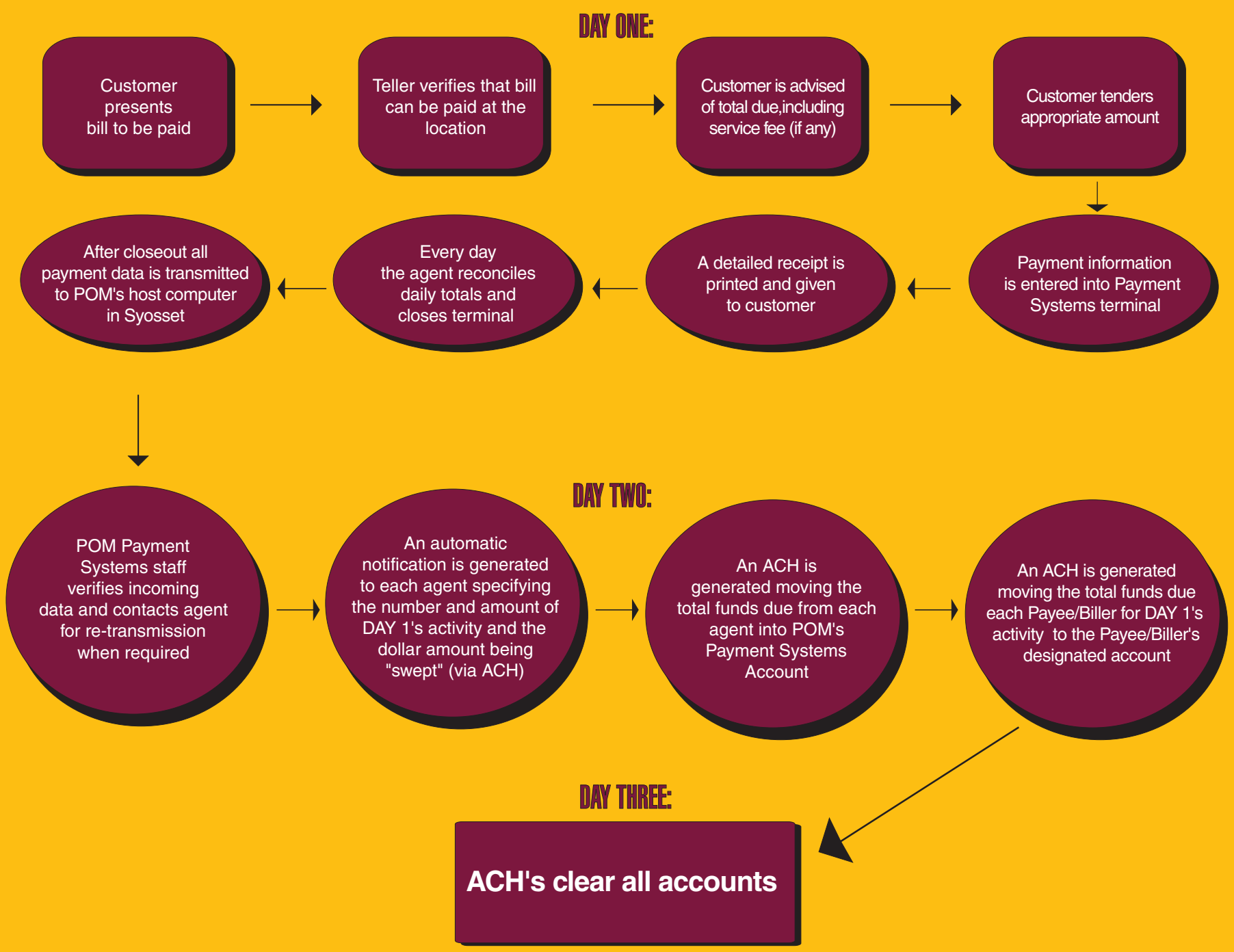Pay-O-Matic Electronic Payment System Flow Chart