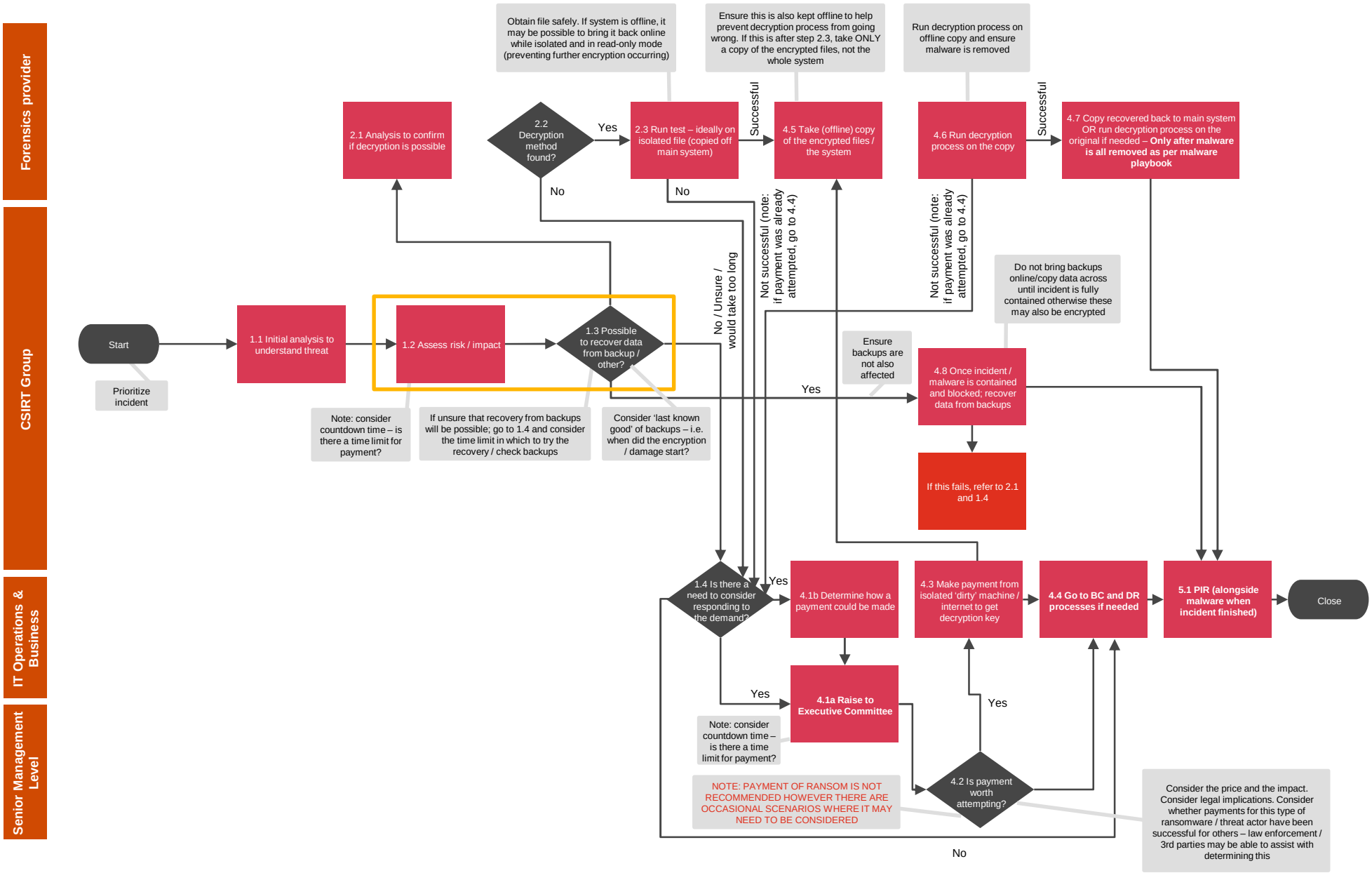Ransomware Payment Decision Process