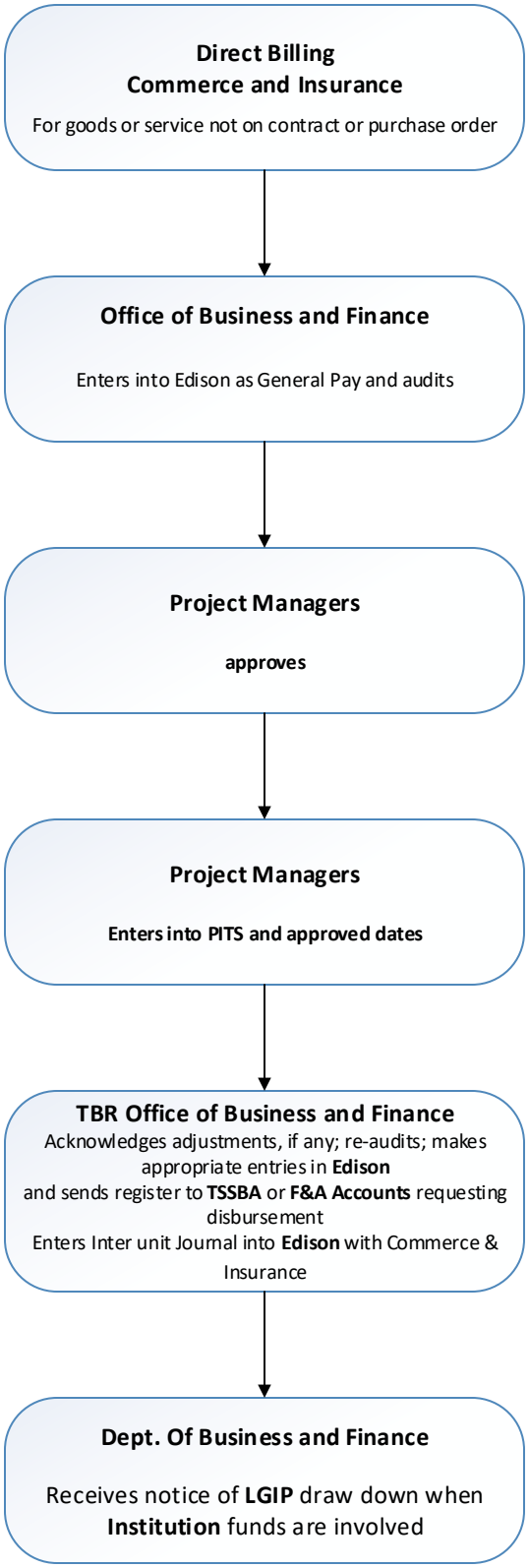Direct Billing