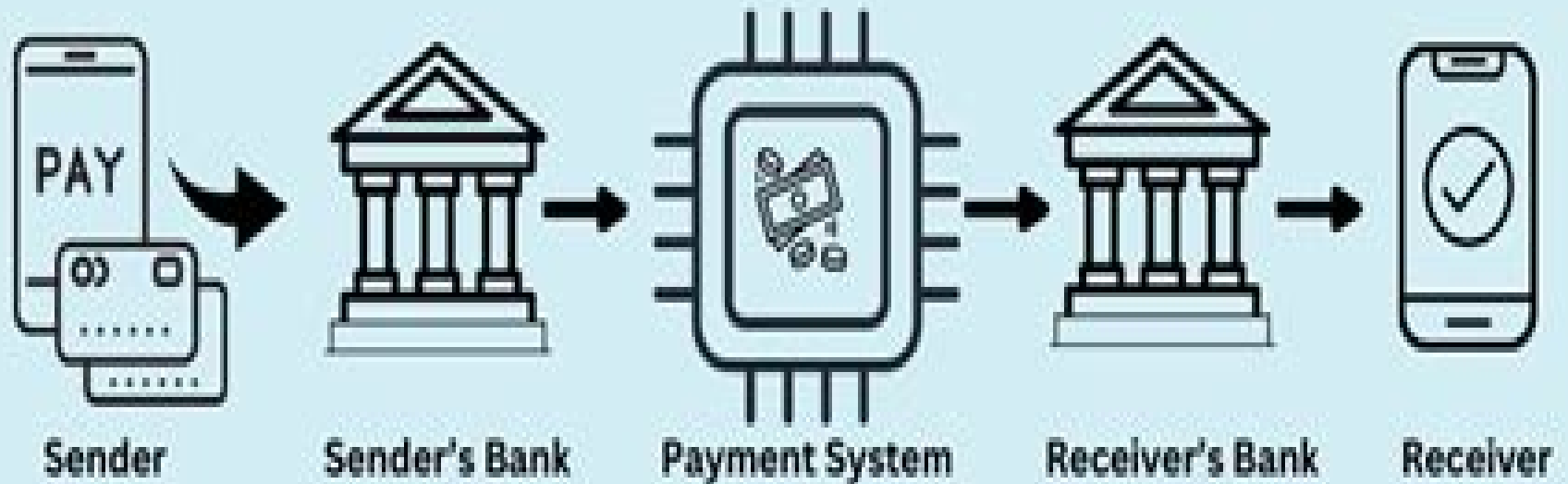


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Electronic Funds Transfer Systems

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