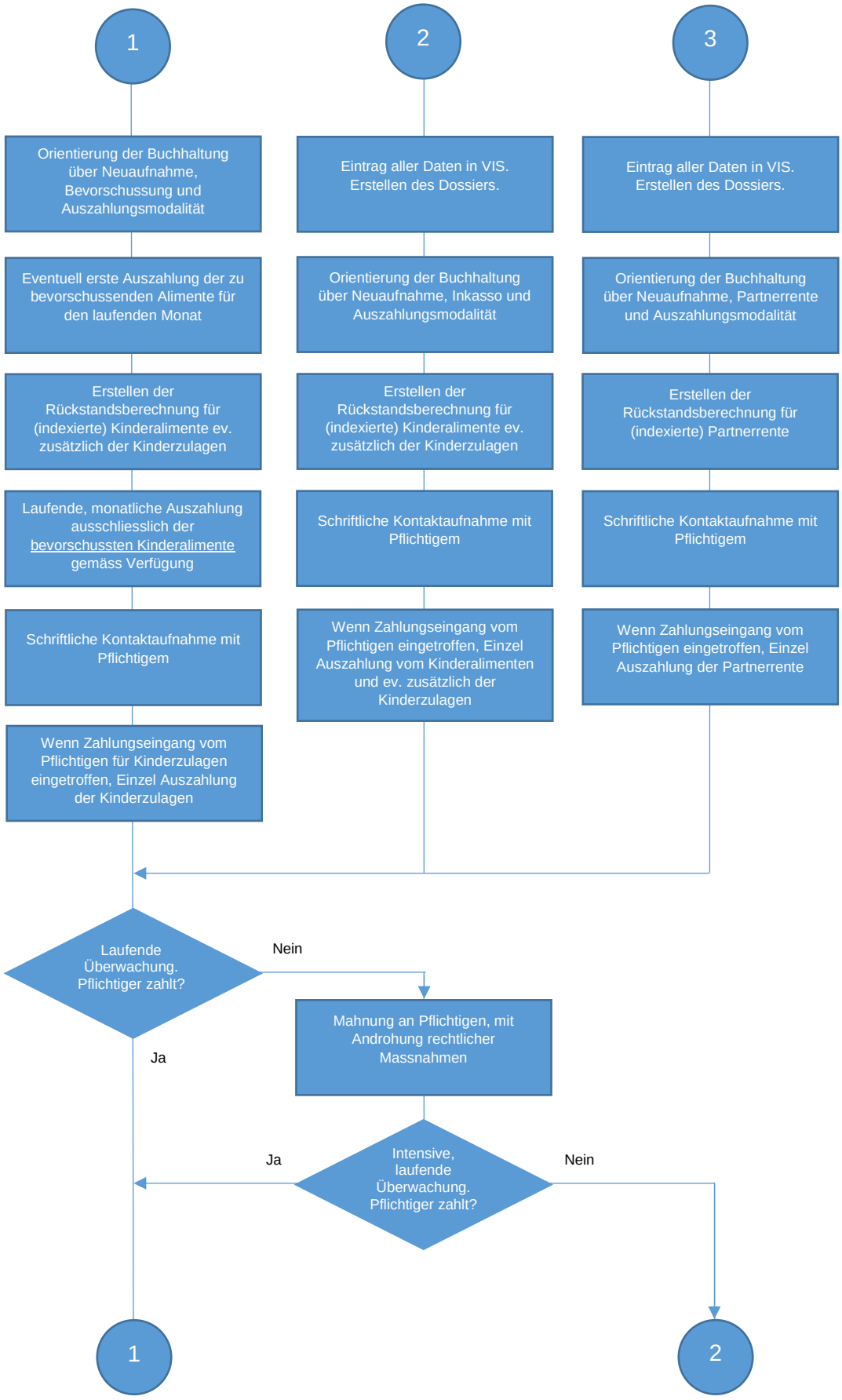Zahlungswesen und Buchhaltung