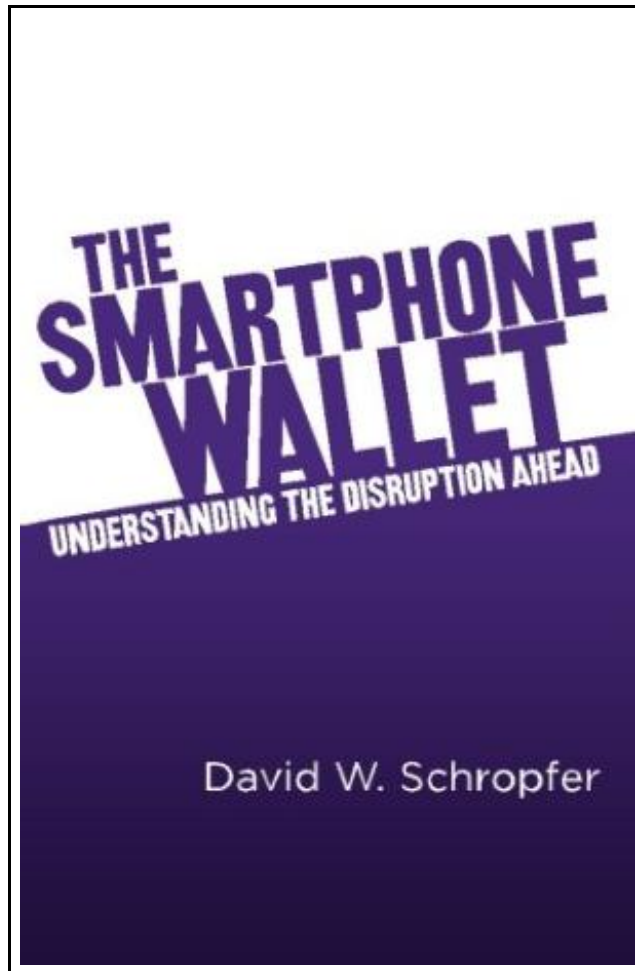


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THE SMARTPHONE WALLET: UNDERSTANDING THE DISRUPTION AHEAD



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