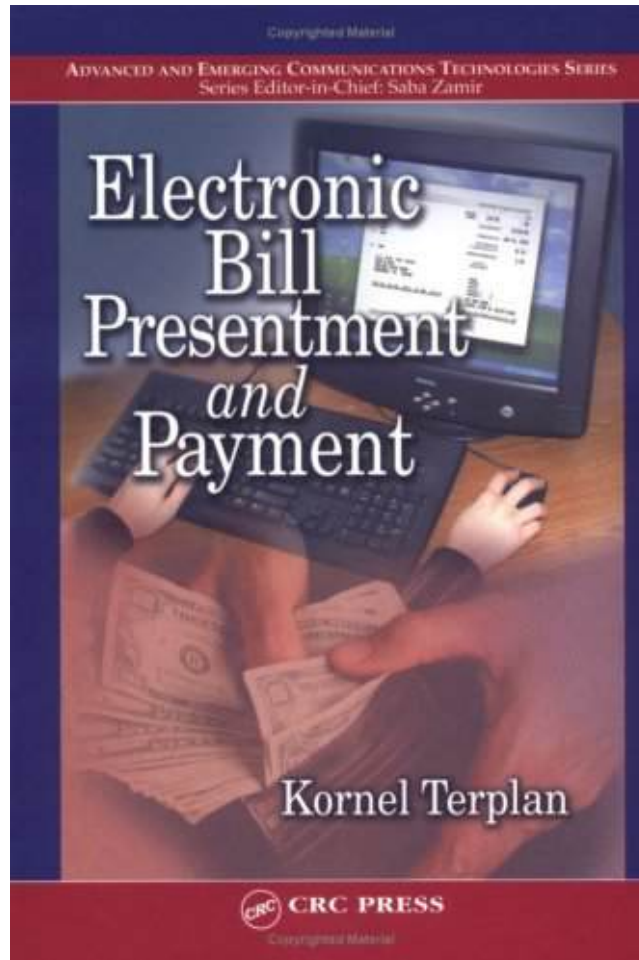


Electronic Bill Presentment and Payment (Advanced & Emerging Communications Technologies)

By Kornel Terplan

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