RAD Software

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MyCash
Pro Version

Financial Account Management Software

User Manual

Applicable for version w6.15.11 and greater
(rev.02/03/2021)

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Introduction

Overview

MyCash is designed to maintain and manage your personal financial accounts easily and accurately. It can handle checking, savings, credit card, credit union, and other financial accounts.

If you've tried other checking account software, you'll be immediately pleased to note that **MyCash** is designed to look just like your personal checkbook register—you will become comfortable right away as you start using the software. **MyCash** has very powerful and practical features and functions, yet it is very easy to use—unlike other financial account applications that are difficult to learn and navigate. If you don't need features such as payroll, invoicing, and other small business functions—in other words, if you just need a really good personal checking account program at a good price—then **MyCash** is for you.

This latest version of **MyCash** represents both a significant refinement of existing features and a number of additional features focused on making your financial account management quick, easy, and accurate. Some of these features are briefly highlighted on the following page.

Feature highlights

Unlimited accounts and transactions per account

With **MyCash**, you can maintain an unlimited number of separate accounts. Further, you can maintain an unlimited number of transactions per account.

Account Access Protection

For each account you maintain in **MyCash**, you can select to enable access protection of that account—not using passwords that you might later forget—but rather with a quick and effective query method that is described later in this manual. This method relies on your long-term memory of personal esoteric facts that you will always remember, yet are unknown to others. Thus the problem of forgetting passwords is completely eliminated without compromising the effectiveness of the access protection.

Instant Reconciliation

MyCash has a special one-click reconciliation feature that allows you to compare and verify your financial statements in a fraction of the time it takes using a pen and paper. Also, the incidence of out-of-balances due to math errors—probably the most common reason—is completely eliminated.

Data security and protection: Built-in Backup and Restore Options

MyCash incorporates its own backup and restore process that you can use anytime to archive a copy of your irreplaceable financial information! Further, the whole process can be completed in well under one minute

Flexible financial summaries

MyCash lets you define, search, and summarize your financial account data quickly and easily. Any sub-list of transactions resulting from such searches are displayed in the register for perusal, along with printing options.

Software update version checking

This button will allow you to manually check to see if there is a newer version of **MyCash** available at our web site compared to your current version (internet connection required). Remember that **MyCash** can check for you automatically when you start the program if you enable that option in the **Program Options Window** (see appropriate section for details).

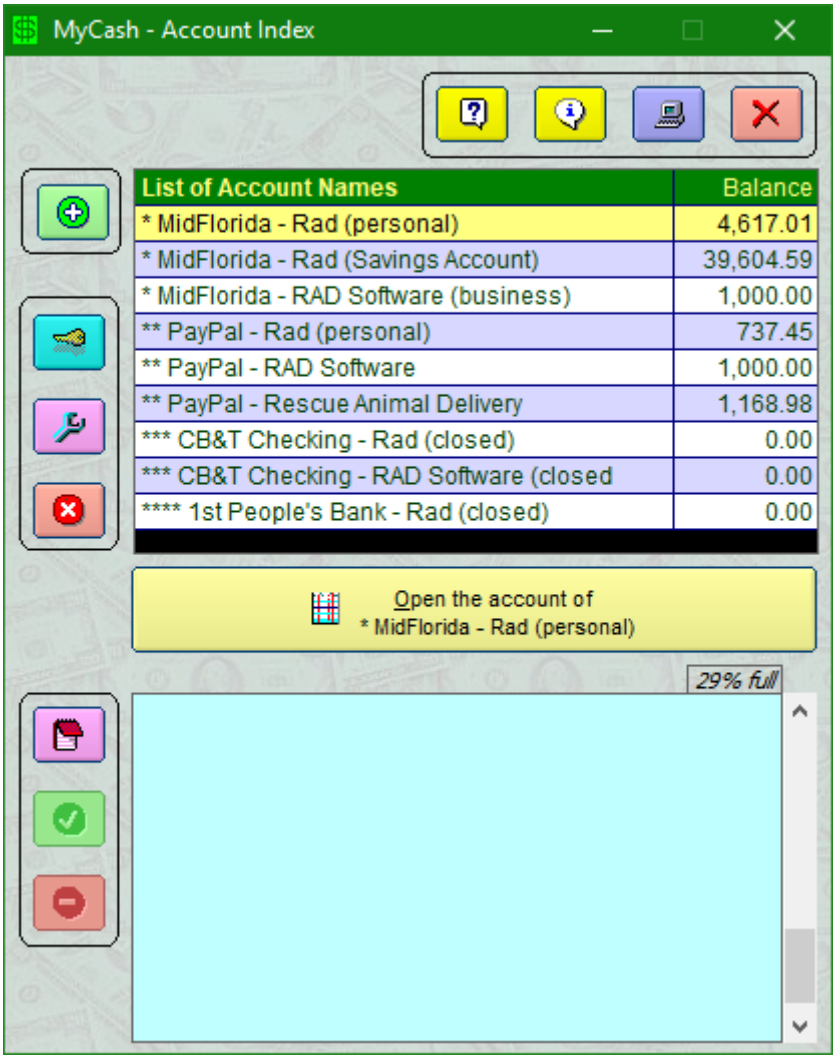
Depending on your current licensing status, your **ESA** (Extended Service Agreement) status with us, and the upgrade level of the newest version (*major*, *minor*, or *revision*), an upgrade may be free, available at a discounted price, or only available at the full price.

Generally, *revision* updates are free for all users, whether they have a current **ESA** or not. *Minor* updates are usually available at no cost for users with a current **ESA**, or at a discount for users without a current **ESA**. *Major* updates are available at a significant discount for users with a current **ESA**, or at full cost for users without a current **ESA**. See **Appendix II** of this manual for details.

