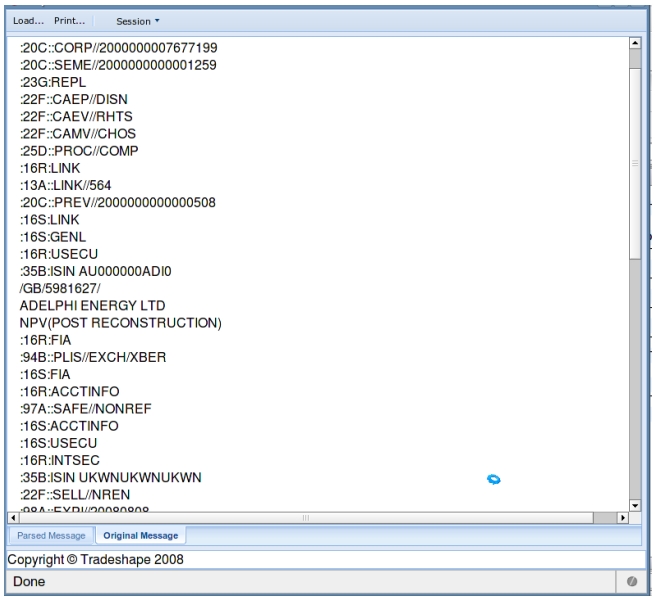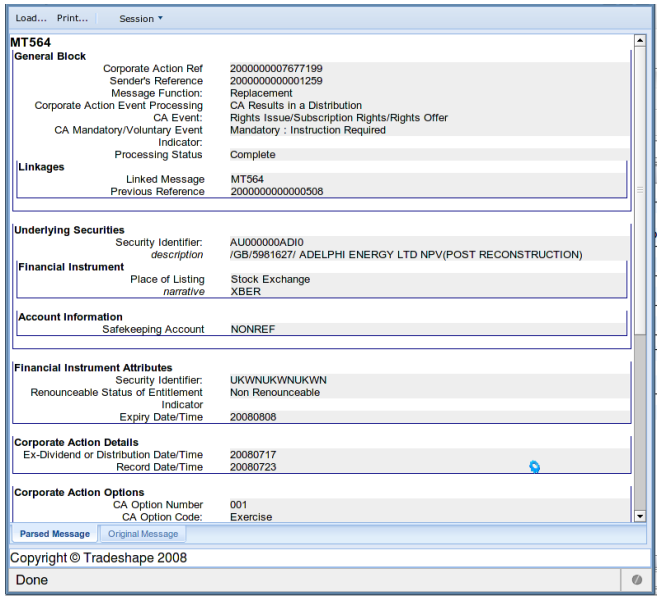Decode this SWIFT MT564 =====> Easy to understand English version