Defender Payoff –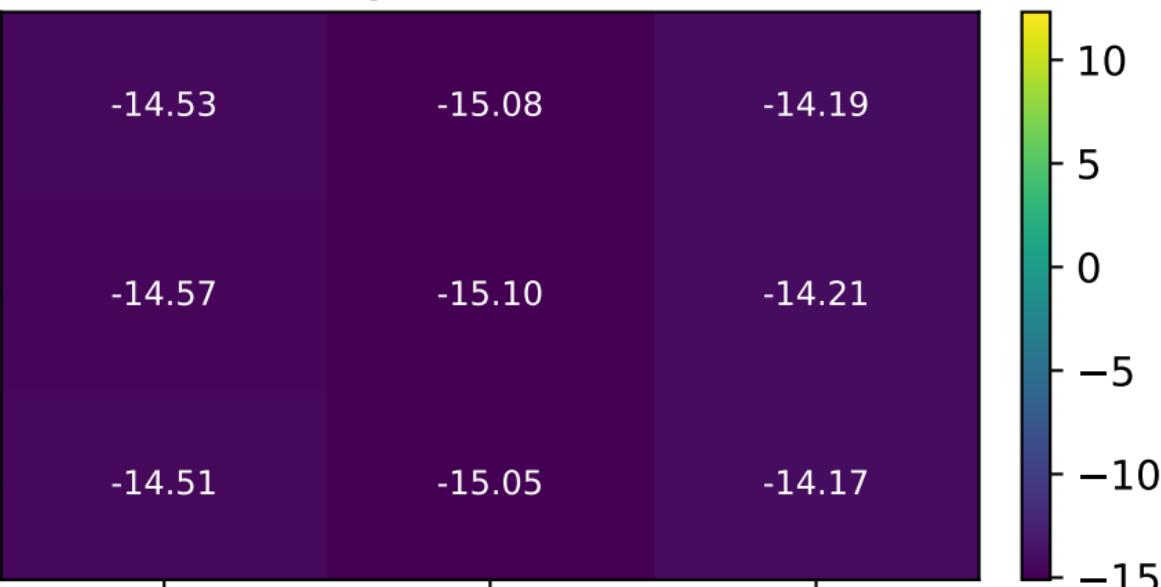 default / State 1