MyCash Manual

MyCash includes this detailed comprehensive illustrated manual in a PDF Document format. In the unlikely event that Acrobat PDF Document Reader software is not already installed on your computer, you can quickly obtain it for free at www.adobe.com and install it in less than five minutes. This software manual can be accessed both from within the **MyCash** software itself anytime via the **<F1>** key, or on its own as a standalone document.

The Account Index Window



After the **Title Window** (shown on the first page) is displayed at the start of the **MyCash** program, the **Account Index Window** (shown above) appears next. This window, as its name implies, controls the primary administrative functions of this software, as described below:

- Maintain a list of accounts on file
- Set and manage access protection for any account
- Provides access to basic software options and services (such as backup)
- Provides access to any listed account

Detailed descriptions of the functions available in the **Account Index Window** are on the following pages.

Manage Accounts

MyCash lets you maintain any number of separate financial accounts. By using the appropriate buttons along the upper left side of the **Account Index Window** (<**Add**>, <**Protect**>, <**Rename**>, and <**Delete**>), you can quickly and easily manage your various accounts.

Most of the buttons mentioned above and their functions are very intuitive. For instance, if you click the green button with the '**+**' (plus) icon, that will begin the process for adding an account to your index.

> **Note**: If you are ever in doubt as to the function of any unlabeled button, all you have to do is move the mouse cursor over the button to quickly pop up a small description of its purpose. Also, you can <right-click> any name in the Account Index list to access a menu of these same options.

Add an Account

Click the green button with the 'plus' icon at left to add an account to your account index. First, provide a short one-line description of the account (such as, 'Bill's Checking Account'). Then (optionally) fill in the detailed information about your account in the 'notes' area associated with that particular account. That's all there is to it!

Protect your Account

When you first establish a new account, **MyCash** will ask you if you would like to enable access protection for that account. You can enable access protection at that point, or at any later time if you'd rather wait, or not do it at all. It's entirely up to you.

If you decide to enable access protection at some time later for any account, first highlight that account on your displayed list of accounts. Then click the cyan button with the 'key' icon to begin the process of adding access protection.

MyCash uses an effective query/response-based methodology to establish access protection. Instead of asking you to provide a password that can be forgotten later, **MyCash** will ask you to set up access protection for your account by first providing a short query that deals with something you are unlikely to ever forget, but only you know, and then provide the appropriate response to that query. For instance, if your best friend in elementary school had an unusual name, such as ***Travis Branch***. You could use 'Travis' last name?' as your query, and easily realize that the appropriate response would be 'Branch'.

Once you establish access protection for a given account, **MyCash** will display the appropriate query you established for that account whenever you wish to access the account or make any changes related to that account, such as renaming the account, changing the notes, or deleting the account..

You can change or remove any query/response to any access protected account at any time. You can use the same query/response for all of your access protected accounts, or different ones for each account, or none at all, or any combination of these options. You have complete control over the administration of this feature.

Rename your Account

To quickly and conveniently rename any established account, first highlight that account on your displayed list of accounts. Then click the purple button with the 'wrench' icon. Type the new name/description you want to use and select 'Okay'.

Delete an Account

To remove an established account, first highlight that account on your displayed list of accounts. Then click the red button with the white '**X**' icon. You will always be asked to confirm this option. If there are over 100 transactions in that account, you be asked to re-confirm this option. If you have over 1,000 transactions, which represents innumerable hours spent maintaining important financial information, you will be asked *yet again* to re-confirm that you want to remove it.

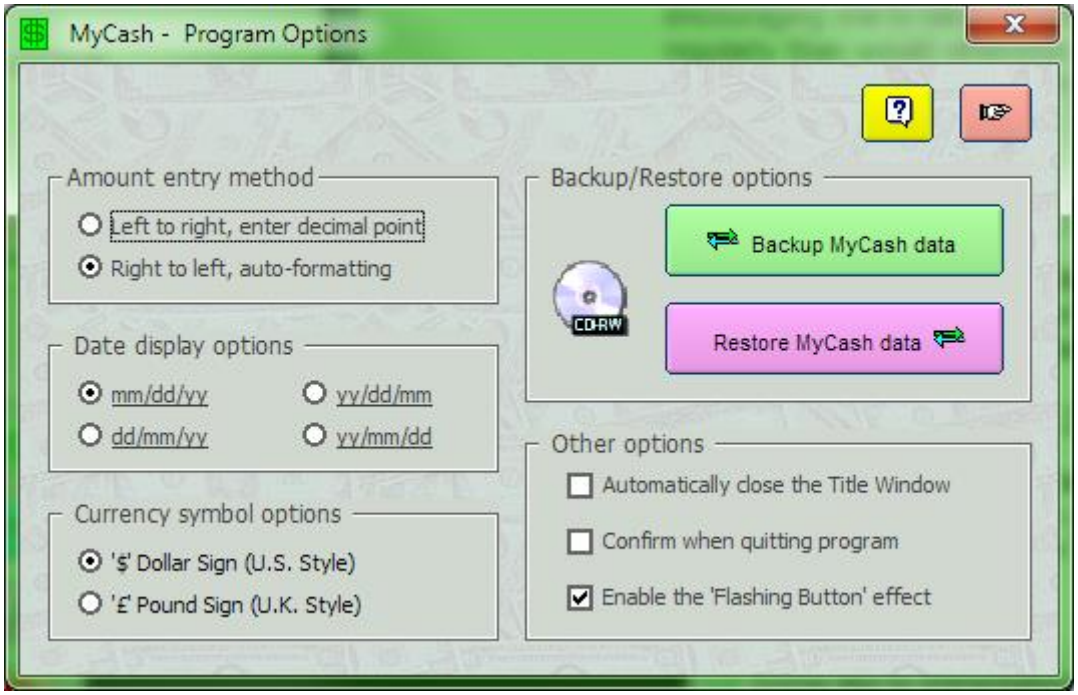
Edit Account Notes

To edit the notes associated with the highlighted account, click the lower left purple button with the 'notebook' icon. Once you've finished making any changes you wish to keep, just click the green button with the 'Check' icon to save the updated notes, or the red button with the 'Cancel' icon to disregard any changes just made.

