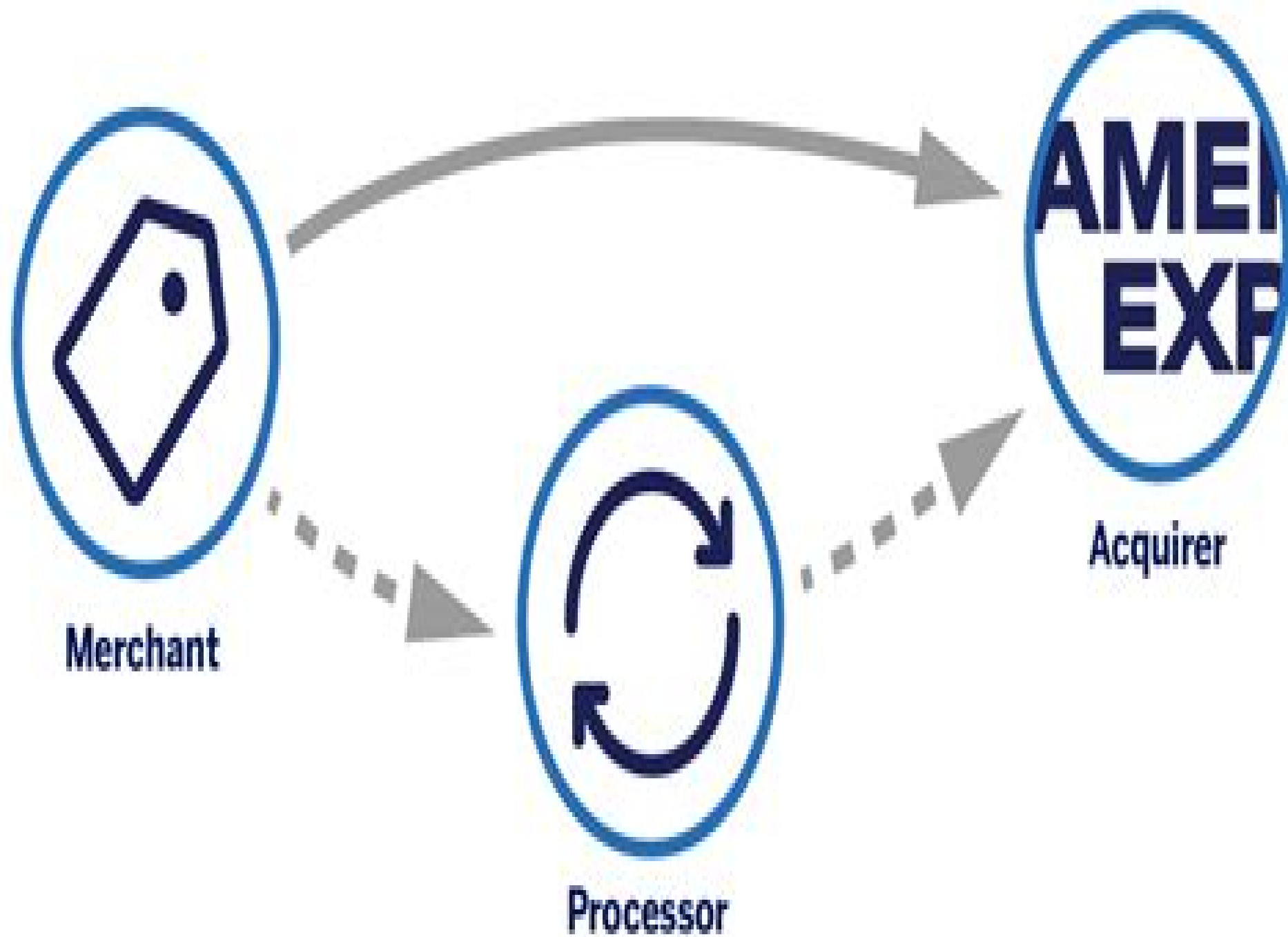




# American Express Merchant Reference Guide April

**D. L. Kirkpatrick**



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