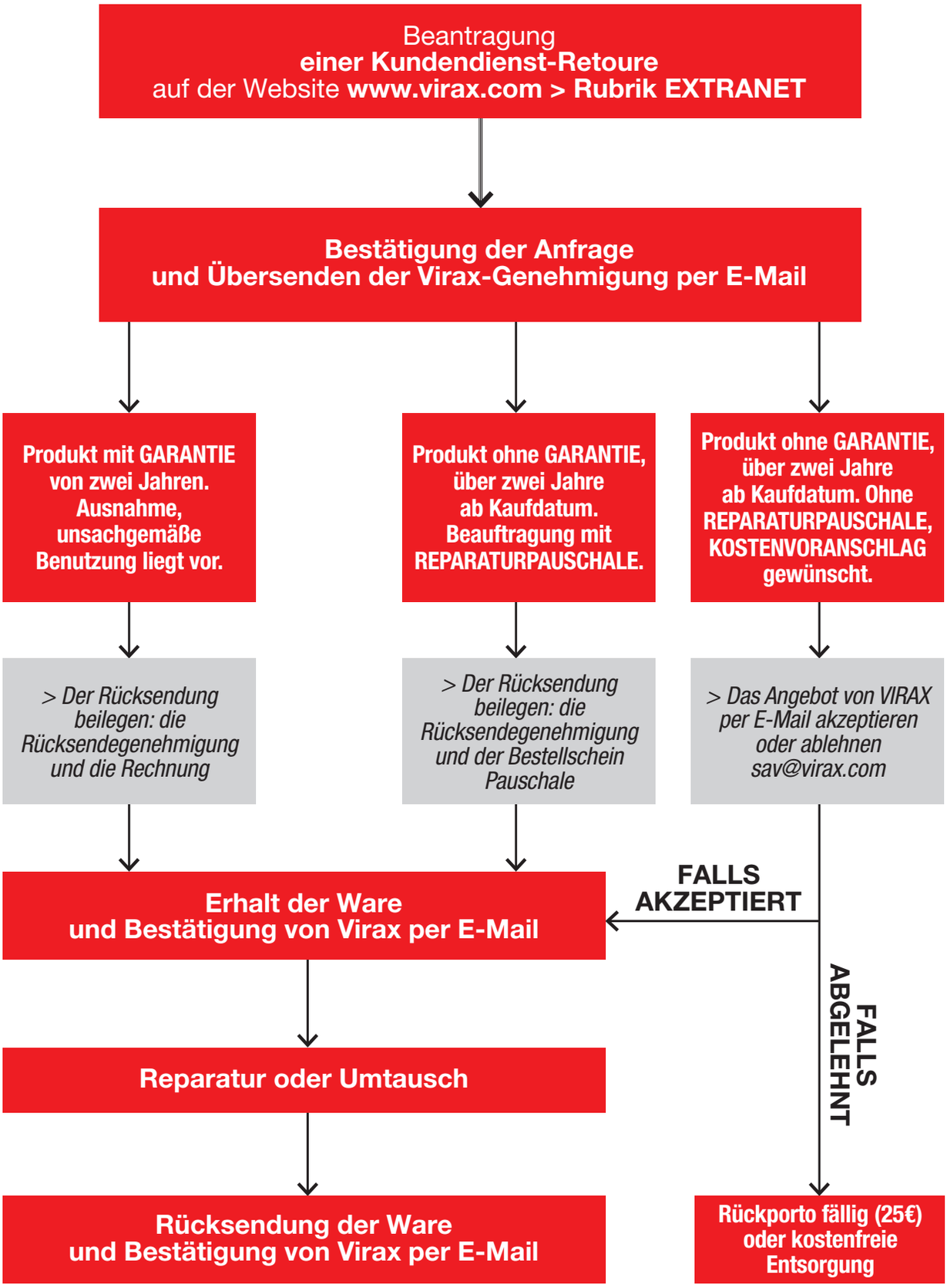KUNDENDIENSTVERFAHREN