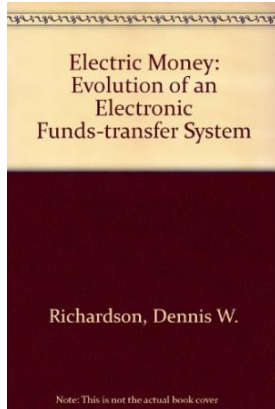


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ELECTRIC MONEY: EVOLUTION OF AN ELECTRONIC FUNDS-TRANSFER SYSTEM



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