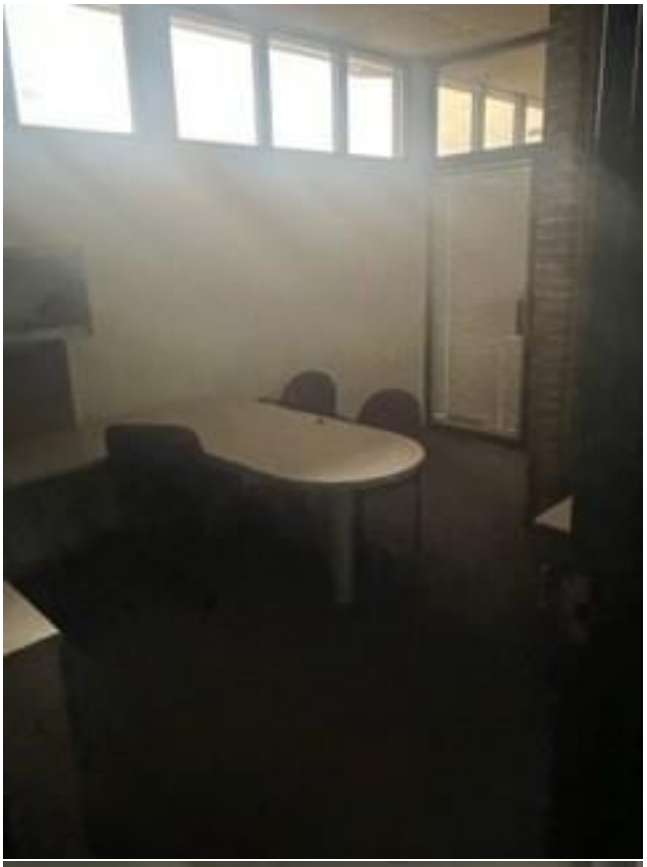ATM