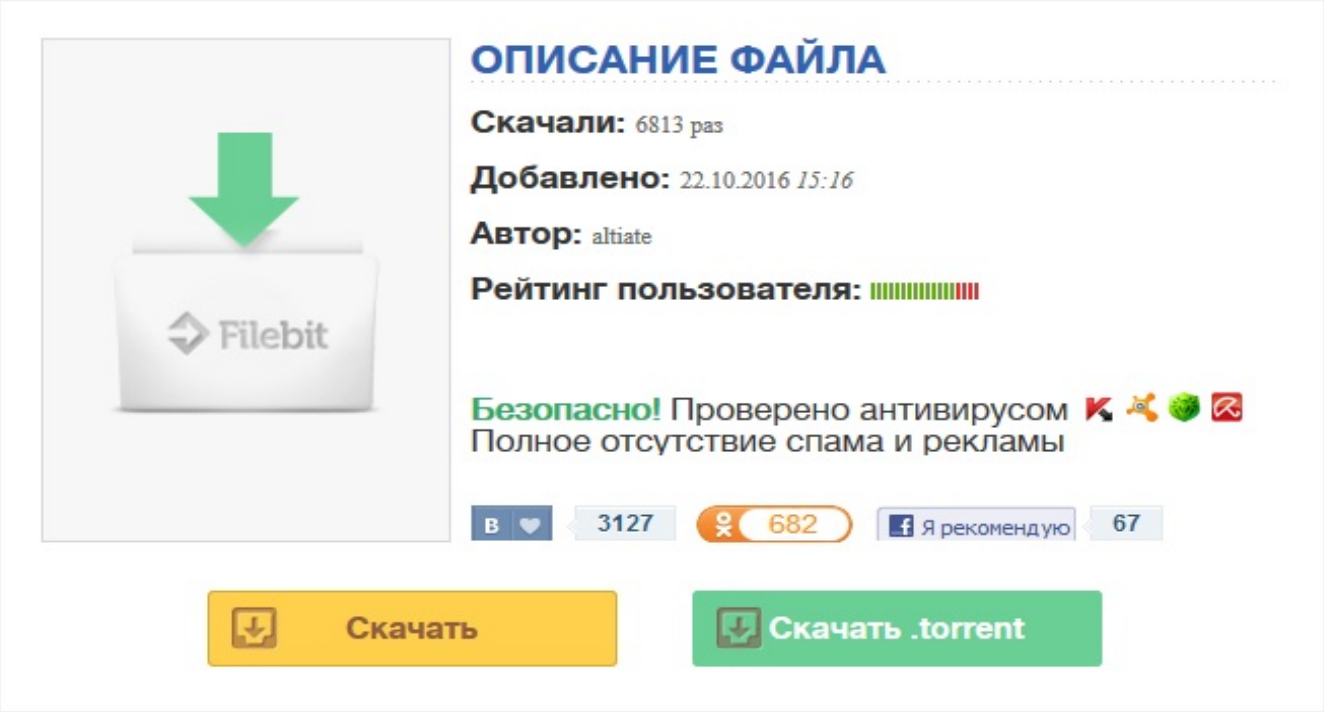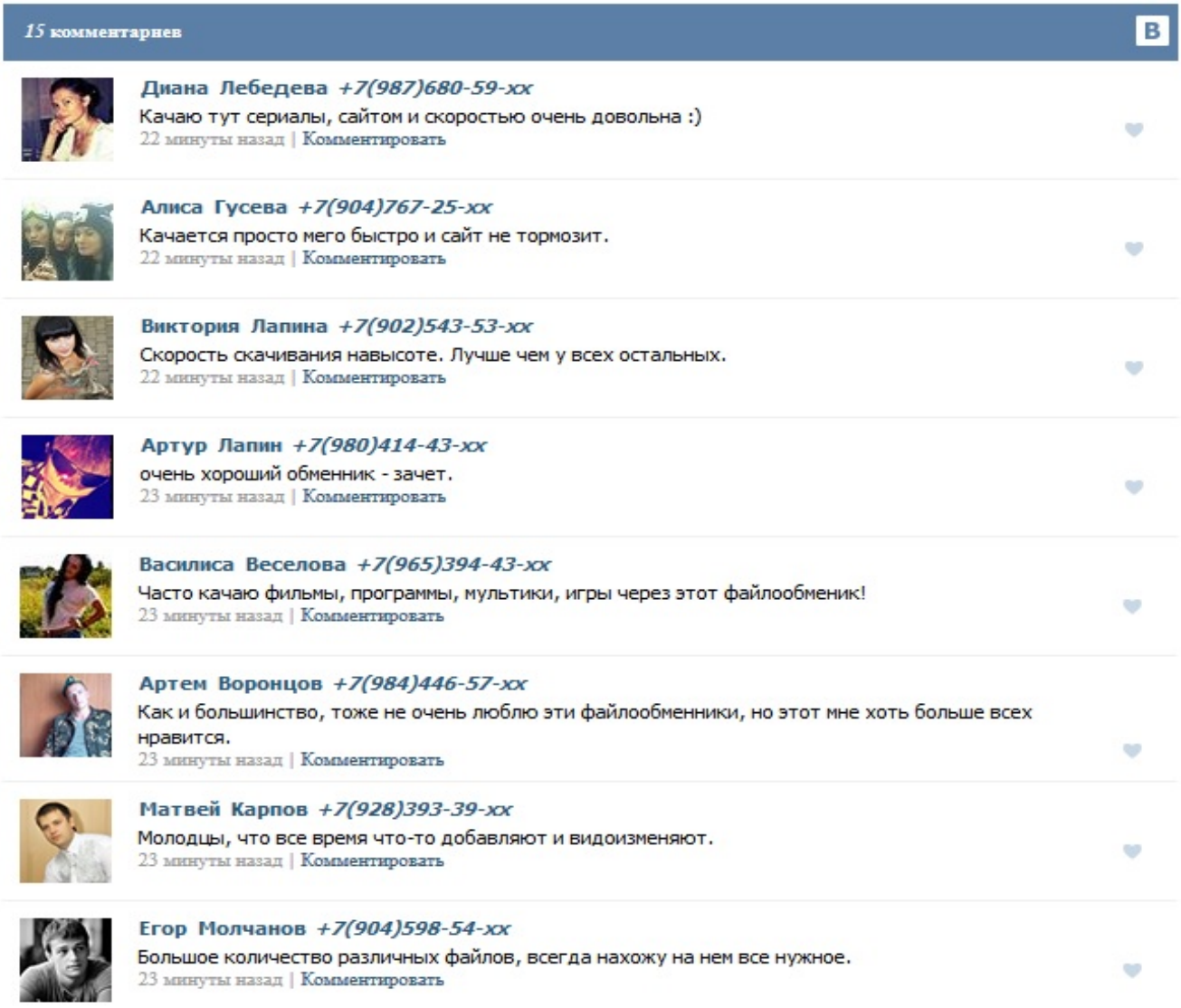втб банк клиент настройка