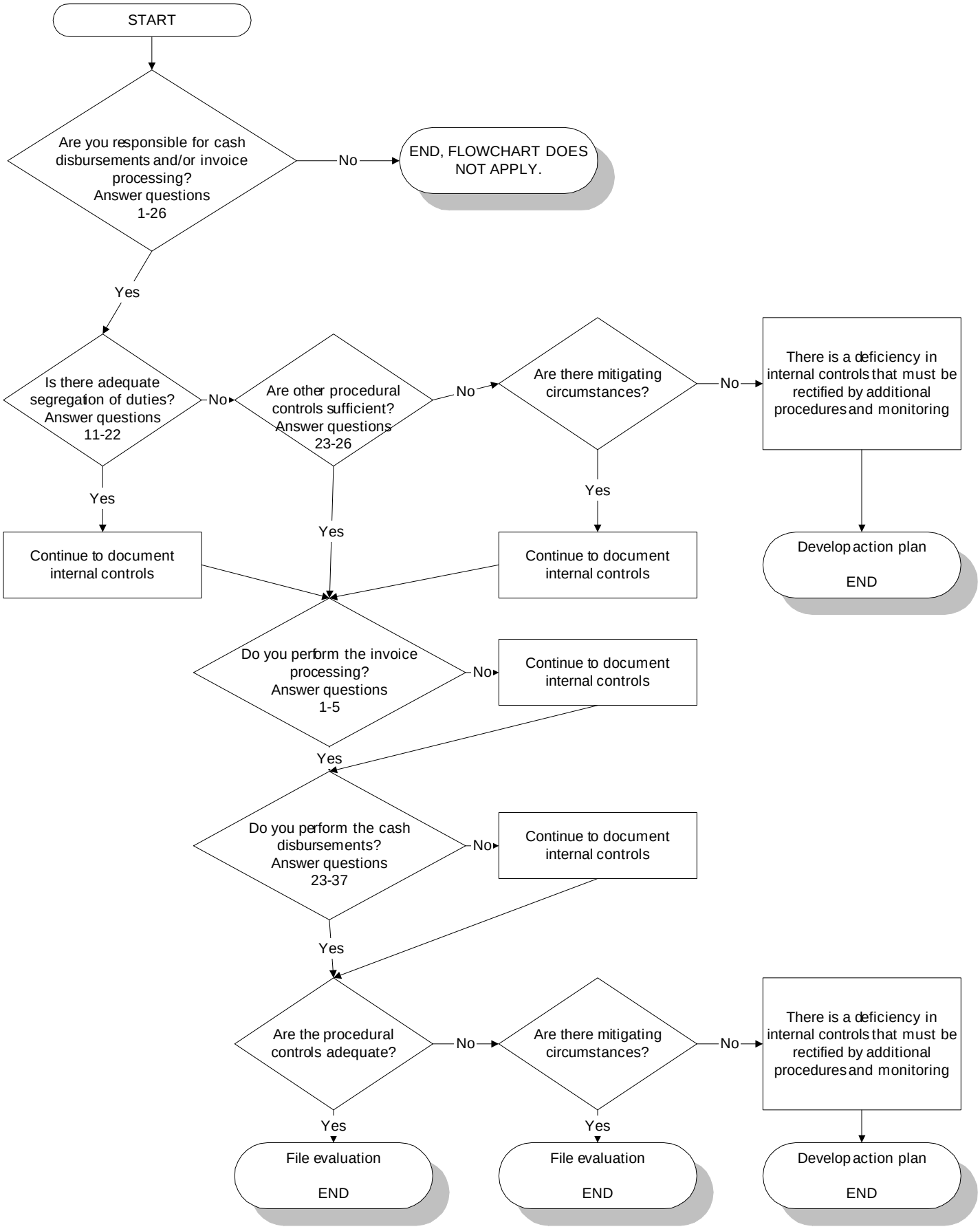PAYMENTS FLOWCHART