Help/Information/Program Options/etc.

The buttons across the top right of the **Account Index Window** relate to general program, information, and administrative options.

Program Options



You can set a number of program options to adapt and suit the software to your particular needs, protocols, or global locations. Select the blue button with the 'computer' icon in the **Account Index Window** to display the **Program Options Window** shown above, which provides the following options.

Amount Entry Method – **MyCash** traditionally used a 'right-to-left' method of entering monetary amounts, automatically adjusting the correct position of the decimal point for you. This way, you can simply enter the numbers as you would speak them, which many find intuitive and efficient. Others, however, would rather just type the number from left-to-right, and type the decimal point themselves. **MyCash** now gives you with a choice of either.

Date formatting - **MyCash** provides a number of choices in how you wish to display dates in your financial registers and on printouts, with different styles reflecting different practices around the world.

Currency Symbols - Similarly, **MyCash** provides the choice of using either the **U.K.** style or **U.S.** style for displaying the currency symbol.

Backup/Restore your Data - **MyCash** provides its own built-in backup and restore services that take only seconds to perform, thus perhaps encouraging one to take advantage of this important service perhaps more regularly than would otherwise occur with the use of a time-consuming, system-wide backup procedure.

Other Program Options

Automatically Close the **Title Window**

This will cause the **Title Window** to display for only a quick moment when you start **MyCash**, and then automatically close itself and display the **Account Index Window**.

Automatically Check for Software Updates

This will cause the **MyCash** to automatically check and notify you if there is a newer version when you start the program. You can also manually check from the **Title Window** anytime you wish.

Confirm Program Exit

Some like to immediately exit a program without delay, while others with perhaps less accurate mouse skills (such as the author) find it more practical to have the software ask for confirmation of a possibly unintentional exit request. **MyCash** gives you a choice of either method.

Flashing Button Effects

Some find it useful when a button stands out visually to get their attention at an important point. Some find it annoying. **MyCash** give you the choice of either option.

Help/Information

MyCash provides this comprehensive illustrated manual, in the form of a standard PDF document, as a reference guide for your learning convenience. In addition to accessing this document normally, you can also access this manual from within **MyCash** itself by clicking the yellow button with the ‘question’ icon. This yellow button is available in most of **MyCash**’s forms.

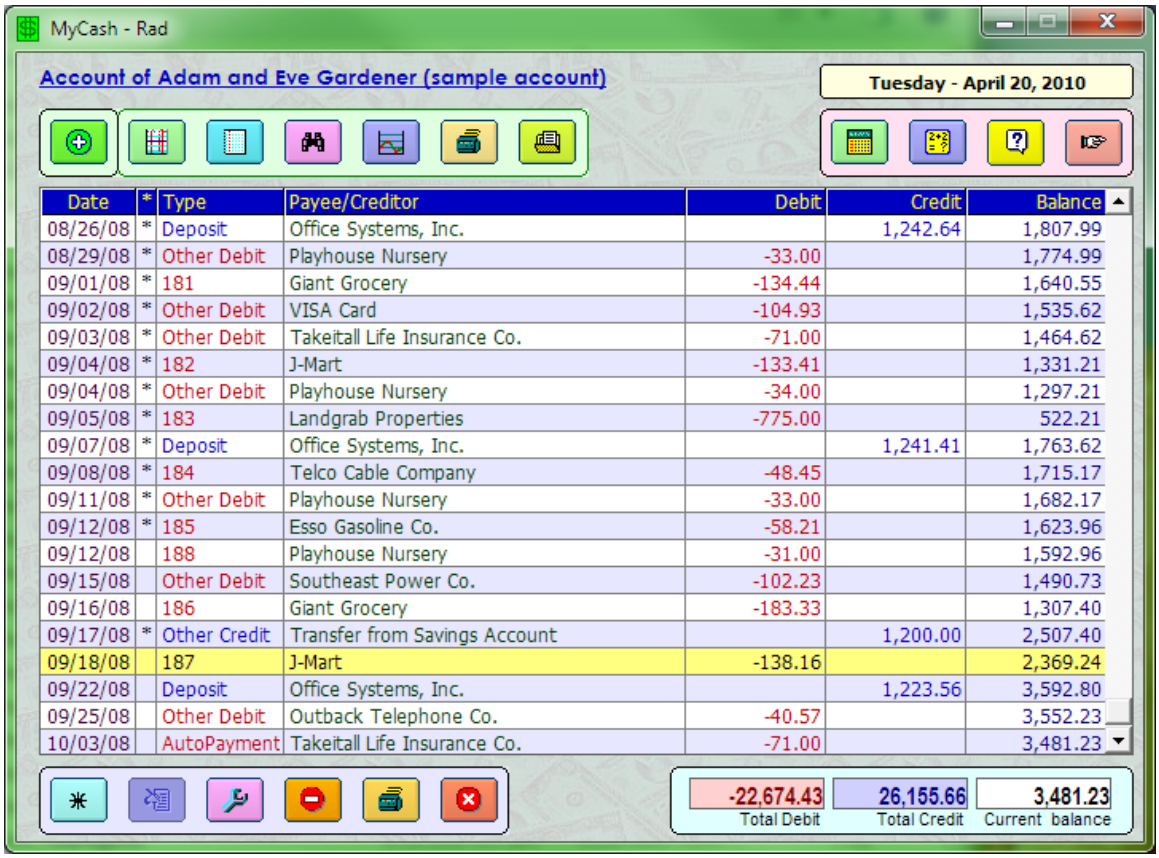
About MyCash…

This is a industry standard application-level information summary common to many MS-Windows applications, providing basic information about the software, its installed version, copywriting notice, licensing status, etc.

