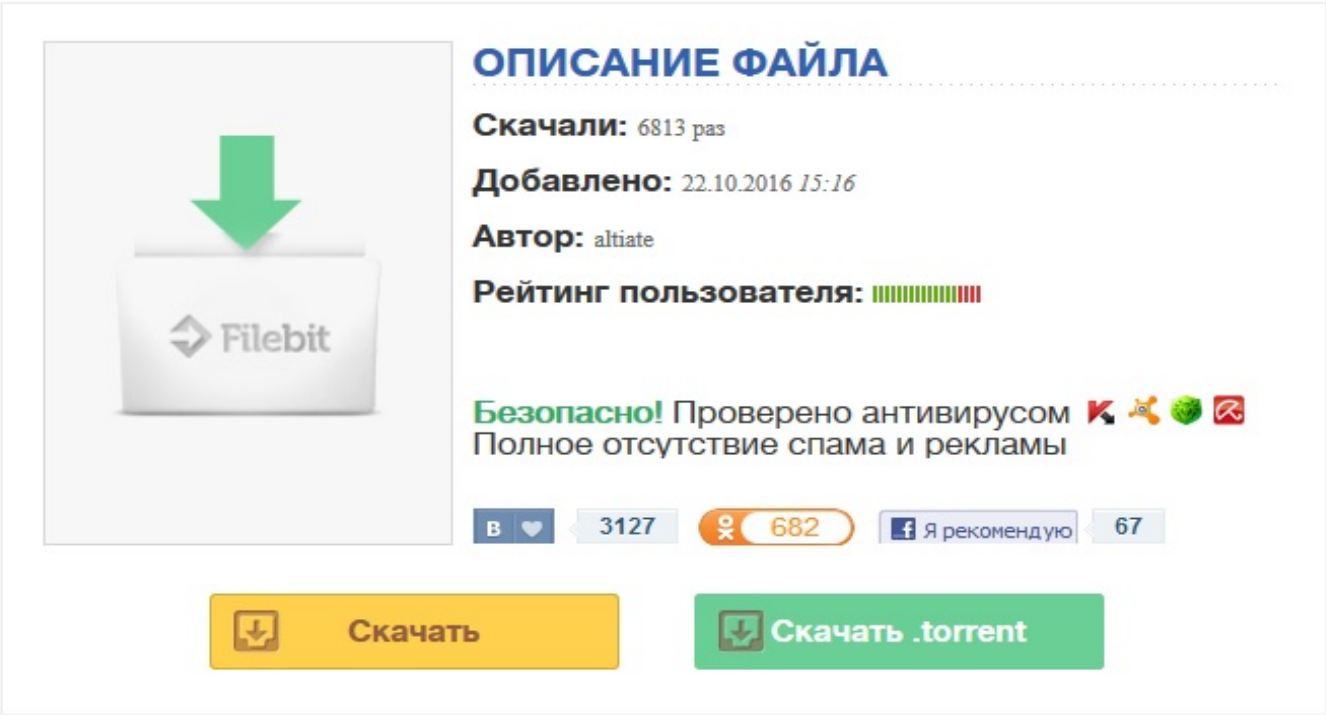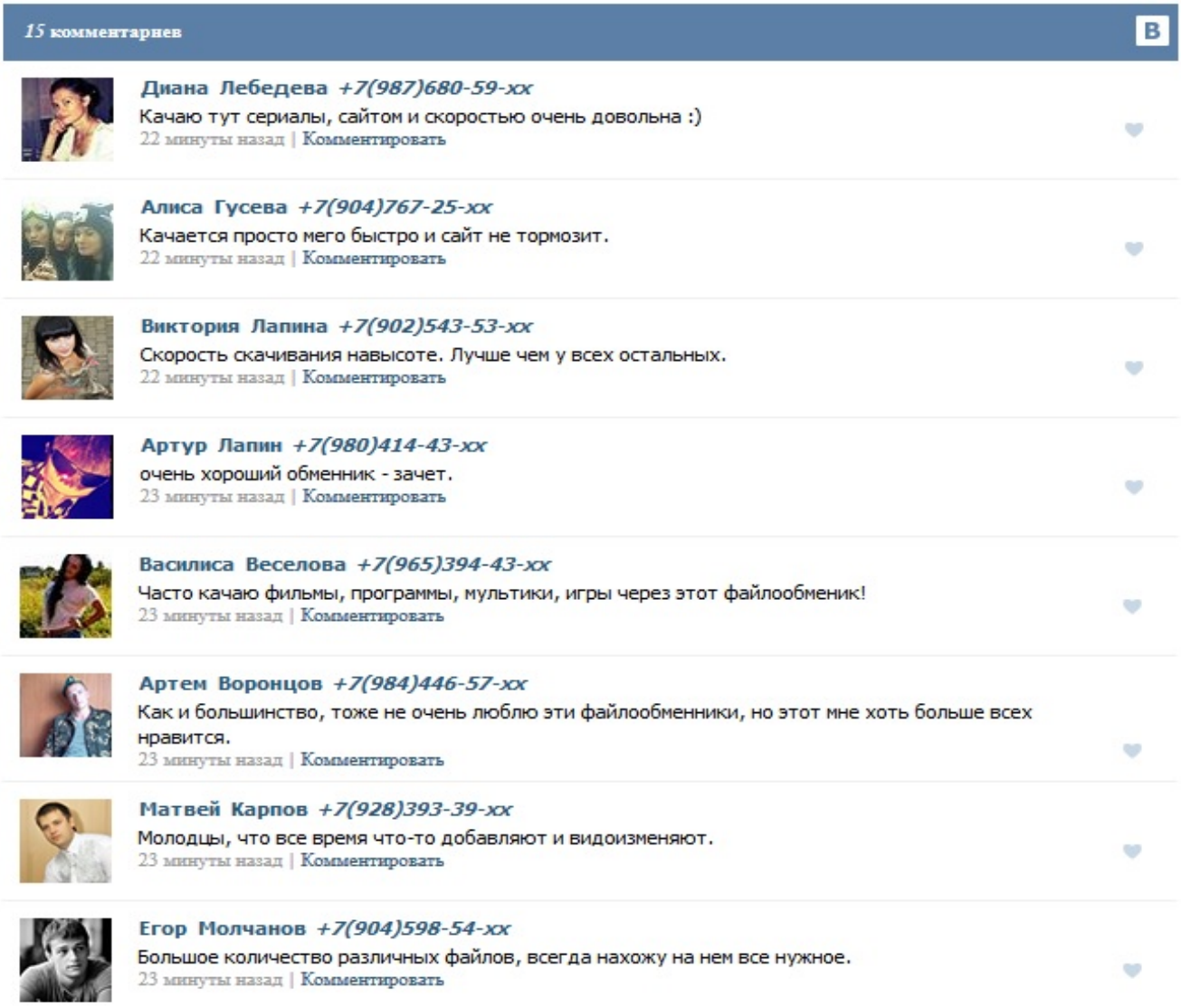nfc банковские карты