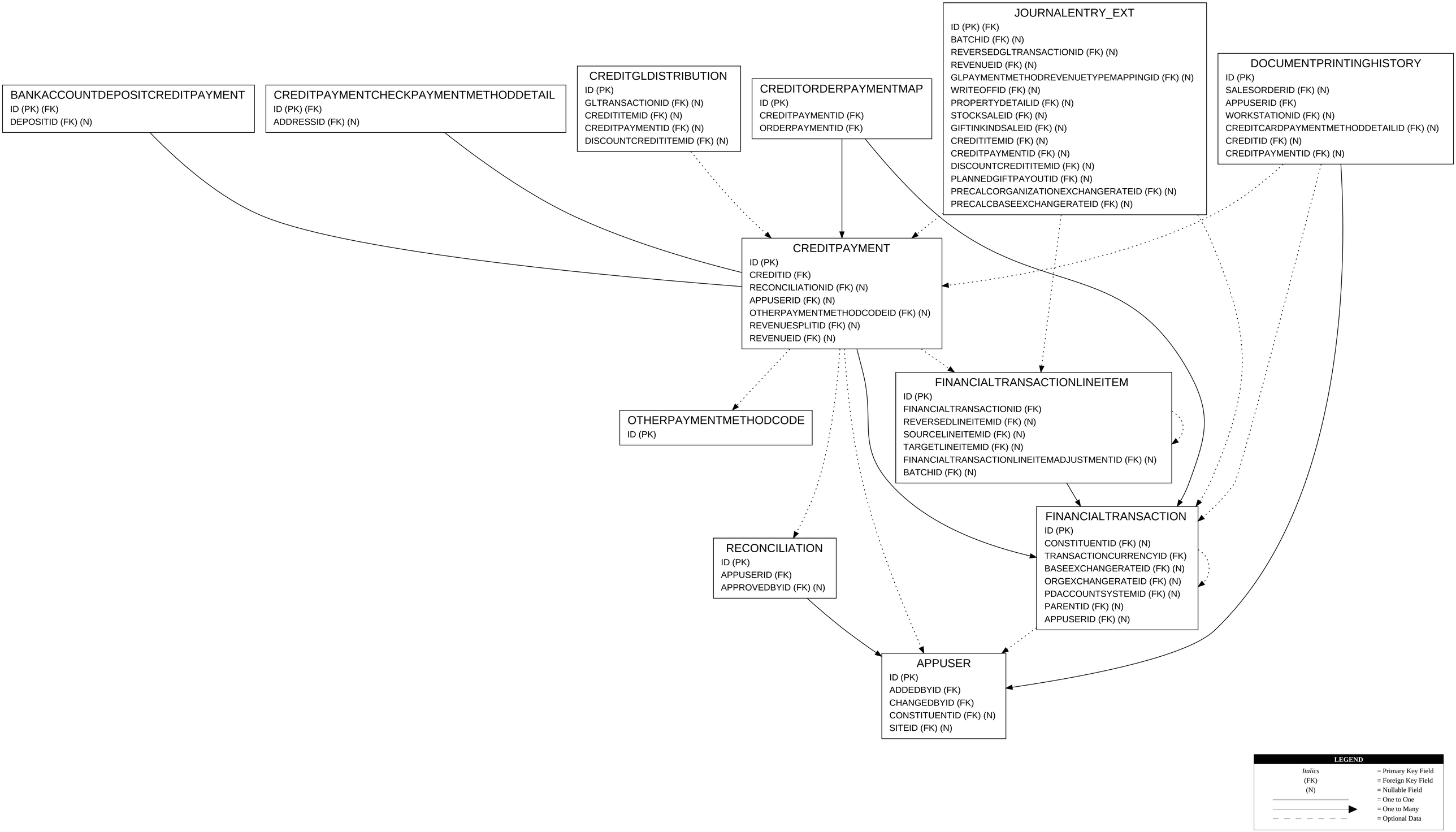CREDITPAYMENT