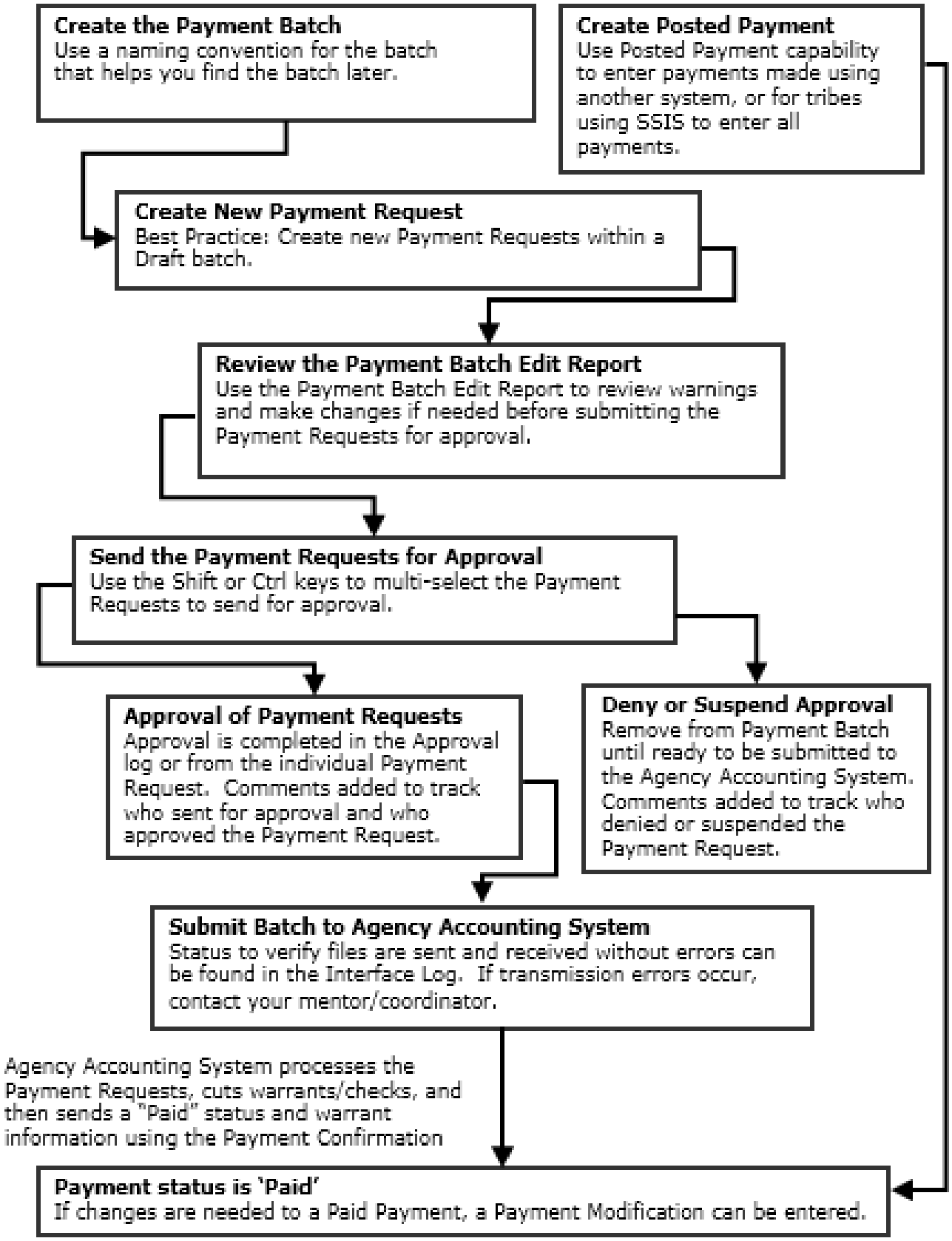Payment Workflow