



National Press Associates

# CERTIFICATE OF PUBLICATION

This is awarded to

**Aarsi Sandhu**

For Publication of Paper Titled

## **ELECTRONIC PAYMENT SYSTEM: THE NEXT GENERATION OF E BANKING**

For National Research Journal Titled

**“National Research Journal of Banking & Finance management”**

Volume-10, Issue No: 2, Year: 2023 (July –December)

ISSN: 2349-6762 (Print) Impact Factor: 5.7



Book Publisher



Website:  
[www.npajournals.org](http://www.npajournals.org)