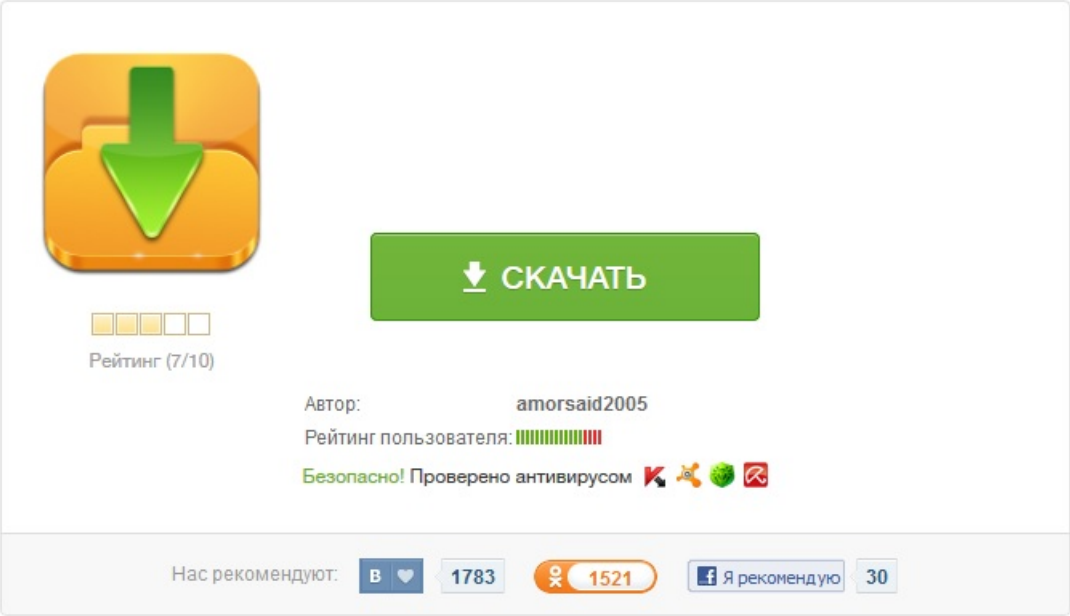бланк платежное поручение физических лиц