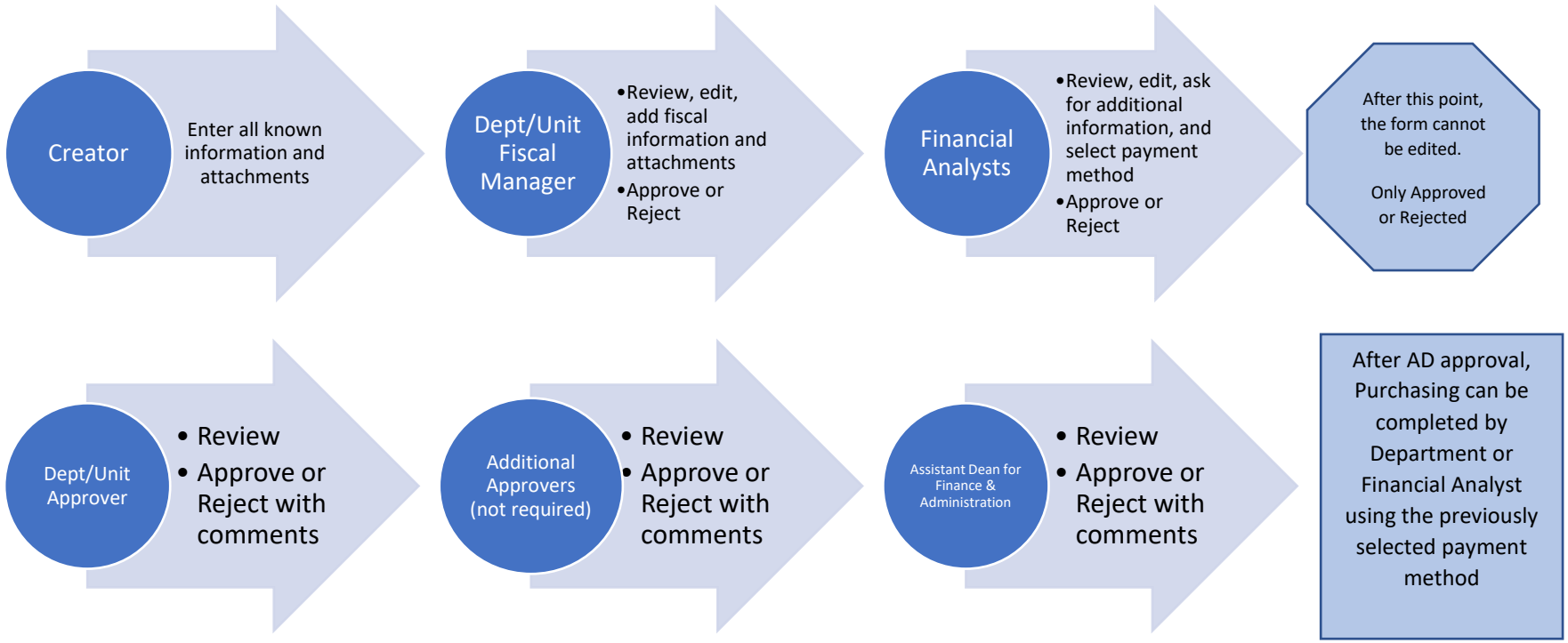Purchasing and Payment System Workflow