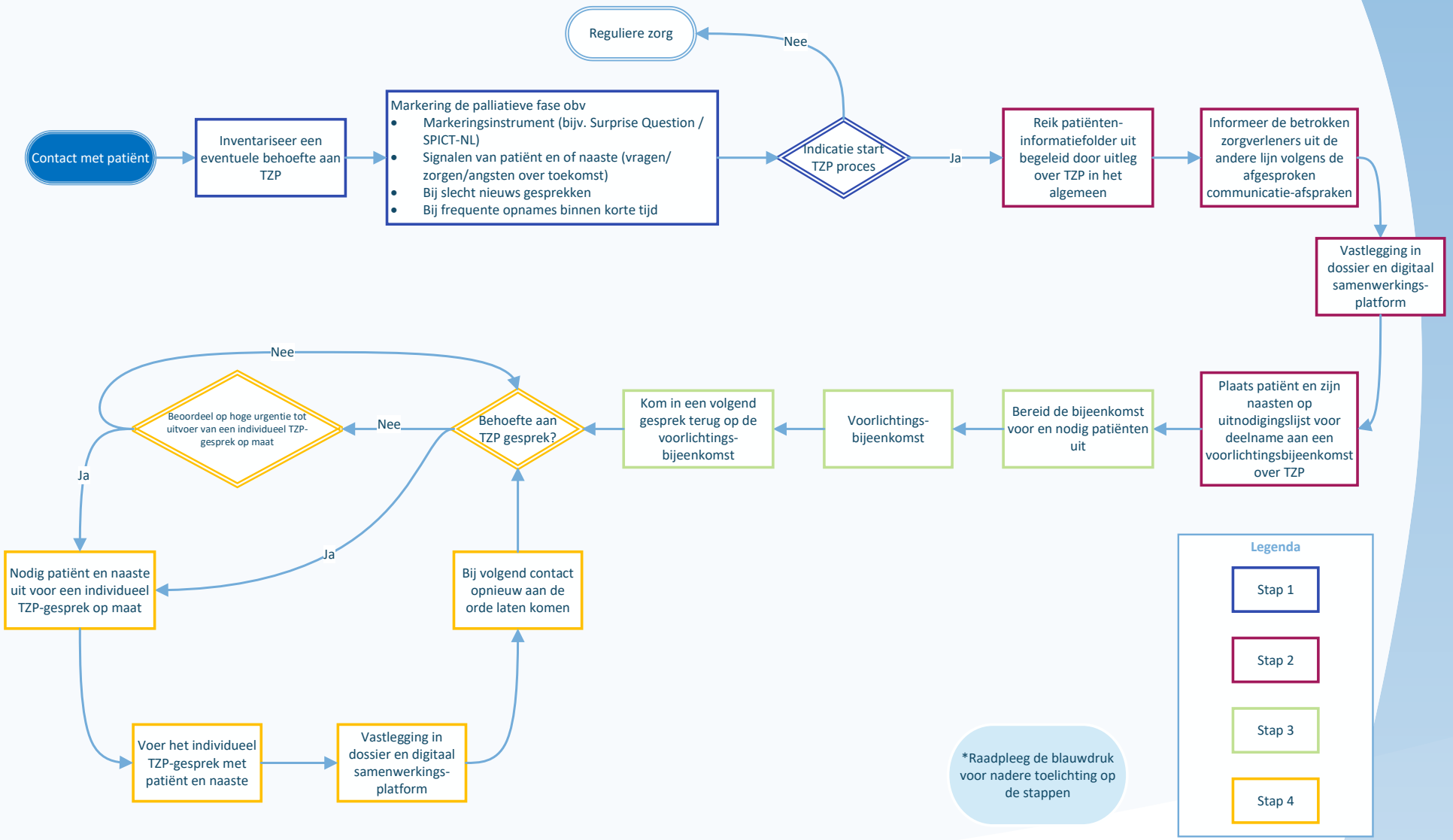Stappen TZP-proces*