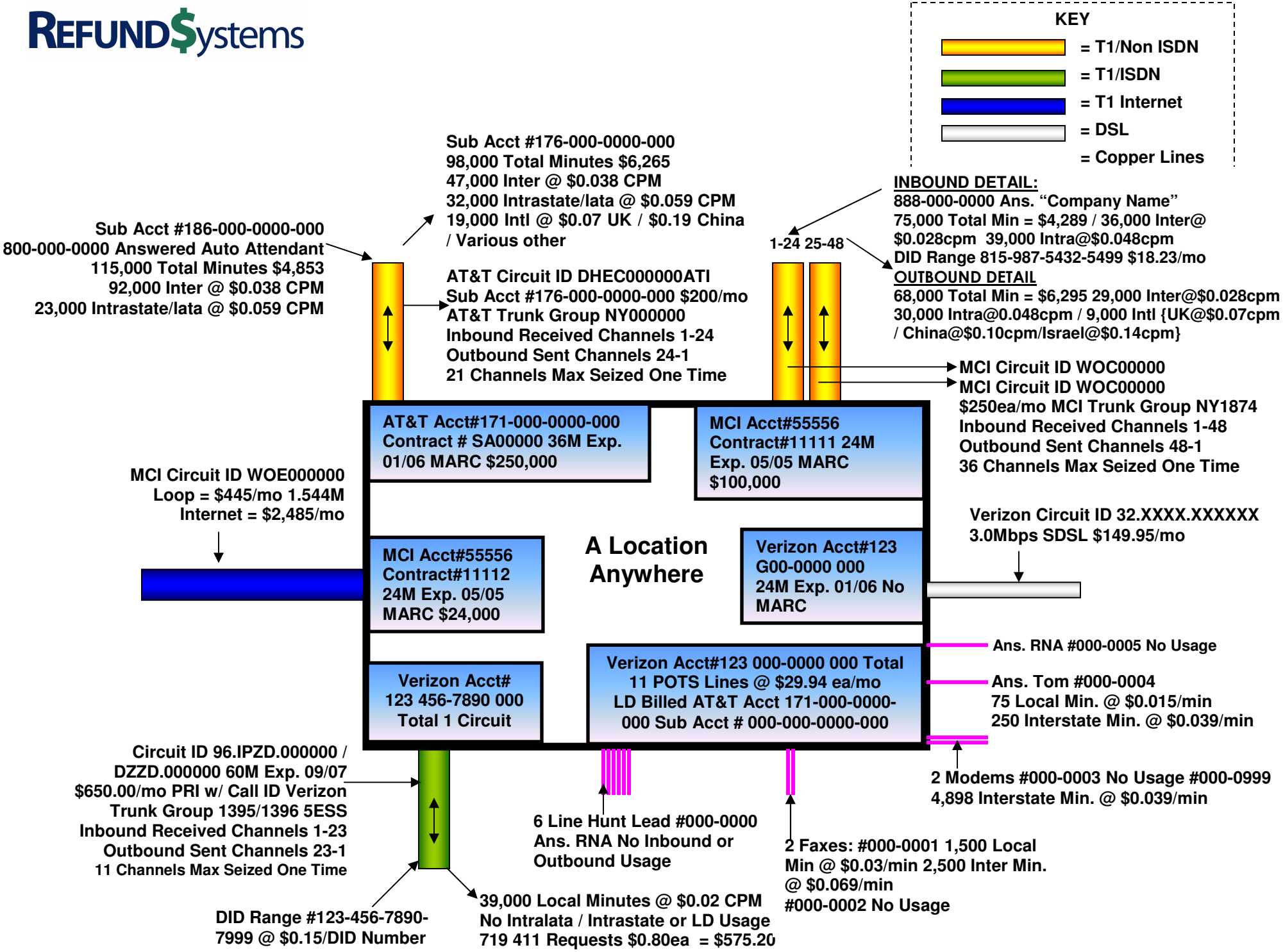REFUND$ystems