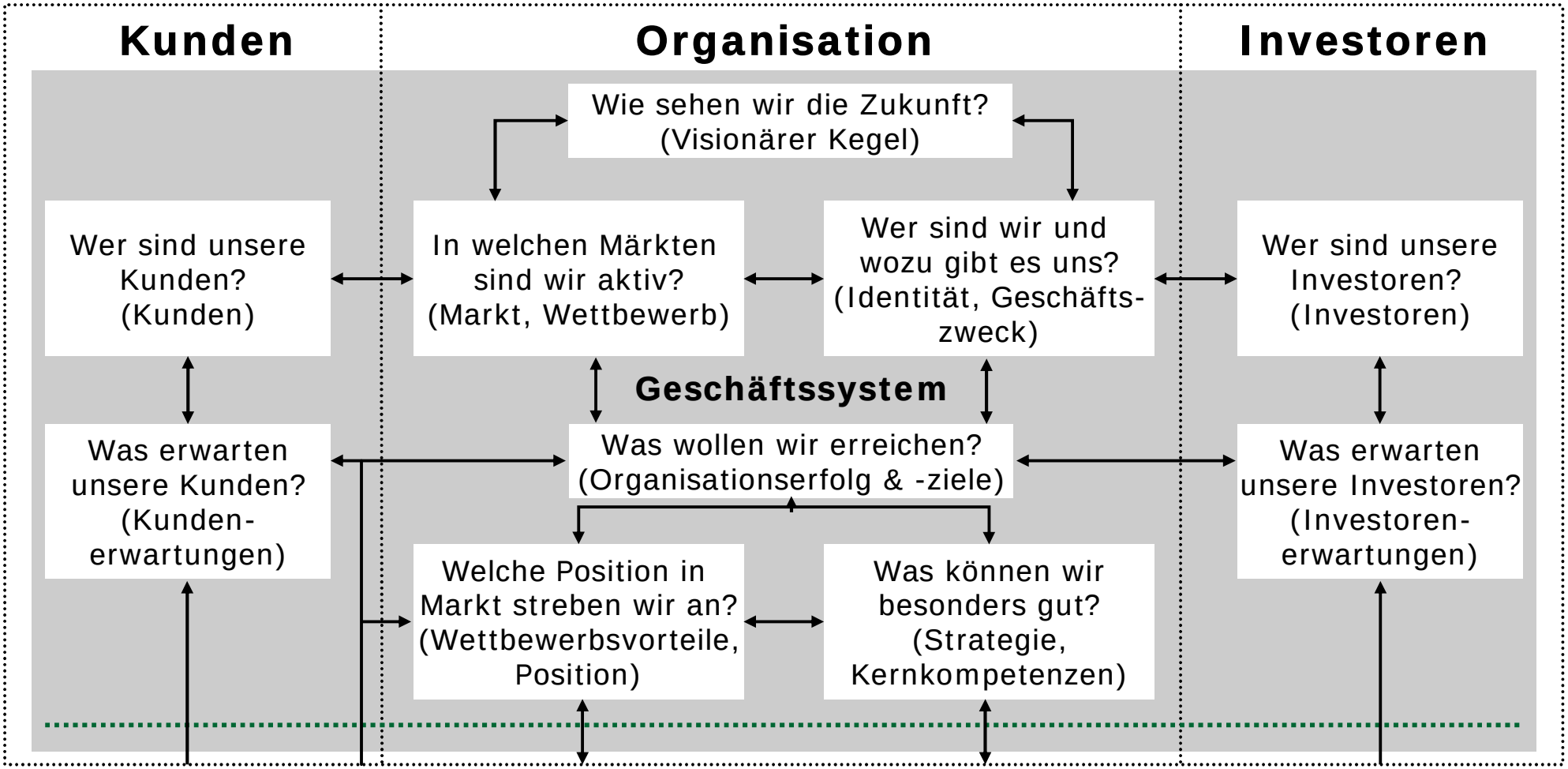Geschäftssystem