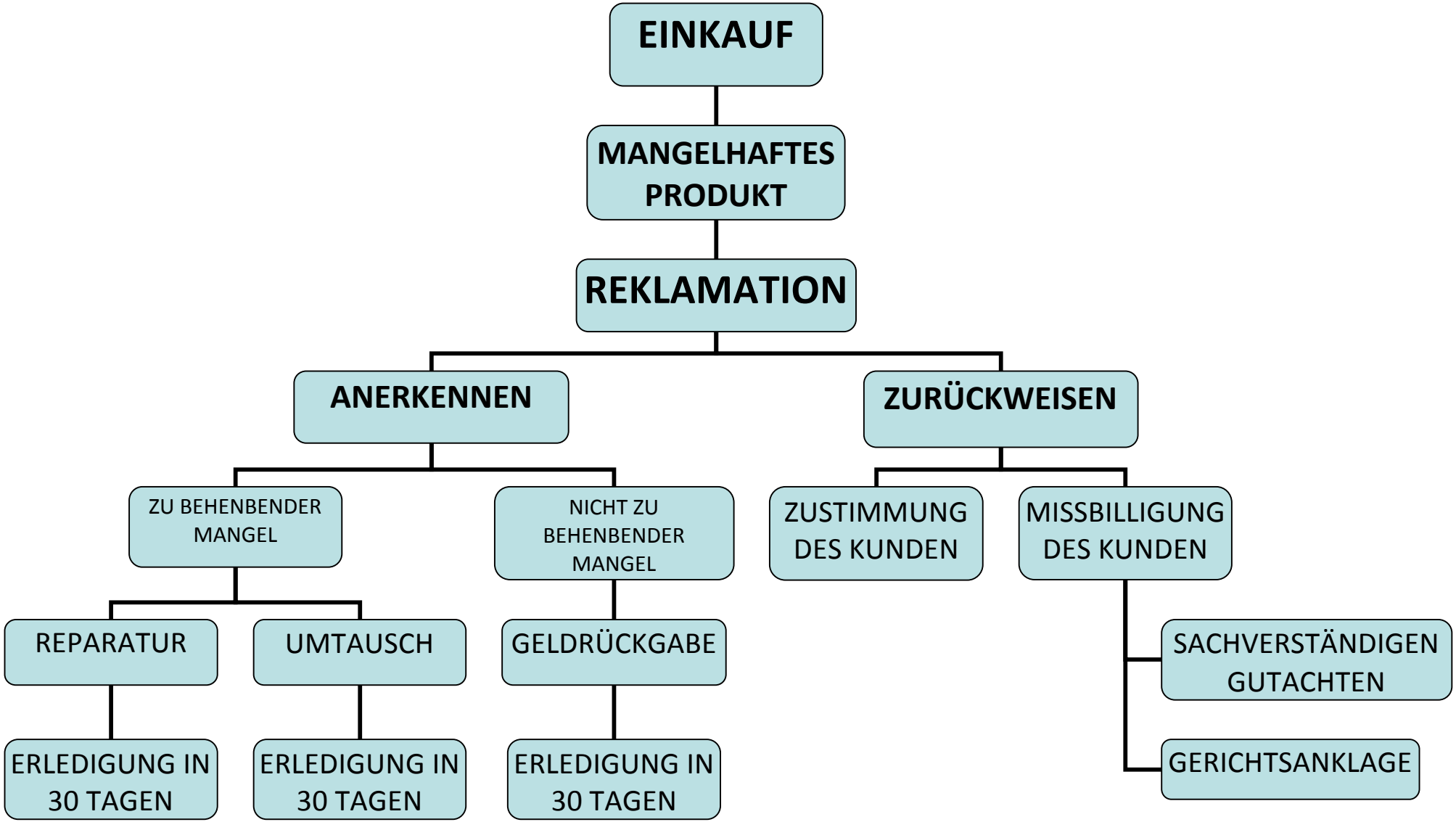Schema der Reklamation