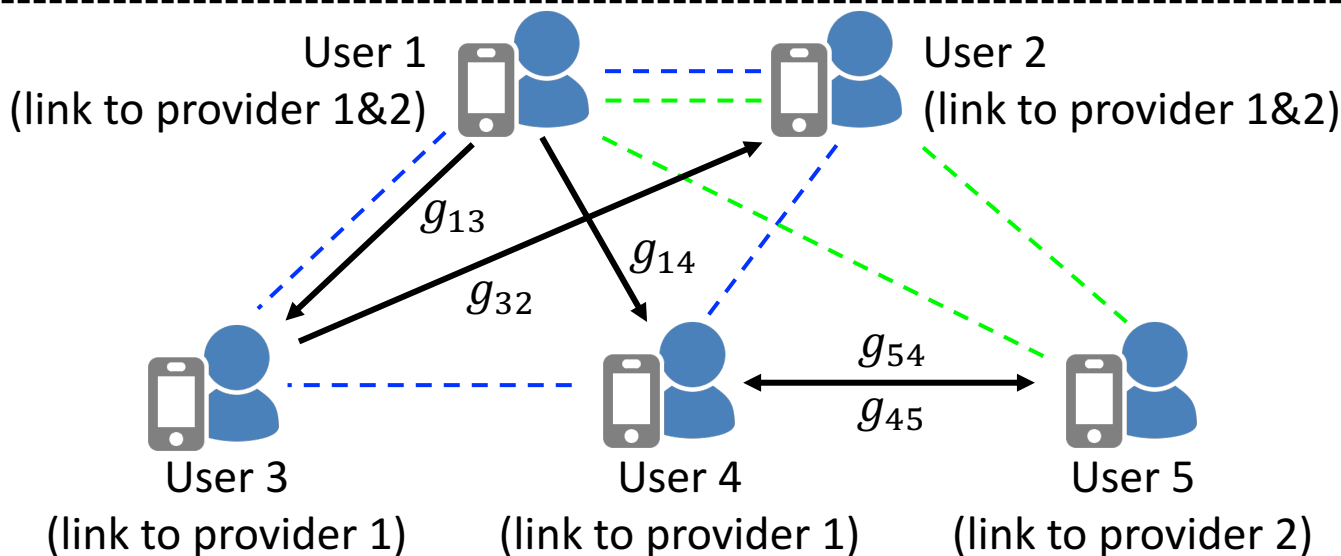


Data service

Payments



--- Congestion effect with provider 1

--- Congestion effect with provider 2

→ Social tie between two users