Program Exit

The light red button with the dark red '***X***' icon will allow you to quit the **MyCash**. While it may seem redundant positioned near the standard Windows 'Close' button at the far right of the Title Bar, it is also keyed to the <Esc> key on your keyboard, which many users find to be a familiar and comfortable way of 'escaping' a window or other process.

The Account Register Window



Date	*	Type	Payee/Creditor	Debit	Credit	Balance
08/26/08	*	Deposit	Office Systems, Inc.		1,242.64	1,807.99
08/29/08	*	Other Debit	Playhouse Nursery	-33.00		1,774.99
09/01/08	*	181	Giant Grocery	-134.44		1,640.55
09/02/08	*	Other Debit	VISA Card	-104.93		1,535.62
09/03/08	*	Other Debit	Takeitall Life Insurance Co.	-71.00		1,464.62
09/04/08	*	182	J-Mart	-133.41		1,331.21
09/04/08	*	Other Debit	Playhouse Nursery	-34.00		1,297.21
09/05/08	*	183	Landgrab Properties	-775.00		522.21
09/07/08	*	Deposit	Office Systems, Inc.		1,241.41	1,763.62
09/08/08	*	184	Telco Cable Company	-48.45		1,715.17
09/11/08	*	Other Debit	Playhouse Nursery	-33.00		1,682.17
09/12/08	*	185	Esso Gasoline Co.	-58.21		1,623.96
09/12/08		188	Playhouse Nursery	-31.00		1,592.96
09/15/08		Other Debit	Southeast Power Co.	-102.23		1,490.73
09/16/08		186	Giant Grocery	-183.33		1,307.40
09/17/08	*	Other Credit	Transfer from Savings Account		1,200.00	2,507.40
09/18/08		187	J-Mart	-138.16		2,369.24
09/22/08		Deposit	Office Systems, Inc.		1,223.56	3,592.80
09/25/08		Other Debit	Outback Telephone Co.	-40.57		3,552.23
10/03/08		AutoPayment	Takeitall Life Insurance Co.	-71.00		3,481.23

Once an account is selected in the **Account Index Window**, **MyCash** then displays that account in the **Account Register Window** as shown above. Initially, **MyCash** automatically adjusts the vertical size of the window according to the size of your monitor. You can adjust the vertical size to suit your preference at any time, however, by dragging the top, corners, or bottom of the **Account Register Window** frame with your mouse. The next time you access this window, **MyCash** will display it with the last vertical sizing you selected.

MyCash has three display list modes available:

- A list of all transactions in the account (default)
- A reconcile list of uncleared transactions
- A sub-list of transactions that match a search request you made

When the **Account Register Window** is initially opened, **MyCash** will display the entire list of all transactions to start with.

The heart of the **Account Register Window** is the account register itself, which is designed to look very much like your personal checking account register. It contains a chronologically sorted list of all the transactions in that account, each displaying, from left to right:

- the date of the transaction
- whether or not the transaction has cleared your financial institution
- the check number, or type of action
- the Payee or Creditor
- the debit or credit amount
- the resulting overall balance of the account

There are three main groupings of buttons in this window. The group of buttons at the top left of the account register contains functions that relate to the account generally. From left to right, they do the following:

- Add a transaction to the account
- Reconcile the account
- Provide a text-based summary of the currently displayed list
- Search/summarize the account
- Provide graphs of the currently displayed list
- Provide printing options for the currently displayed list
- Other options, including the maintenance of 'Payee' and 'Comment' lists for that account, and text Find/Replace options for quickly editing large numbers of transactions simultaneously.

The group of buttons at the bottom left of the account register contains functions that affect only the *highlighted transaction*. From left to right, they do the following:

- Clear the highlighted transaction
- Review any notes associated with the highlighted transaction
- Modify the highlighted transaction
- Void the highlighted transaction
- Print the highlighted transaction
- Delete (remove) the highlighted transaction

The last group of buttons at the top right of the account register contains functions that relate to information, reference, and program administration. From left to right, they do the following:

- Provide a browsing calendar for reference
- Provide a calculator for convenience
- Provide access to this manual
- Closes the account and returns to the **Account Index Window**

Account-related options

The group of buttons at the top left side of the account register contains functions that generally affect the currently displayed list.

Note: This can be either a list of all transactions, a reconcile list, or a sub-list of matching entries based on a search.

Add a Transaction

The bright green button at far top left with the 'Add' icon opens a **New Entry Window** to use in order to add a transaction to your account.

Note: If you <right-click> this button, you can add a transaction using the currently highlighted transaction as a 'template', saving you time and effort for repetitious entries, and insuring accurate consistency among similar entries.

The **New Entry Window** contains the following fields:

Transaction Date

The current date is automatically entered for you, which you can accept or else enter any date you wish.

Transaction Type

The Transaction Type field allows you to either enter a check number, or select from a drop-down list of standard transaction types to choose from.

Payee/Creditor

If you have previously created a list of often used Payee/Creditor entries (see 'Other Options' for more information), you can select from a drop-down list of the choices you already have on file, or you can make your own entry in this field.

Amount

Using only numbers, the comma, and the period characters, enter the amount of the transaction.

Comment

This field is designed for the brief explanatory information that is often included at the bottom left of a printed check. If you have previously created a list of often used Comment entries (see 'Other Options' for more information), you can select from a drop-down list of the choices you already have on file, or you can make your own entry in this field.

Notes

This is an expanded text field that provides a place to keep any notes or other information you wish to associate with this check.

Once a new entry is saved, **MyCash** will create the record and chronologically insert it into your account register.

Reconcile Account

When you receive your monthly or quarterly banking statement from your bank, **MyCash** has a 'Reconcile Account' function with which you can quickly and accurately reconcile you bank's records with your own **MyCash** records.

