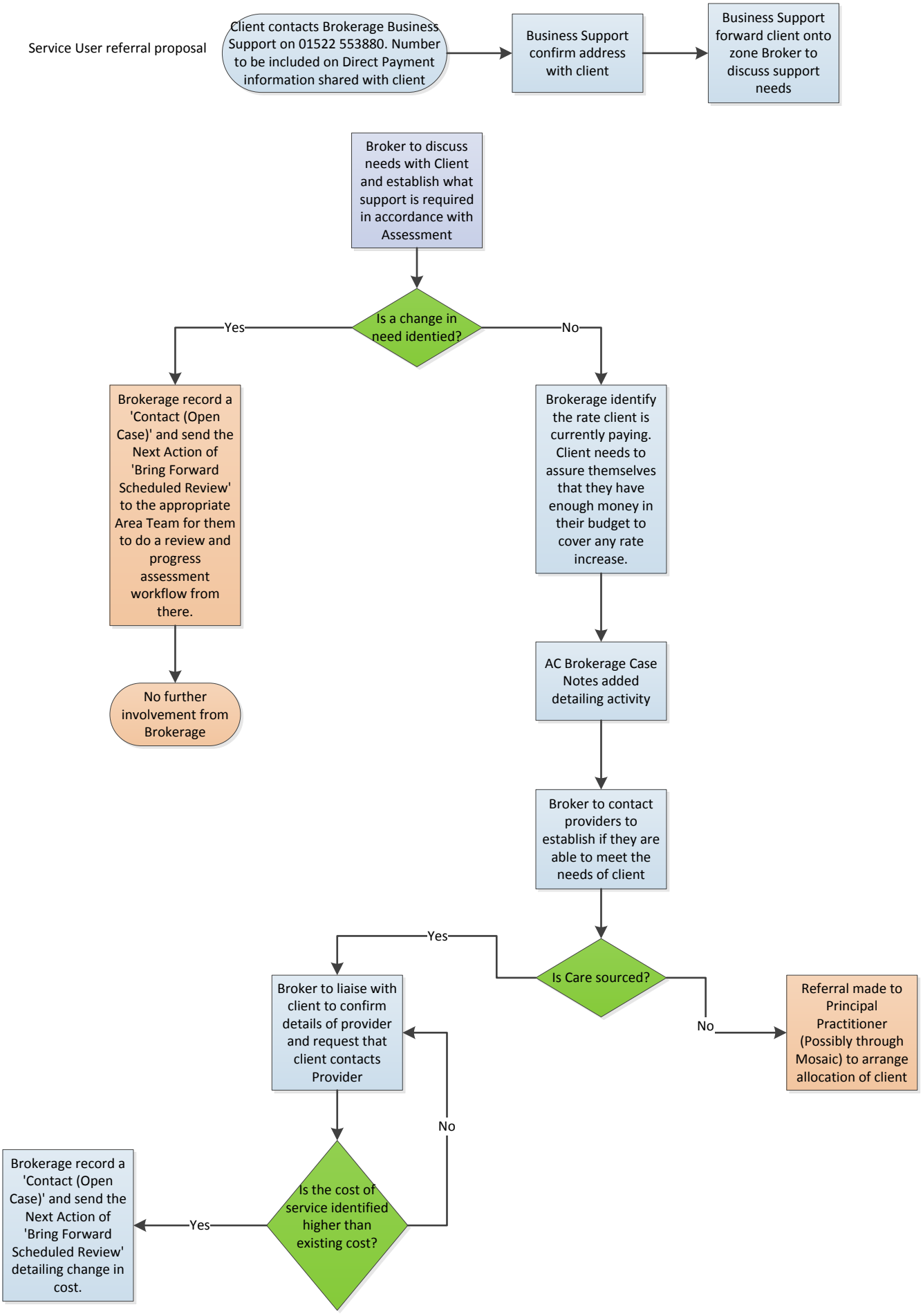Direct Payments