## BAYMENIS

## ERATED on KIEPIN

# RIPPLING TRADES

### FORM "PAYMENT"

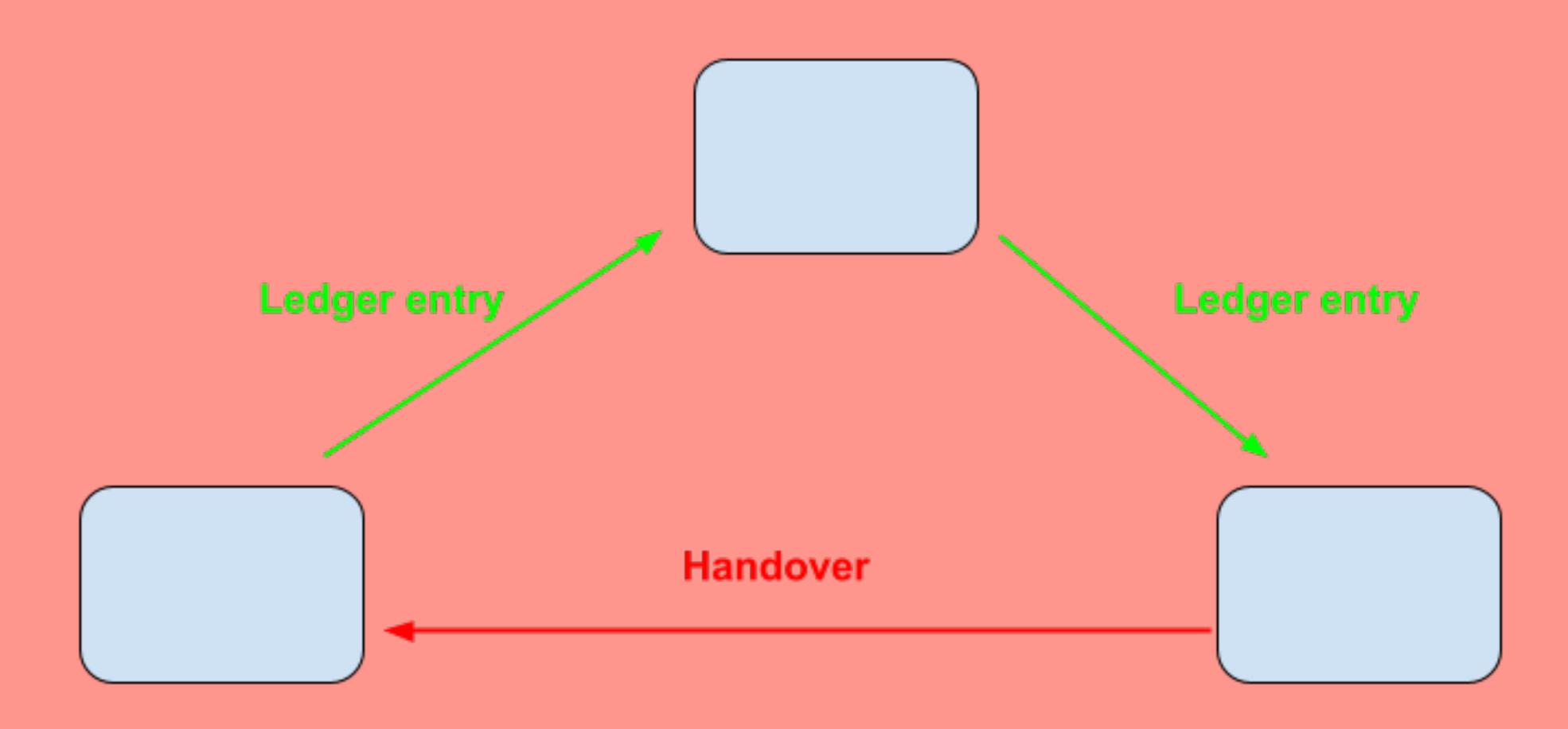


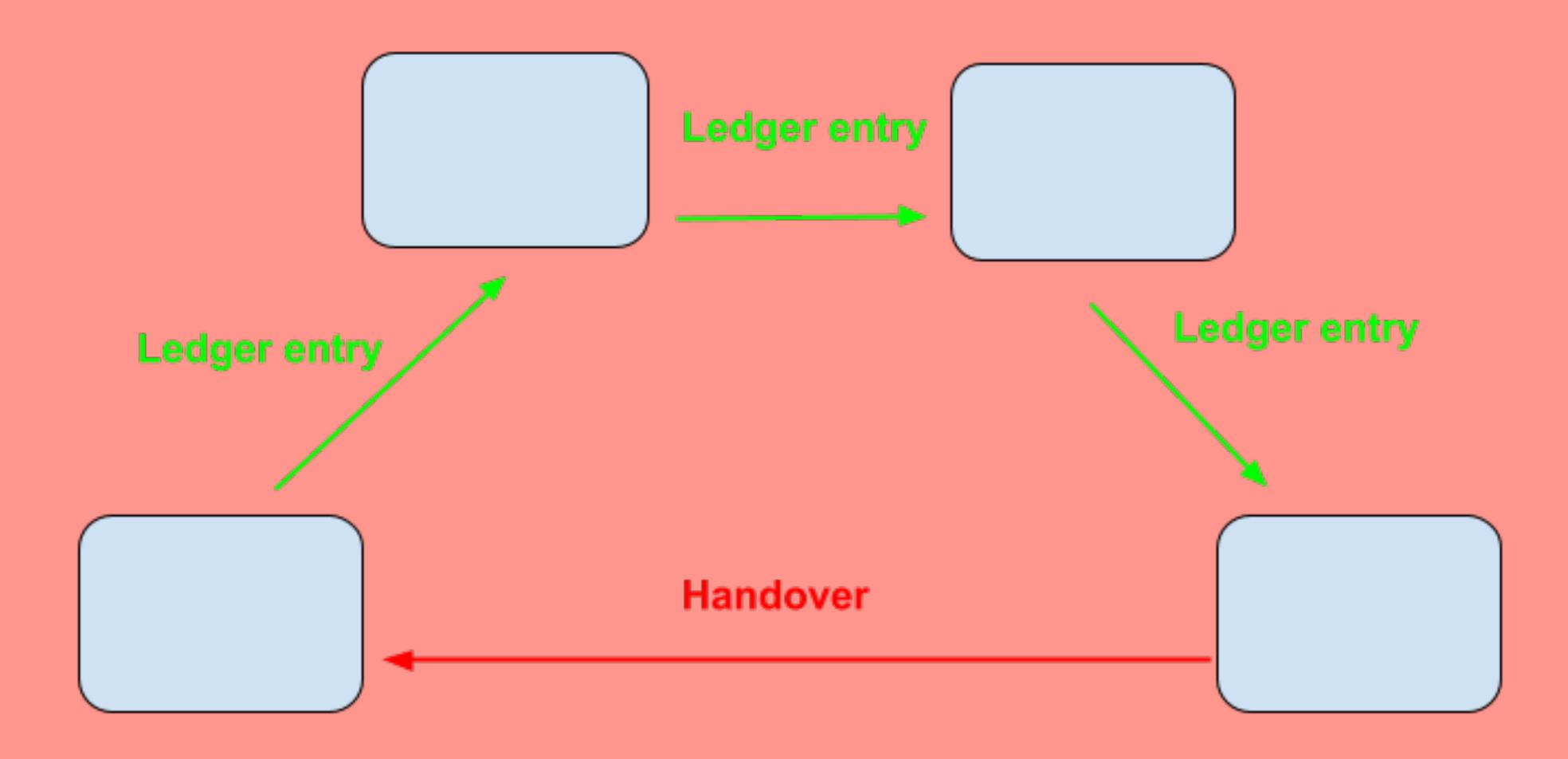
## "PAYMENTS"

