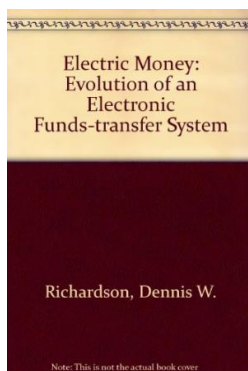


Electric Money: Evolution of an Electronic Funds-transfer System



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