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I declare, I confirm, I certify and I sign that I received substantial, important, line by line peer review with several and substantial comments, important remarks and hints from, at least, 3 Reviewers and the Assistant Editor for my paper: Methodical Approaches To The Organization Of Risk Management System For The Use Of Electronic Payment Systems In Modern Conditions with Authors: VLADISLAVA USYK, VOITKO SERGEY.

I would like to thank all the reviewers for their thoughtful comments and efforts towards improving our manuscript. We revised the manuscript with special attention to the comments that we received from Three (3) (<-write the correct number) reviewers that were experts, specialists in the area of my paper. I declare, confirm, certify and sign that WSEAS has checked my paper for possible plagiarism by Turnitin and my paper was found without plagiarism or self-plagiarism by Turnitin. I also declare, confirm, certify and sign that also that no Associate-Editor, no Editor-in-Chief, no member of the WSEAS Secretariat forced me in this Journal to add references (citations) to any previous publications of the journal.

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Dear WSEAS, we would like to thank you for the opportunity to be published in such a respected journal «Transactions on Environment and Development». The reviewers' recommendations were very helpful and greatly improved our topic disclosures. we are very grateful to you for your assistance and support at all stages of the review of the article.

Date: 4. 10. 2021

A handwritten signature in blue ink, appearing to read "Andriy V. Usyk". The signature is fluid and cursive, with a period at the end.