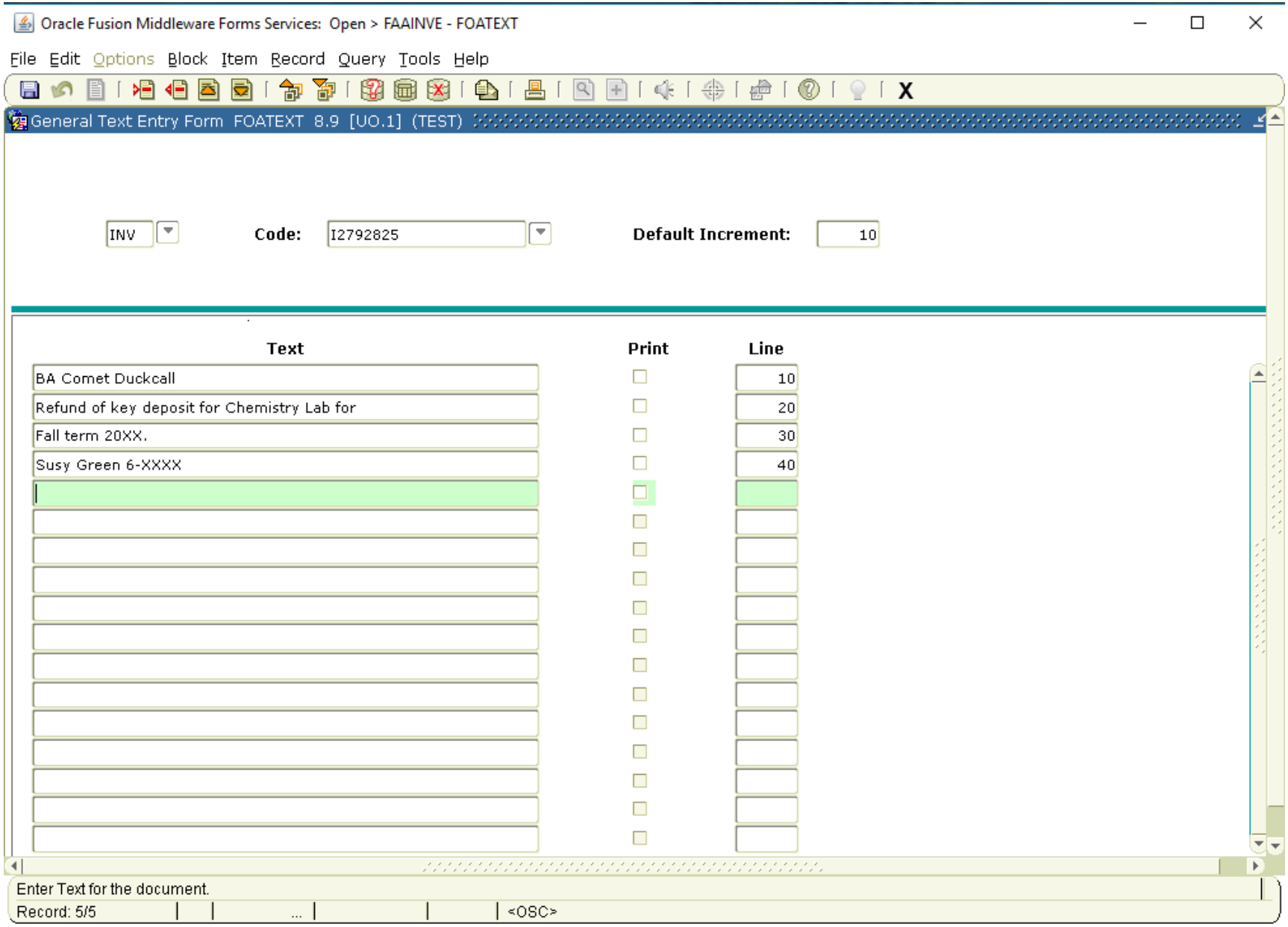Refund Payment