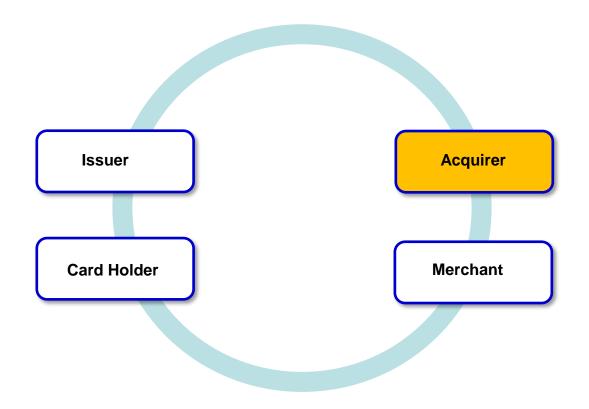


Potential EPSM members in "four-party" card markets in the SEPA region



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