

Application	Who Owns Them	Fees	FDIC Insured	Fraud Intervention	Easy of Use	Transaction Process Time	For More Info
Apple Pay Cash	Apple, Inc. (Publicly Traded Company)	3% fee when using your Credit Card as your funds source. No fees if transferring cash.	No	No	Sender and receiver of the funds must be using an Apple device.	Instant transfer between Apple account, but may require 2-5 days to transfer back into your connected bank account.	<a href="https://www.apple.com/apple-pay/">https://www.apple.com/apple-pay/</a>
Google Pay	Google, Inc. (Publicly Traded Company)	No fees	No	No	Can send funds to anyone as long as they have an email or cell phone number.	Money can be sent directly to your bank account.	<a href="https://pay.google.com/about/">https://pay.google.com/about/</a>
PayPal	PayPal, Inc. (Publicly Traded Company)	No fees if transferring funds from Pay Pal to Pay Pal. 2.9% if using a debit card/credit card to transfer funds.	No	Yes, PayPal will assume counterparty risk.	Must create PayPal account in order to transfer and receive funds.	Funds transferred within PayPal happens instantly. May take 2-5 days to transfer the funds from your PayPal account to your connected bank account.	<a href="https://www.paypal.com">https://www.paypal.com</a>
Square Cash	Square Inc. (Publicly Traded Company)	3% fee for processing payment w/ a Credit Card. No fees for transferring cash.	No	No	Can transfer money within the app, can send money via a connected debit card and also online through <b>Cash.Me</b> .	Payments transfer instantly to the proprietary debit card/account with the app or directly to the bank account associated with the Square account.	<a href="https://cash.app/">https://cash.app/</a>
Venmo	Subsidiary of PayPal	\$0.25 fee to instantly transfer your Venmo balance to your bank. No other fees.	No	No	Must create account/wallet within the app. Can only transfer funds to people that use the app.	Transactions within the app are instant, but to transfer funds back to your bank will may take 2-5 days.	<a href="https://venmo.com/">https://venmo.com/</a>
Zelle	Owned and operated by a network of banks	No fees	Yes	No	If your bank is a participant, then you can activate Zelle within your bank's app. If your bank is not a participant, you can download the Zelle app.	Transfer funds directly from bank account to bank account in minutes.	<a href="https://www.zellepay.com/">https://www.zellepay.com/</a>