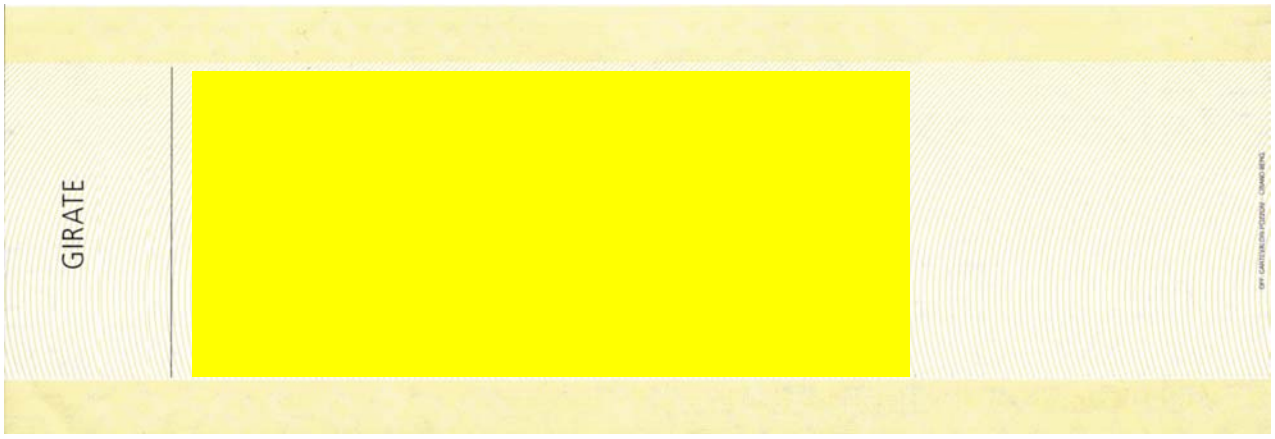Assegno bancario in forma libera