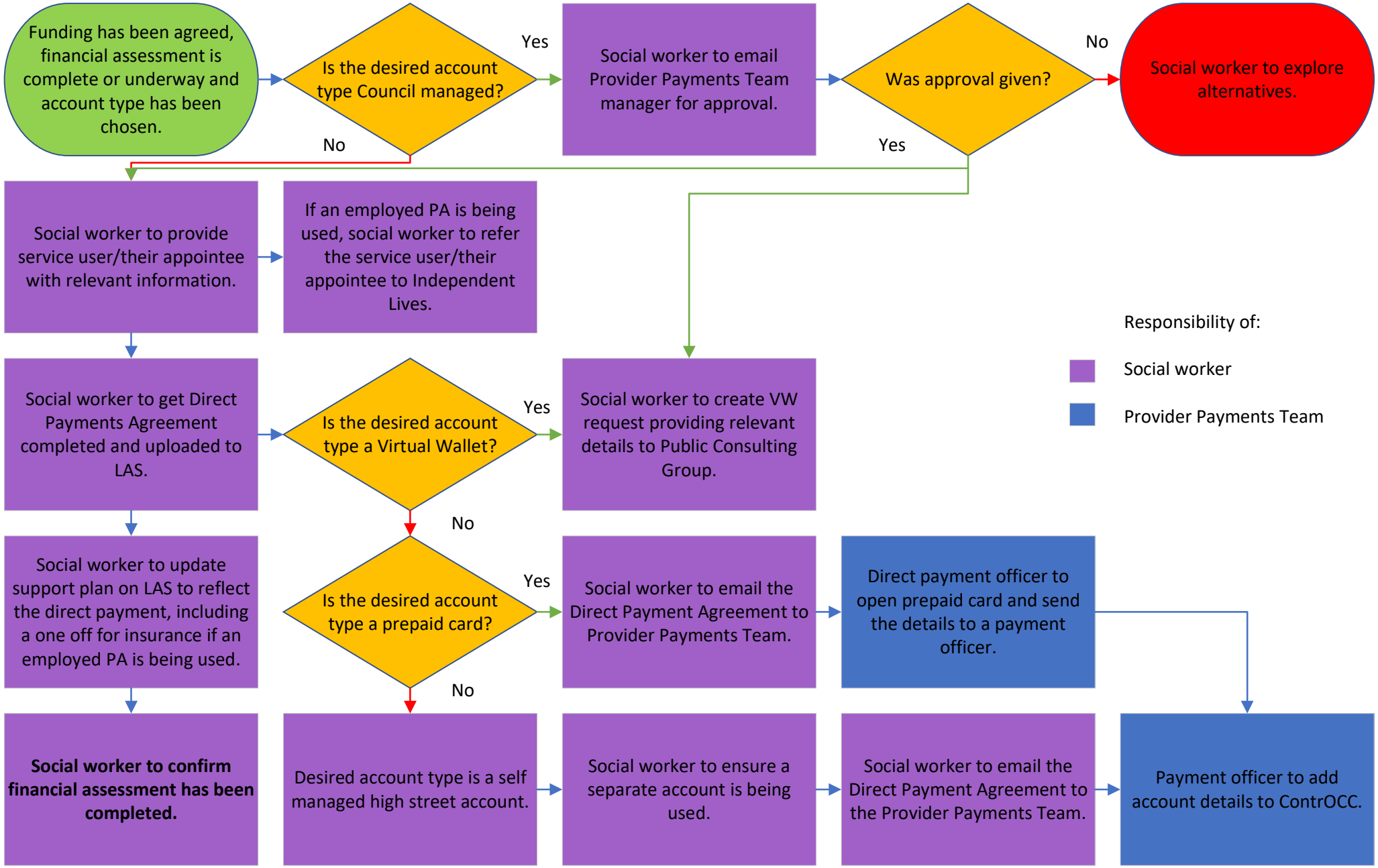Direct Payment Setup Process