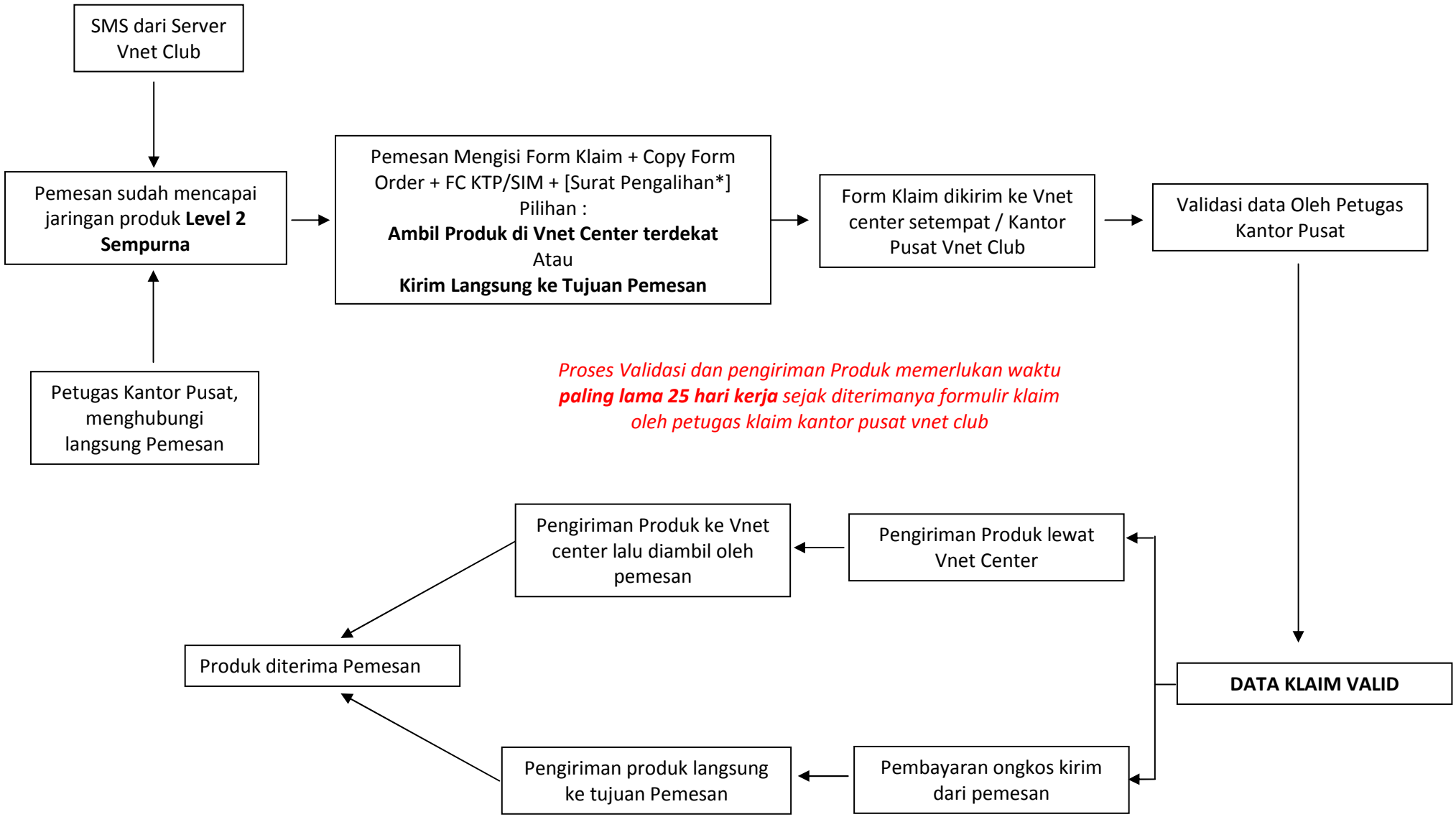SKEMA KLAIM PRODUK VNET STORE