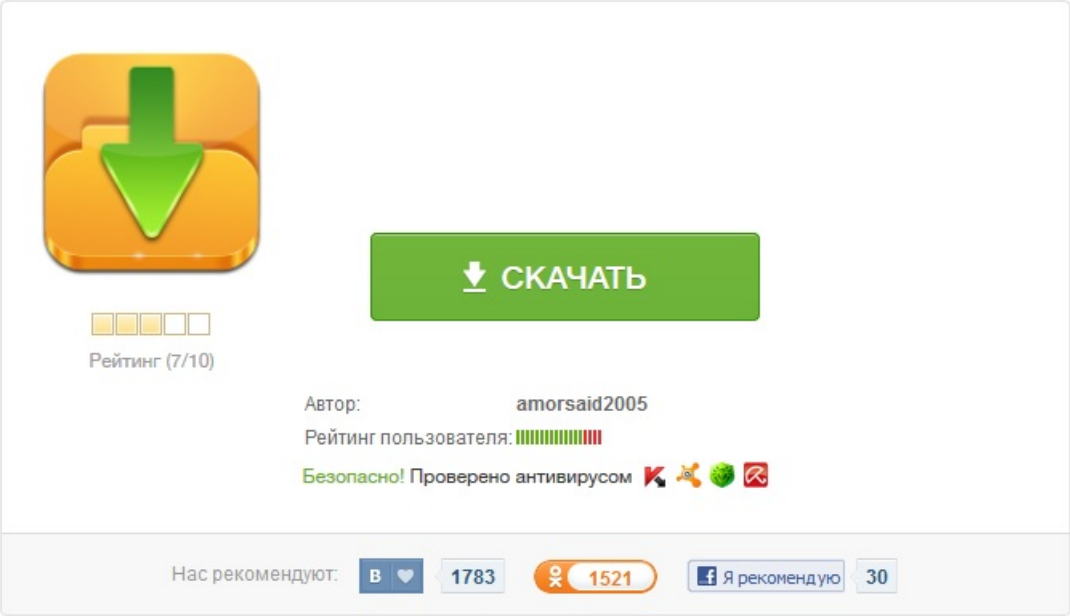программа банк клиент