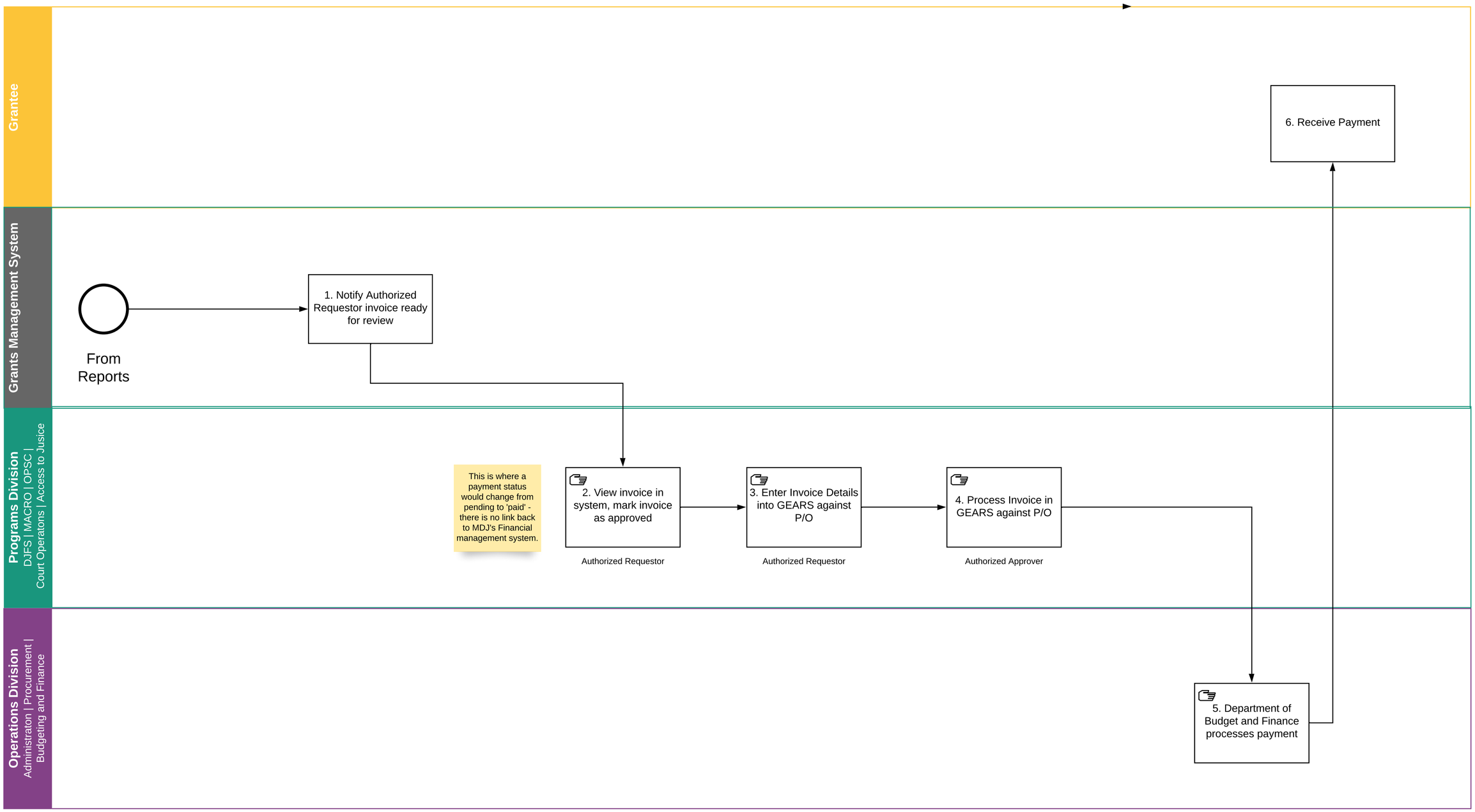Payment Process