The pastel green button with the 'Account Register' icon will assemble and display a list of uncleared transactions for you to work with, along with an 'Adjusted Balance' that reflects the difference between your bank's record of cleared transactions with your own records.

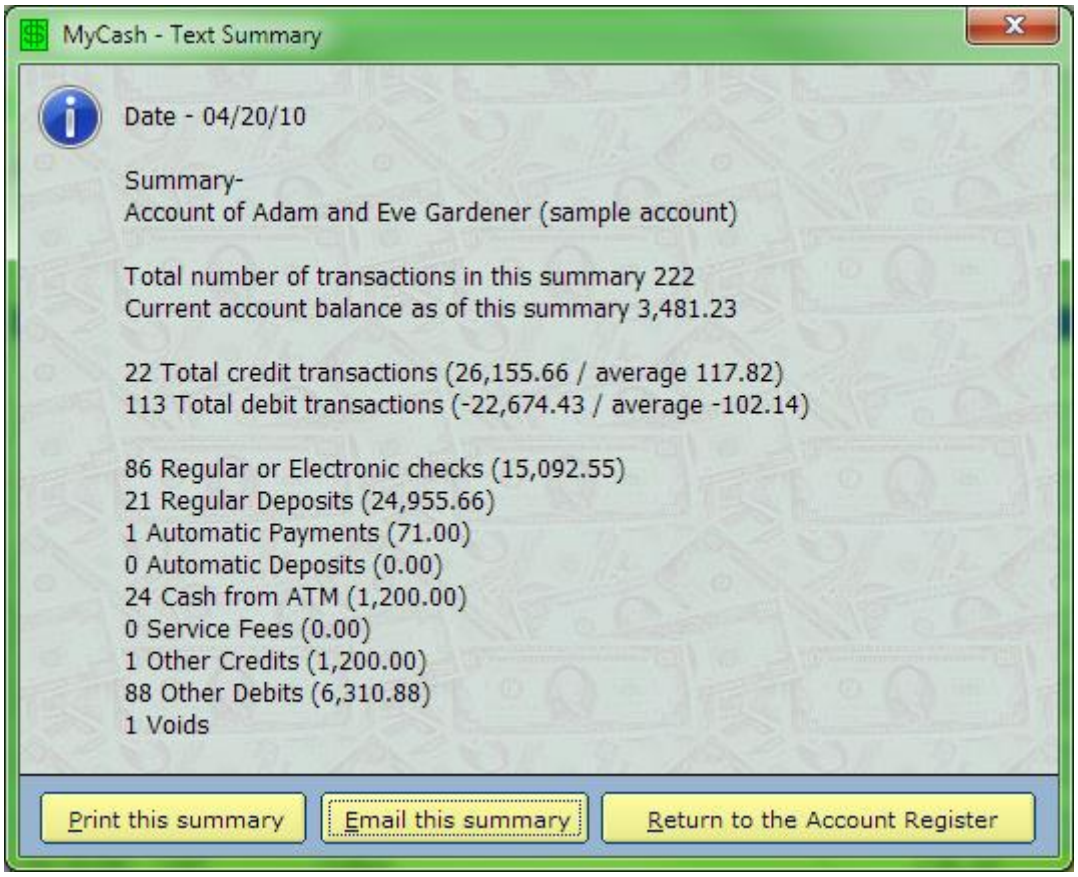
Date	*	Type	Payee/Creditor	Debit	Credit	Balance
01/01/08		Deposit	Beginning Balance		1,000.00	
09/12/08		188	Playhouse Nursery	-31.00		
09/15/08		Other Debit	Southeast Power Co.	-102.23		
09/16/08		186	Giant Grocery	-183.33		
09/18/08		187	J-Mart	-138.16		
09/22/08		Deposit	Office Systems, Inc.		1,223.56	
09/25/08		Other Debit	Outback Telephone Co.	-40.57		
10/03/08		AutoPayment	Takeitall Life Insurance Co.	-71.00		

Simply go through your bank's list of cleared transactions, clearing your **MyCash** list of uncleared transactions appropriately. Once you've finished, **MyCash**'s Adjusted Balance should agree with your bank's statement of current balance. It's that quick, easy, and most importantly—accurate. If there's a discrepancy between the figures, you'll never again have to look for a math error as a possible cause; instead, you can focus on the remaining common causes, such as a transaction that was not entered by you or your bank, or an entry amount error made by you or your bank. If you keep good records, reconciling never takes more than a minute or two.

Create a Text Summary

The cyan button with the 'lined-paper' icon will instantly generate a text summary representing the currently displayed list. This is a powerful data tool that can provide summarized information quickly and accurately.

Note: This can be either a list of all transactions, a reconcile list, or a sub-list of matching entries based on a search.



