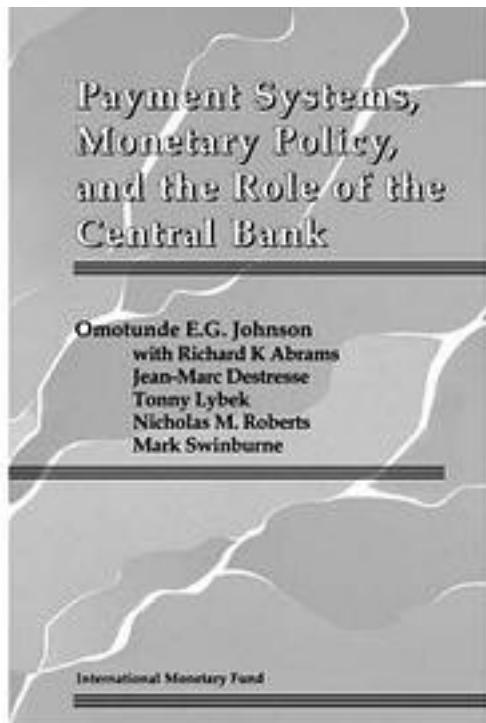


Payment Systems, Monetary Policy, and the Role of the Central Bank



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