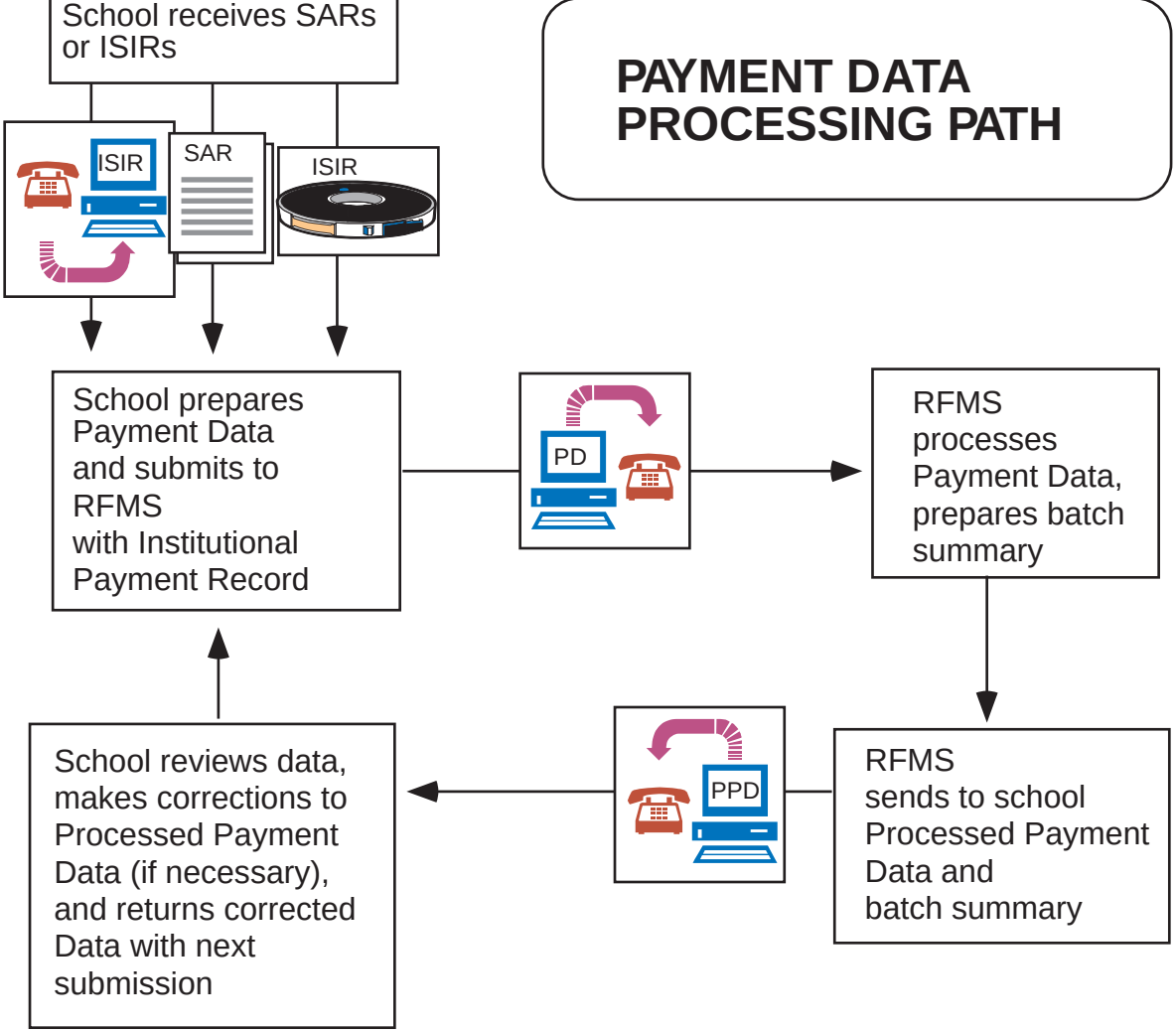PAYMENT DATA PROCESSING PATH