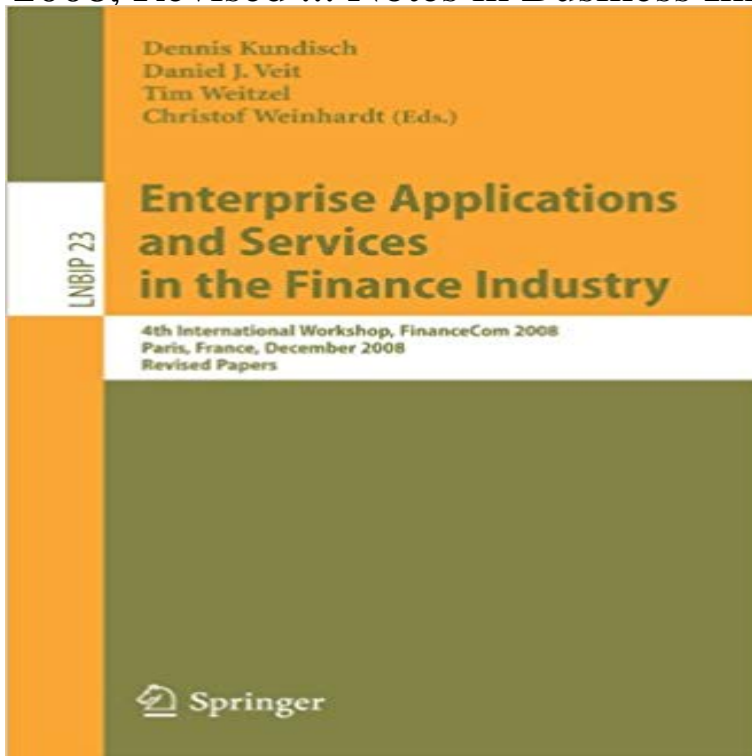


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This book constitutes the proceedings of the 4th International Workshop on Enterprise Applications and Services in the Finance Industry, FinanceCom2008, held in Paris, France, on December 13, 2008. The workshop spans multiple disciplines, including technical, economic, sociological and behavioral sciences. The guiding theme of this workshop was concerned with innovations in the financial services industry, driven by either new business models or changed regulations. The nine presented papers and the keynote speech were carefully reviewed and selected from numerous submissions. The topics covered are financial markets and customers, service-oriented architectures, and regulation and compliance.

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