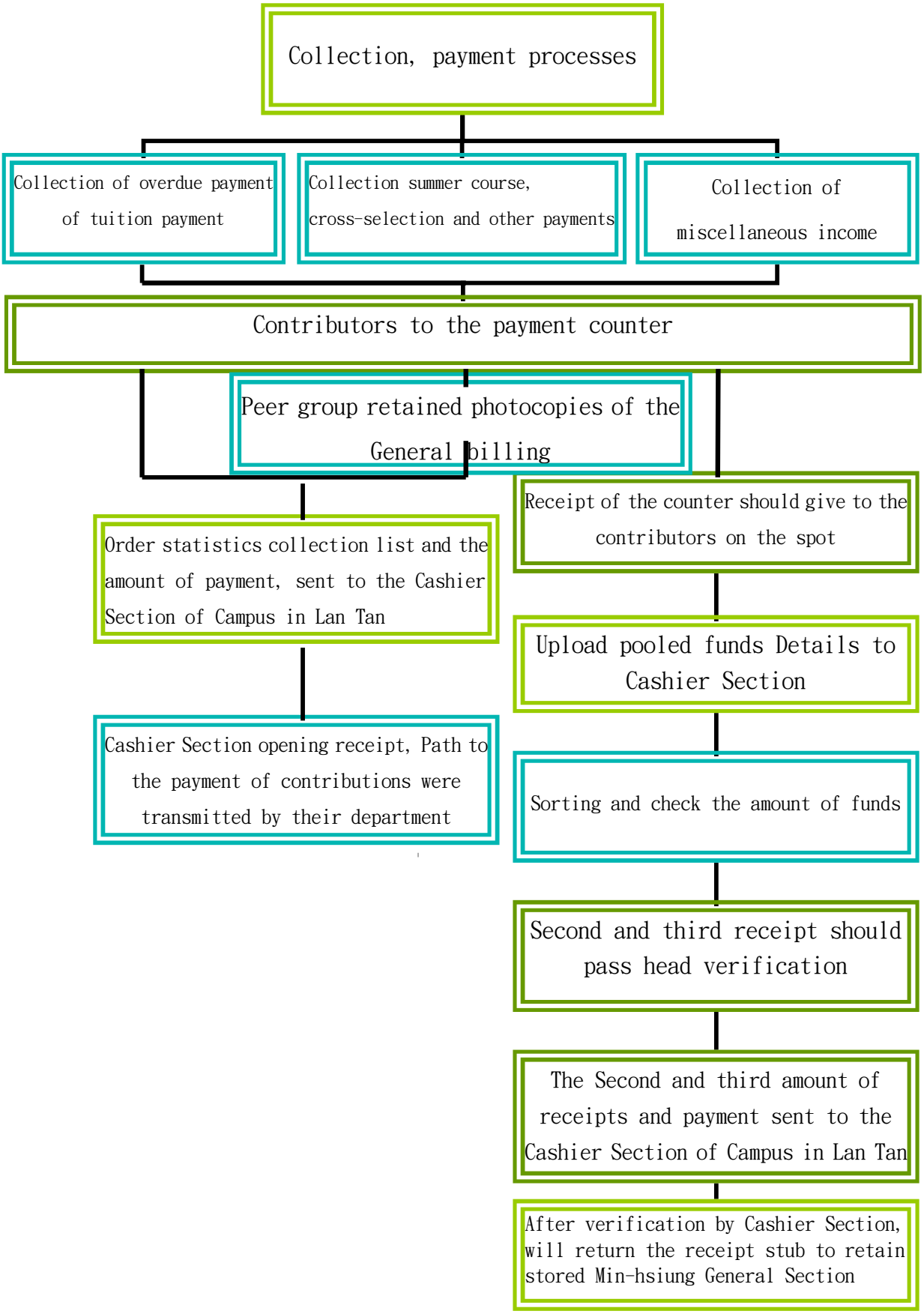Collection, Payment Processes