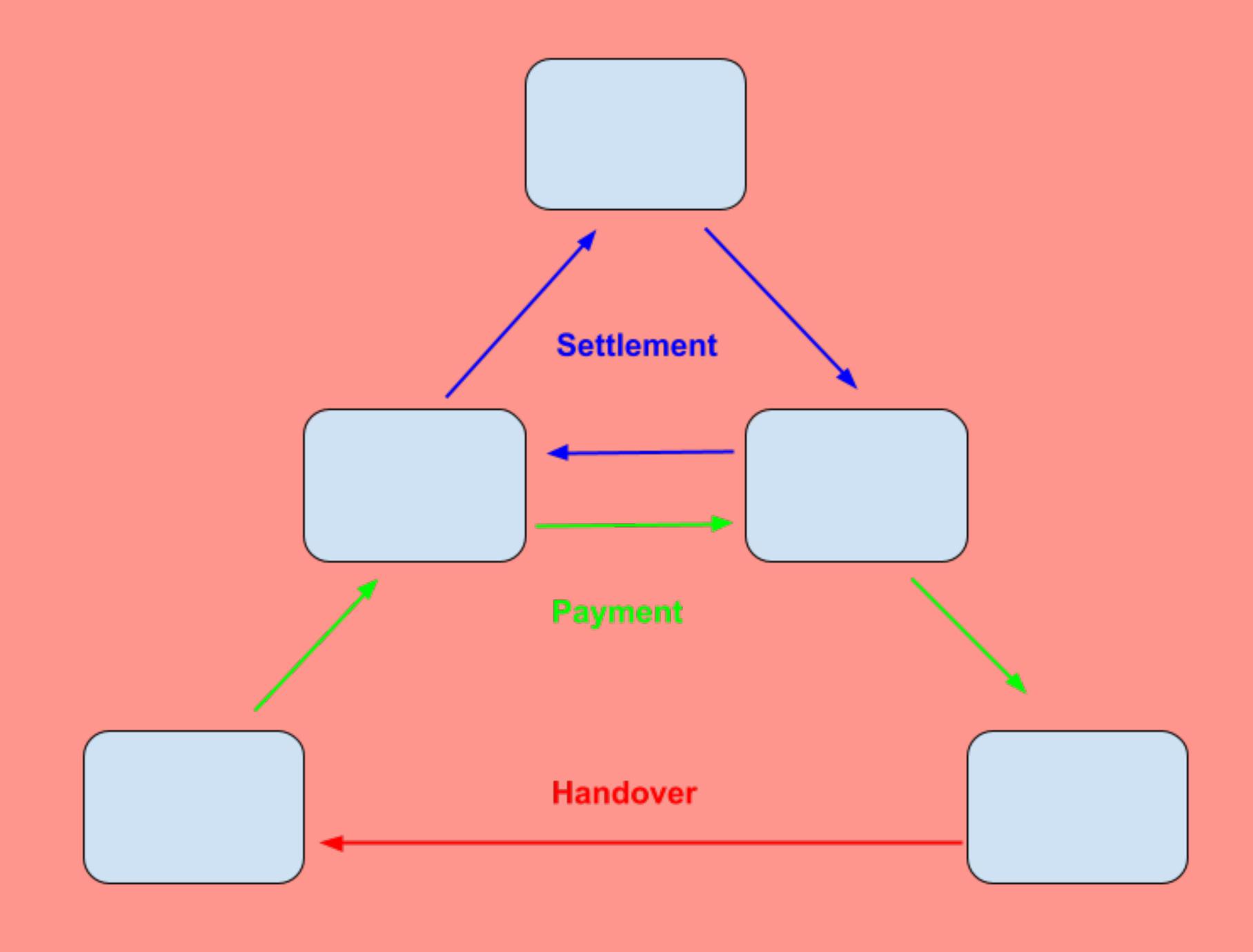
## HANDOVER DECOUPLED

