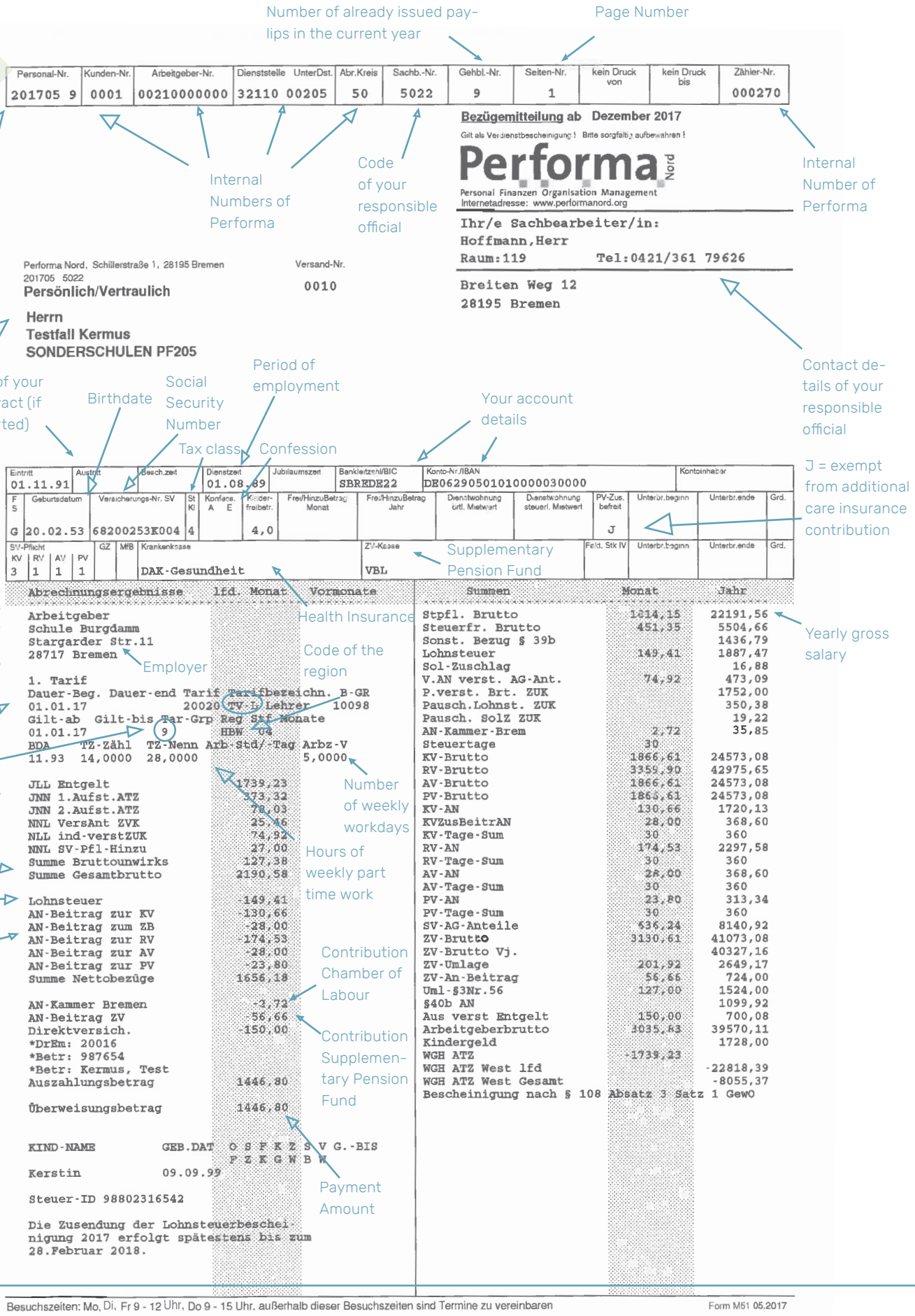Understanding your Payslip