

**e-Certificate**

**RET ACADEMY FOR INTERNATIONAL JOURNALS OF  
MULTIDISCIPLINARY RESEARCH (RAIJMR)**

Dear Author/Research Scholar,

**Rachna**

This is to certify that your Research Paper/Article titled

**“Issues and Challenges of Electronic Payment Systems”**

has been published after reviewed and editorial process in our online issue of IJRMP (ISSN: 2320-0901) International Refereed, Reviewed and Indexed Research e-Journal. Vol. 2, Issue: 9 for the Month of December Year: 2013.

Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 26/02/2014



*Shankar* *H. B. Desai*

Associate Editor(s)  
(RAIJMR)

Editor-in-Chief  
(RAIJMR)  
WWW.RAIJMR.COM  
editorraijmr@yahoo.com

**e-Certificate**

**RET ACADEMY FOR INTERNATIONAL JOURNALS OF  
MULTIDISCIPLINARY RESEARCH (RAIJMR)**

Dear Author/Research Scholar,

**Privanka Singh**

This is to certify that your Research Paper/Article titled

**“Issues and Challenges of Electronic Payment Systems”**

has been published after reviewed and editorial process in our online issue of IJRMP (ISSN: 2320-0901) International Refereed, Reviewed and Indexed Research e-Journal. Vol. 2, Issue: 9 for the Month of December Year: 2013.

Our best Wishes for your future.

Place: Mehsana (Gujarat)

Date of Issue: 26/02/2014



*Shankar* *H. B. Singh*

Associate Editor(s)  
(RAIJMR)

Editor-in-Chief  
(RAIJMR)  
WWW.RAIJMR.COM  
editorraijmr@yahoo.com