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Letter of Official Statement

The undersigned:

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hereby affirms that the article entitled “**Debit and Credit Cards: Money Velocity Risks**” written by **Hari Setia Putra *et al.*** has been thoroughly proofread and made for its proper use.

Purwokerto, 30 September 2021

The image shows a circular blue official stamp of ARFA Translation Agency and Education Center. The stamp contains the text 'TRANSLATION AGENCY' at the top, 'ARFA' in the center, and 'EDUCATION CENTER' at the bottom. To the right of the stamp is a handwritten signature in black ink.

Mustasyfa Thabib Kariadi, S.Pd., M.Pd.
(HPI-01-12-0557)