tavis is a quiet and reserved young man who is deeply in love with Henry. Camilla Macaulay is a beautiful and intelligent young woman who is drawn to the power and danger of the Classics Club. The students are all deeply in love with Morrow, and they are willing to do anything to please him. Morrow is a complex and mysterious figure, and he seems to be manipulating the students for his own purposes. As the students become more involved with Morrow, they begin to commit increasingly dangerous acts. The Secret History is a masterful and gripping novel that will keep you speculating until the very end. The novel is a warning tale about the dangers of obsession and the power of evil.

<http://nevis.hu/public/virtual-library/HomePages/Resume%20Template%20Science%20Experiments%20Price.pdf>

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Venmo Deal Sign In Introduction

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