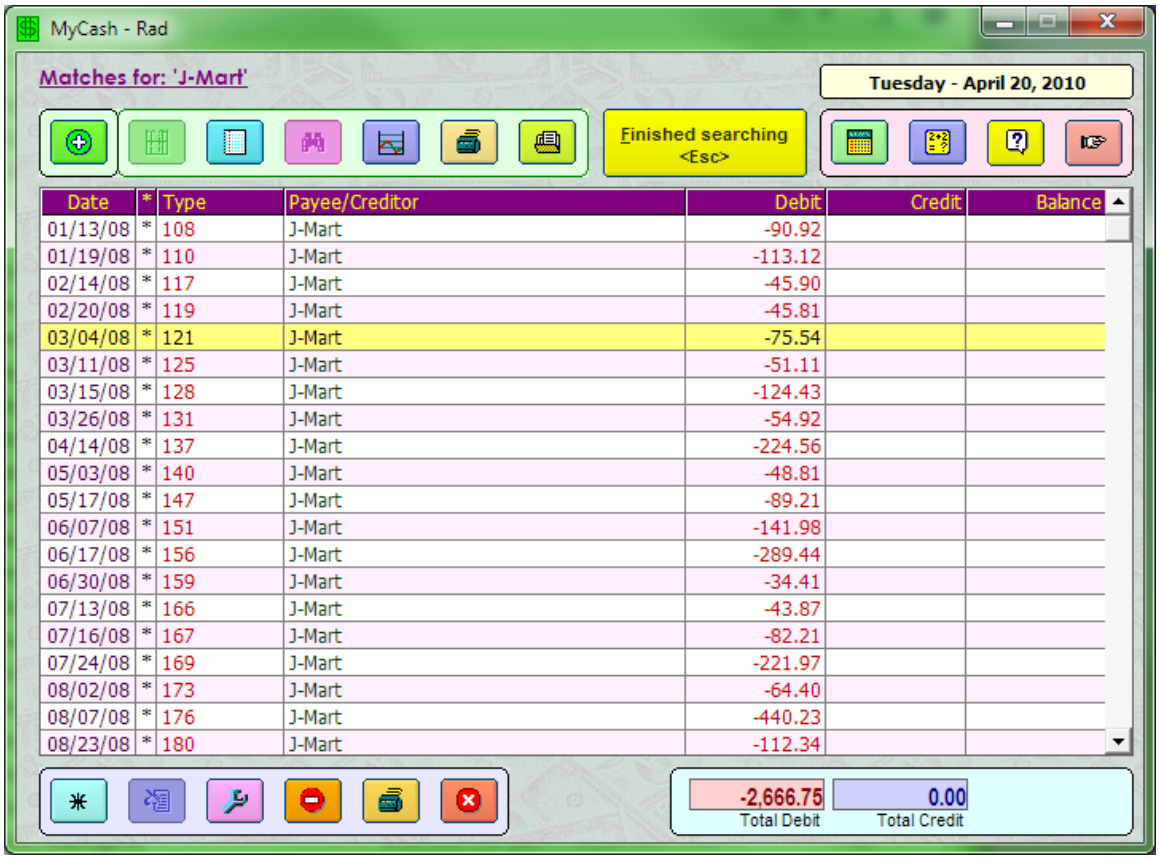
As shown in the example above, you have the option of viewing, printing, or even emailing the summary.

Search the Account

The light purple button with the 'Binoculars' icon provides a very accurate and powerful searching tool that can

- Quickly find any one transaction, or
- Assemble sub-lists of matching information in almost any way you can think of.

MyCash provides an expansive list of choices upon which to base your search. For instance, if you wish to assemble a list of purchases made at J-Mart (close cousin of another well-known chain), simply select by Payee/Creditor as your search criteria, and provide 'J-Mart' as the text to find in that category.



Date	*	Type	Payee/Creditor	Debit	Credit	Balance
01/13/08	*	108	J-Mart	-90.92		
01/19/08	*	110	J-Mart	-113.12		
02/14/08	*	117	J-Mart	-45.90		
02/20/08	*	119	J-Mart	-45.81		
03/04/08	*	121	J-Mart	-75.54		
03/11/08	*	125	J-Mart	-51.11		
03/15/08	*	128	J-Mart	-124.43		
03/26/08	*	131	J-Mart	-54.92		
04/14/08	*	137	J-Mart	-224.56		
05/03/08	*	140	J-Mart	-48.81		
05/17/08	*	147	J-Mart	-89.21		
06/07/08	*	151	J-Mart	-141.98		
06/17/08	*	156	J-Mart	-289.44		
06/30/08	*	159	J-Mart	-34.41		
07/13/08	*	166	J-Mart	-43.87		
07/16/08	*	167	J-Mart	-82.21		
07/24/08	*	169	J-Mart	-221.97		
08/02/08	*	173	J-Mart	-64.40		
08/07/08	*	176	J-Mart	-440.23		
08/23/08	*	180	J-Mart	-112.34		

Even if you have many thousands of transactions to search, the results are shown as above in a small fraction of a second.

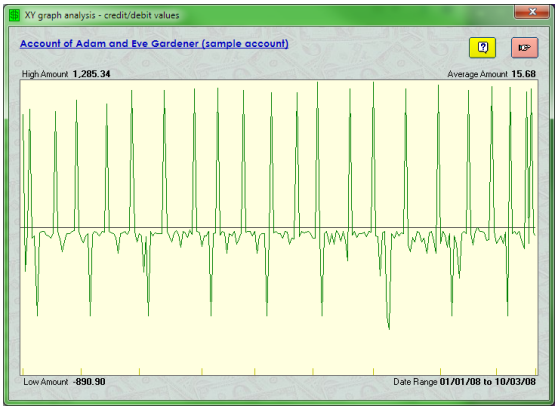
Note: As a convenient and useful alternative, you can also <right-click any transaction and select 'QuickFind' to find matches for the highlighted Payee or Comment!

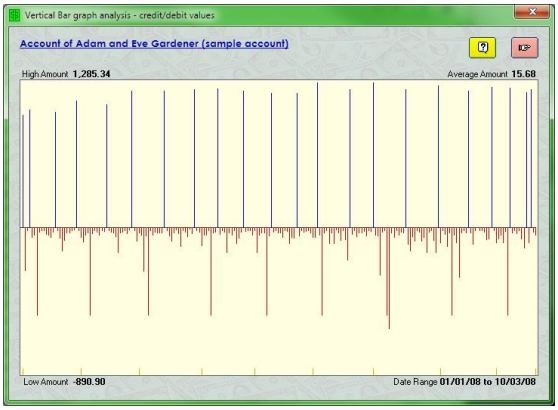
Graph Options

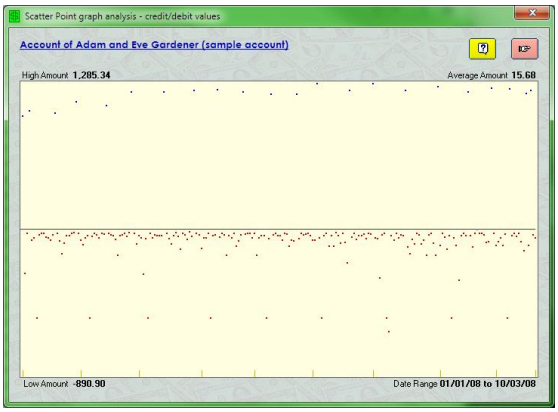
MyCash lets you see a graphic representation of the currently displayed list of transactions.

