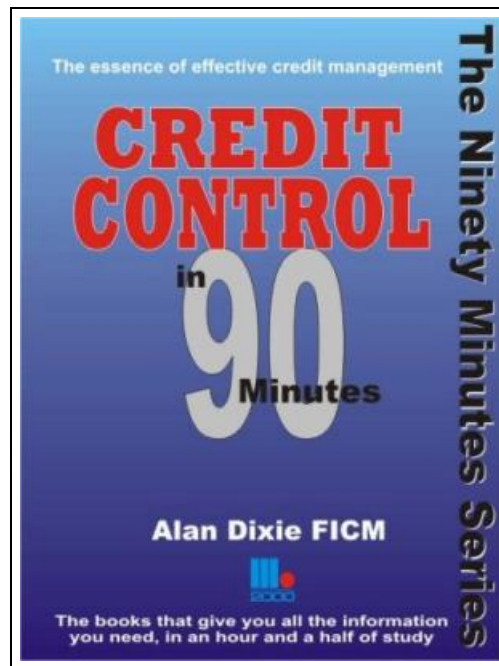


## Credit Control in Ninety Minutes: The Essence of Effective Credit Management



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