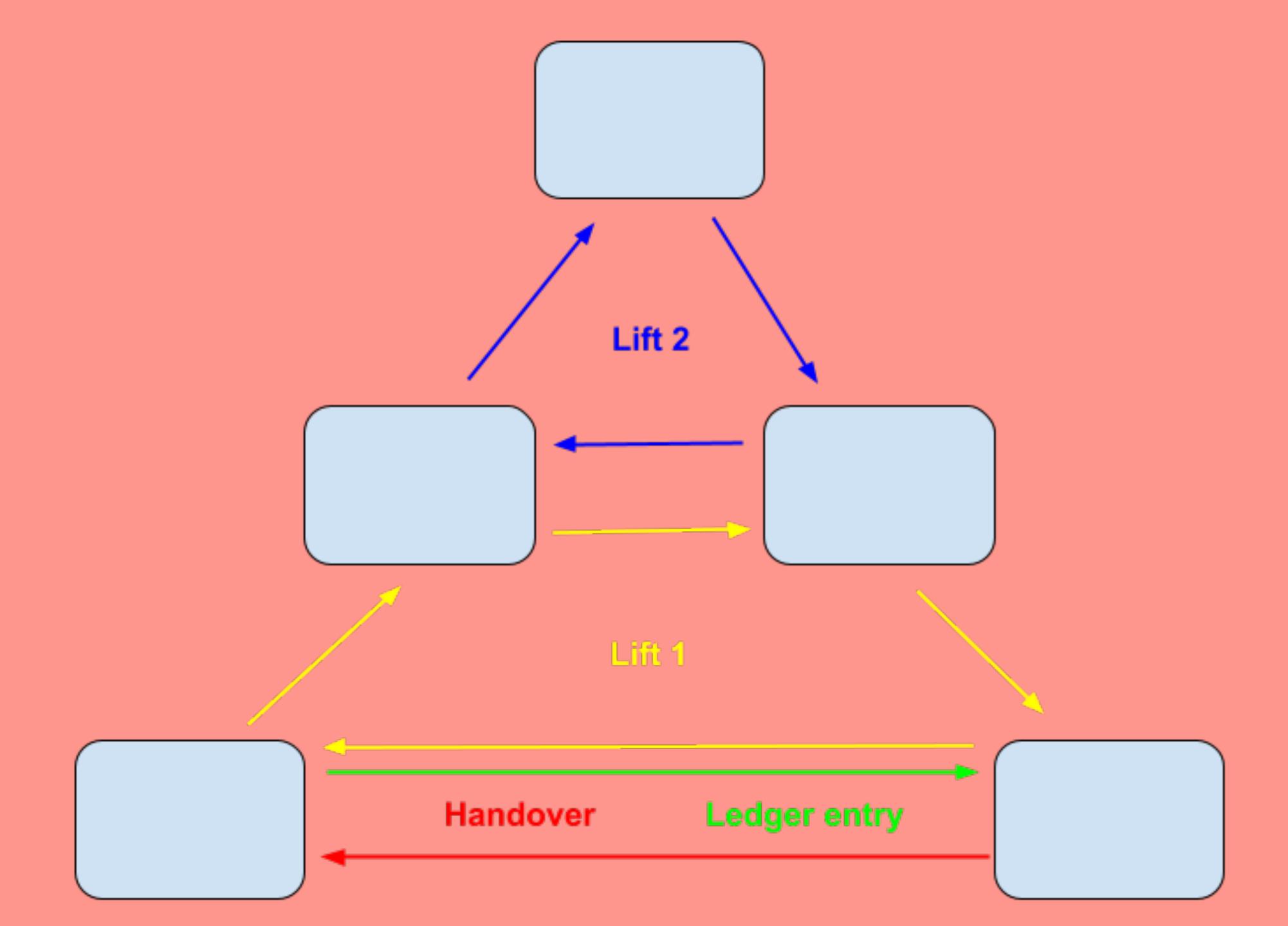
### FROM "PAYMENT"













#### "CREDIT LIFT"