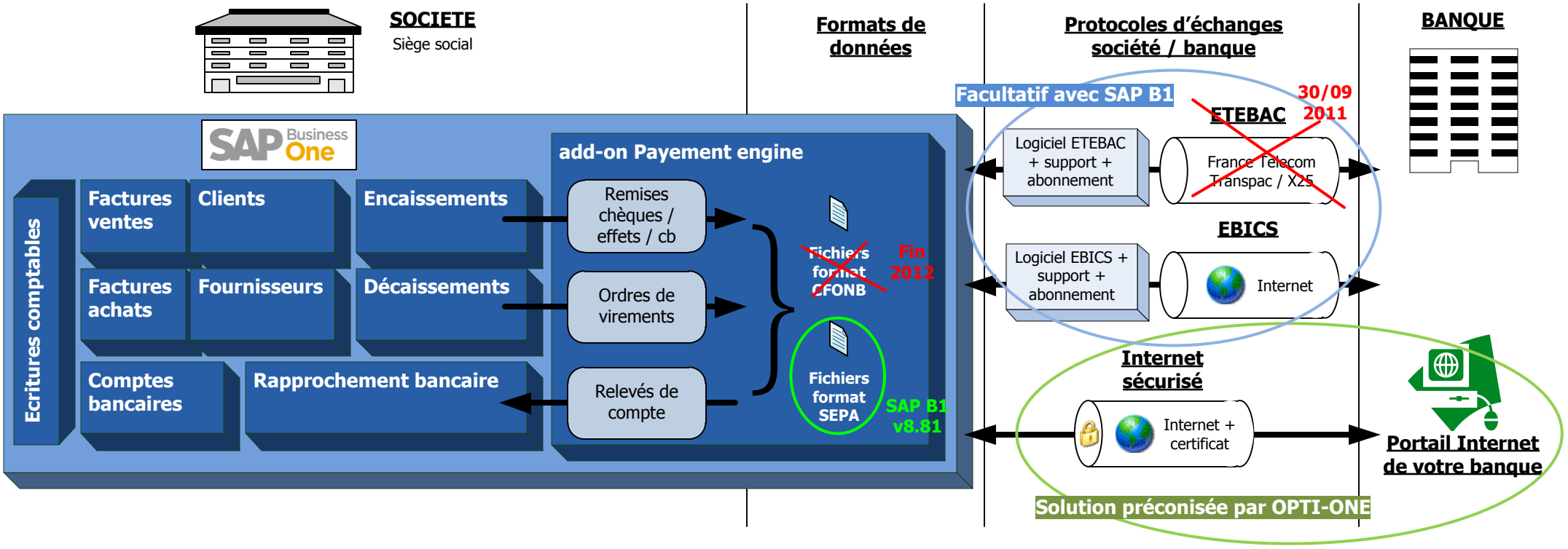Communications bancaires