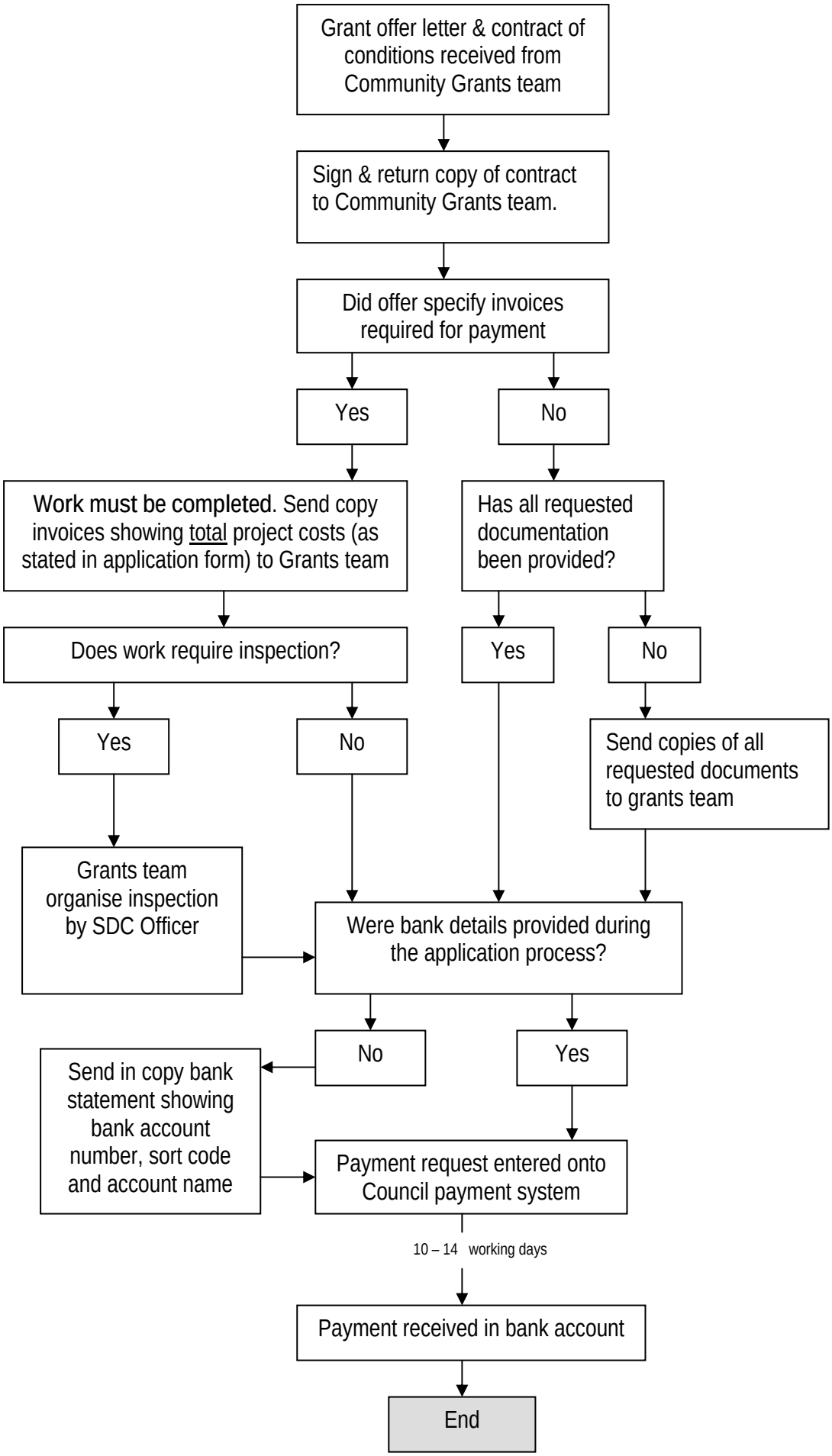Payment process