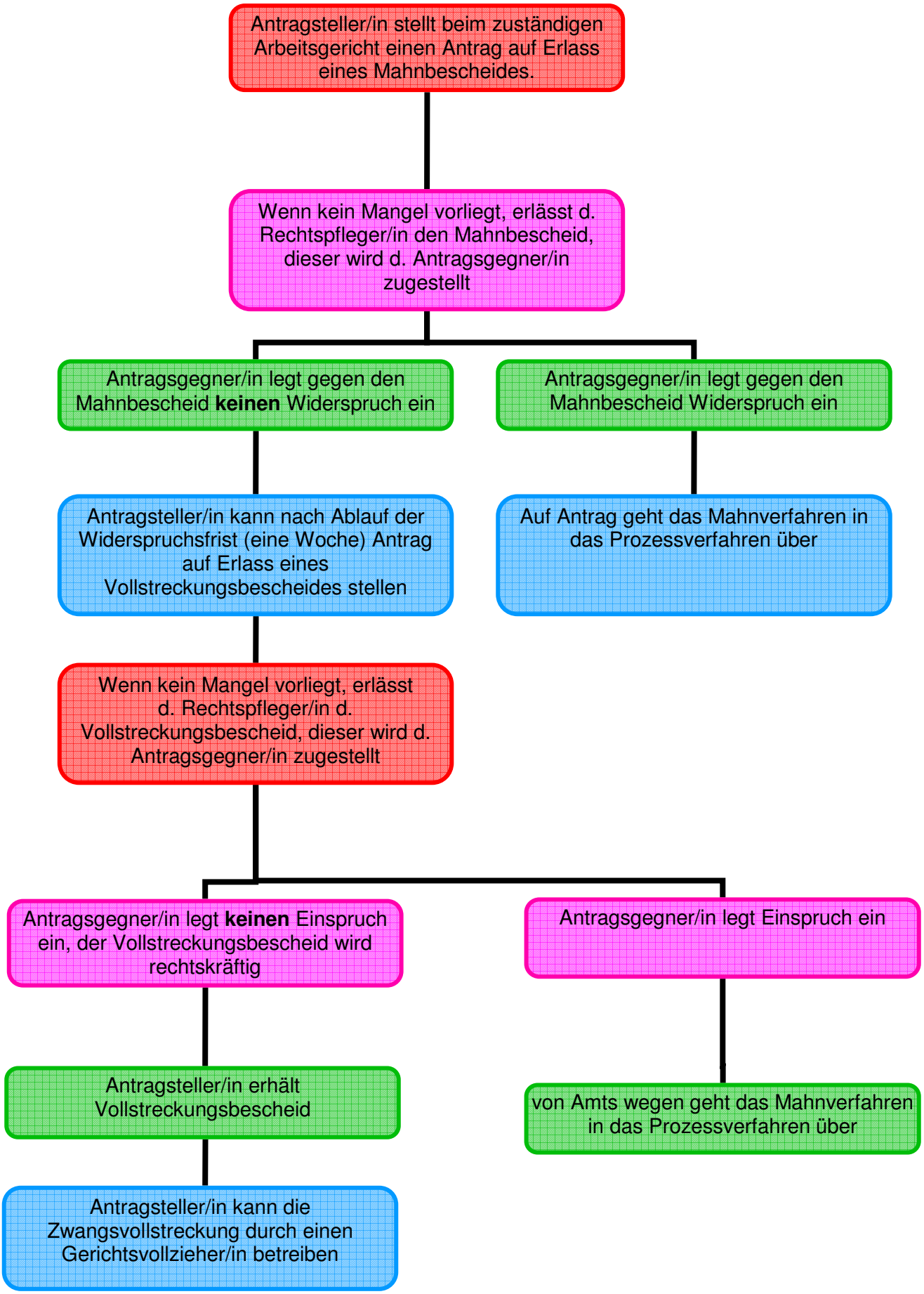Ablaufschema Mahnverfahren