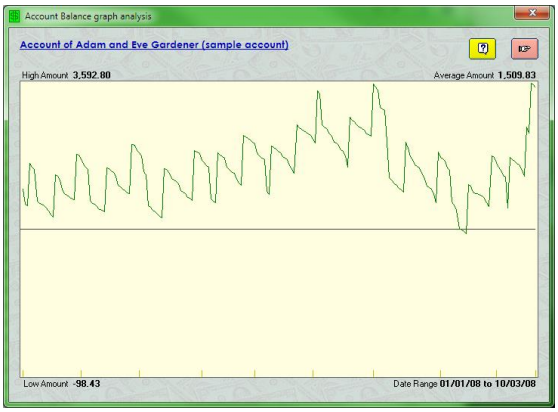
Note: This can be either a list of all transactions, a reconcile list, or a sub-list of matching entries based on a search.

The medium blue button with the 'Graph' icon will provide you with a choice of graphing options (XY, Bar, or Scatter-Point). If you are currently displaying the whole account, you can also choose to display an 'Account Balance' graph, as shown in the last graphic below:









Account Printing Options

For any displayed transaction list, you can print the whole list, or any range of dates within that list. MyCash will print out a presentation quality listing of the requested transactions in just moments.

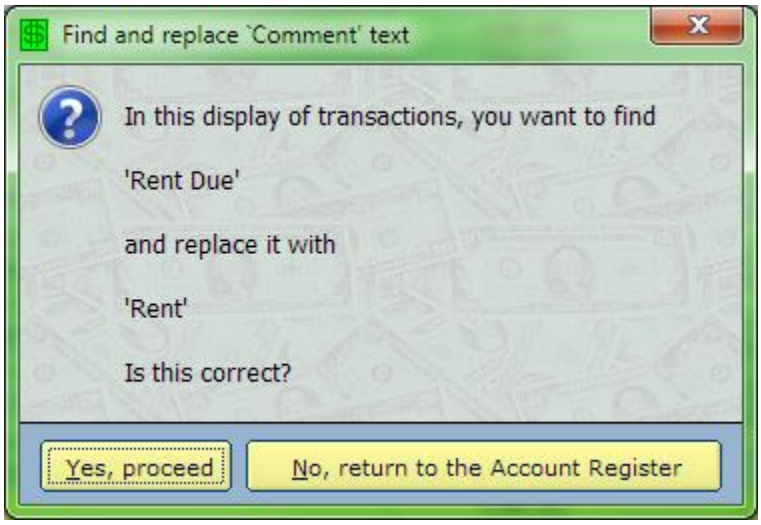
Other Options

‘Payee/Creditor’ and ‘Comments’ Lists

As mentioned briefly in the ‘Add a Transaction’ section of this manual, **MyCash** will let you create a custom list (for each distinct existing account) of ‘Payees/Creditors’, and/or a similar list of ‘Comments’ that you can use to quickly and conveniently insert into a new transaction entry from a drop-down list that appears in the appropriate **New Entry Window** field.

Find/Replace Text

This is a very powerful and time-saving feature that lets you find any text in the displayed list of transactions, and replace it with any other text. This can be done either with text in the ‘Payee/Creditor’ column, or with text in the ‘Comments’ section of the transaction. For instance:



With power comes responsibility—be very careful what you wish for. It’s very easy to find and replace text that you didn’t mean to find and replace, because the some of the text you looked for was buried in text you didn’t mean to change. Plan your tactics carefully.

Also, keep in mind that this feature works only within whatever list is currently displayed. So, for example, if you replaced some text in a reconciliation list, any otherwise matching transactions that were not in that list were not changed.

Transaction-related options

The group of buttons at the bottom left side of the account register contains functions that affect the currently highlighted transaction in the account register. Note that a given highlighted transaction will only activate appropriate buttons for that type of transaction. For instance, if you didn't enter any notes on the transaction currently highlighted, the Review Notes button described below will not be active, have a faded appearance, and will not respond to a mouse click.

Clear the highlighted transaction

The cyan button with the 'check' icon will allow you to check off the highlighted transaction as having 'cleared' your financial institution. This feature allows you to use the Reconcile Account option quickly and accurately.

Review Notes

The leftmost blue button with the 'paper' icon will display any notes associated with the highlighted transaction. This button is active only when the highlighted transaction has notes that you previously made for that particular transaction. This is for review purposes only. If you wish to edit the notes, you need to select the next button below.

