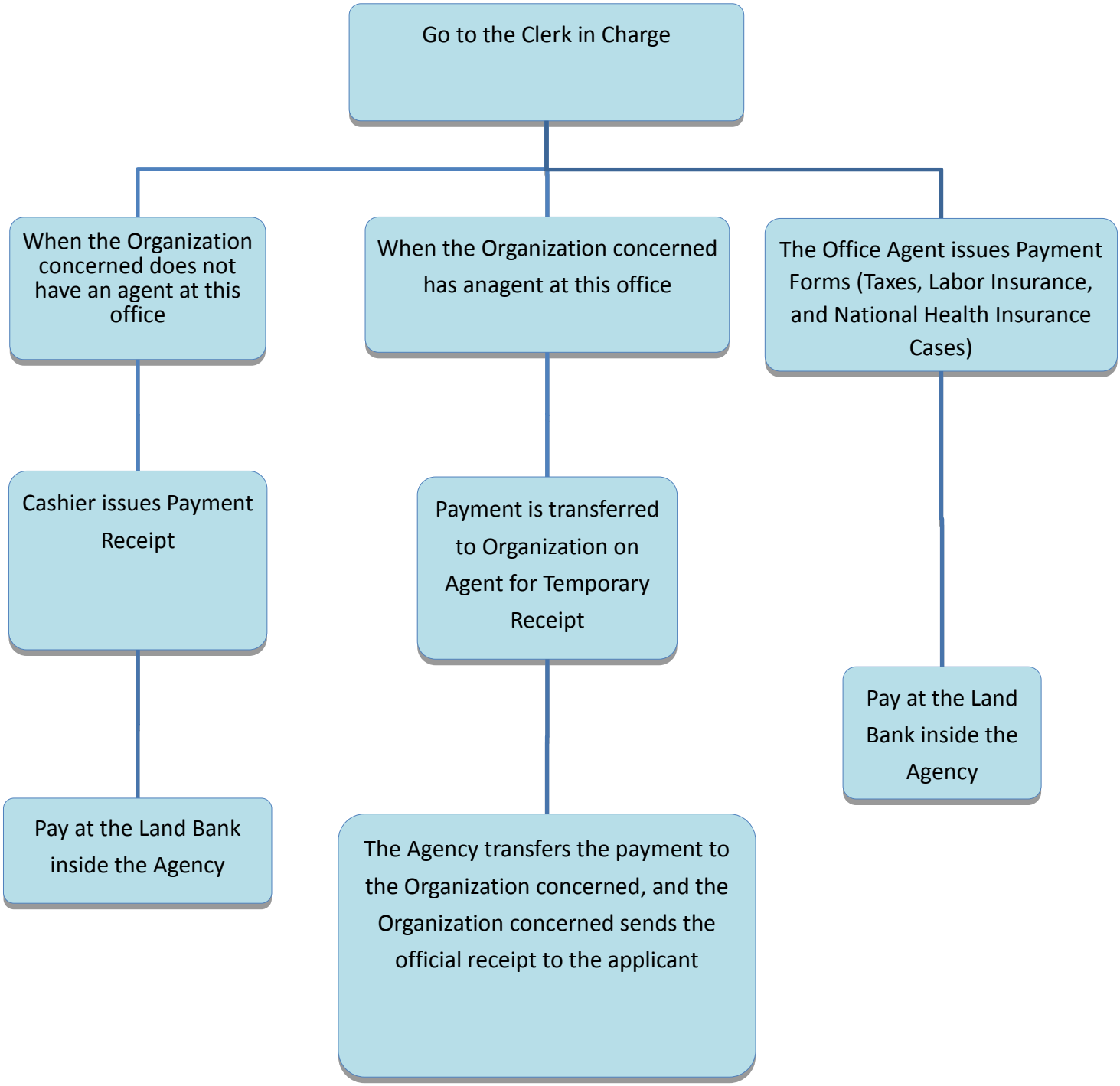Flow Chart IV :
Payment Procedures