Modify the highlighted transaction

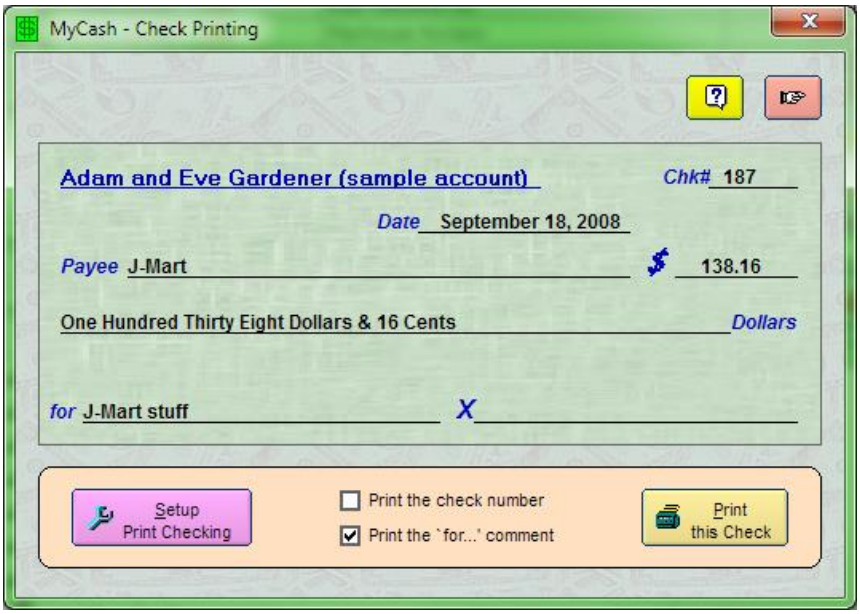
The purple button with the 'wrench' icon will allow you to edit information in the highlighted transaction, such as the date, payee, notes, and comments. All of these information fields are not always available, depending on the kind of transaction being modified.

Void the highlighted transaction

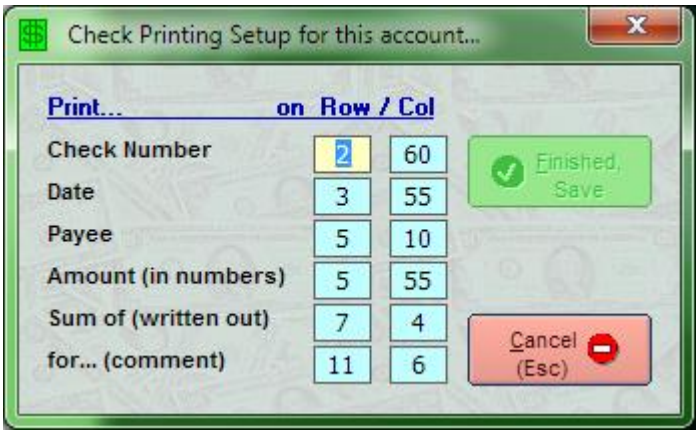
The rightmost red button with the 'cancel' icon will allow you to void the highlighted transaction. The transaction details associated with that void are automatically placed in the Notes section of that transaction for later review.

Print the highlighted transaction

The orange button with the 'printer' icon will allow you to print a standard check related to the highlighted transaction.



MyCash will automatically fill the check with the transaction information, including the amount written out in longhand. You will need to set up the positional formatting to fit the particular line placement and spacing of the checks you use. This only needs to be done once for each account in a window like the one below:



This is just a sample, but it actually represents a fairly average setting for a typical check, so it might be a good place for you to start. Using a blank piece of paper, try settings and print them until you arrive at settings that correctly place the information on your check.

Delete the highlighted transaction

The red button with the '**X**' icon will allow you to remove the highlighted transaction from the account. **MyCash** will always ask you to confirm this option.

General Information and Reference

The set of buttons across the top right of the Account Register Window relate to general information and reference sources. From left to right, they perform the following:

Browsing Calendar

The light green button with a 'Calendar' icon will display a six-month 'at-a-glance' calendar across the top of the window for your convenience and reference. Functionally, it works the same as the two-month calendar that you use in the **New Entry Window**.

Calculator

The light blue button with the '2+2=?' icon will display Windows' built-in small calculator application for your convenience.

Help/Information

As described earlier in the **Account Index Window** section, this button provides immediate access to this **MyCash** manual.

Appendix I

Data and log file information

MyCash creates and maintains the following files:

Filename	Function
Account.dat	Primary database, contains all **MyCash** transaction records
Account.dex	Maintains the index of all **MyCash** accounts on file
PayCom.lst	Maintains the 'Payee/Creditor' and 'Comments' Lists for all accounts

All data files are kept closed and up-to-date during software operation, and are opened only long enough to perform a file modification (which usually takes only a few milliseconds). This makes it extremely unlikely that any data information would be lost in the event of a power failure, etc.

The Database Engine

The database engine is a machine-code level, proprietary set of file manipulation algorithms developed and refined since 1987 by **RAD Software**. These database functions are contained within the executable code itself. No outside third-party database systems or outside API libraries are needed.

All file operations are done at the system level, are at least a magnitude faster than file operations performed by commercial database engines, and provide an extremely high standard of data integrity and security.

For this reason, some anti-virus software with strict settings, or Windows Users Permissions with strict settings, might object to MyCash. Sometimes, 'Run as Administrator' will solve the problem.

Database record format

Both the index and the primary database are random access files capable of storing over two billion records each. Each record is populated with fixed length fields. String fields are left-buffered; unused string bytes are padded with ASCII-32 characters. The variable type structures of the fields within a given record are as follows:

Account Index	**Type variable**
ReferenceID	String * 14
Namex	String * 15
Query	String * 40
Response	String * 15
Notes	String * 2879
PrinterSetup	Byte * 12

Byte length: 1 record: 3000 bytes

Transaction	**Type variable**
ReferenceID	String * 14
TransactionDate	Date
Type	String * 12
Cleared	Boolean
Payee	String * 50
Amount	Currency
Comment	String * 50
Notes	String * 856

Byte length: 1 record: 1000 bytes

Hard disk space requirements

# of transactions	**Hard disk space required**
100	~0.01Mb
100,000	~1.0Mb
1,000,000	~1.0Gb

Nominal hard disk device space in 2013: **1000 Gb (1Tb)**

Appendix II

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>
> w**11.22.33**
>
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>
> The first set of digits is the **major** number of the applicable version.
>
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>
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For an existing Licensee, primary license:	**$10**
For a new Licensee, a second and any subsequent license for additional workstations used in a cooperative networked configuration, each:	**n/a** per license
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End-User License Agreement

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