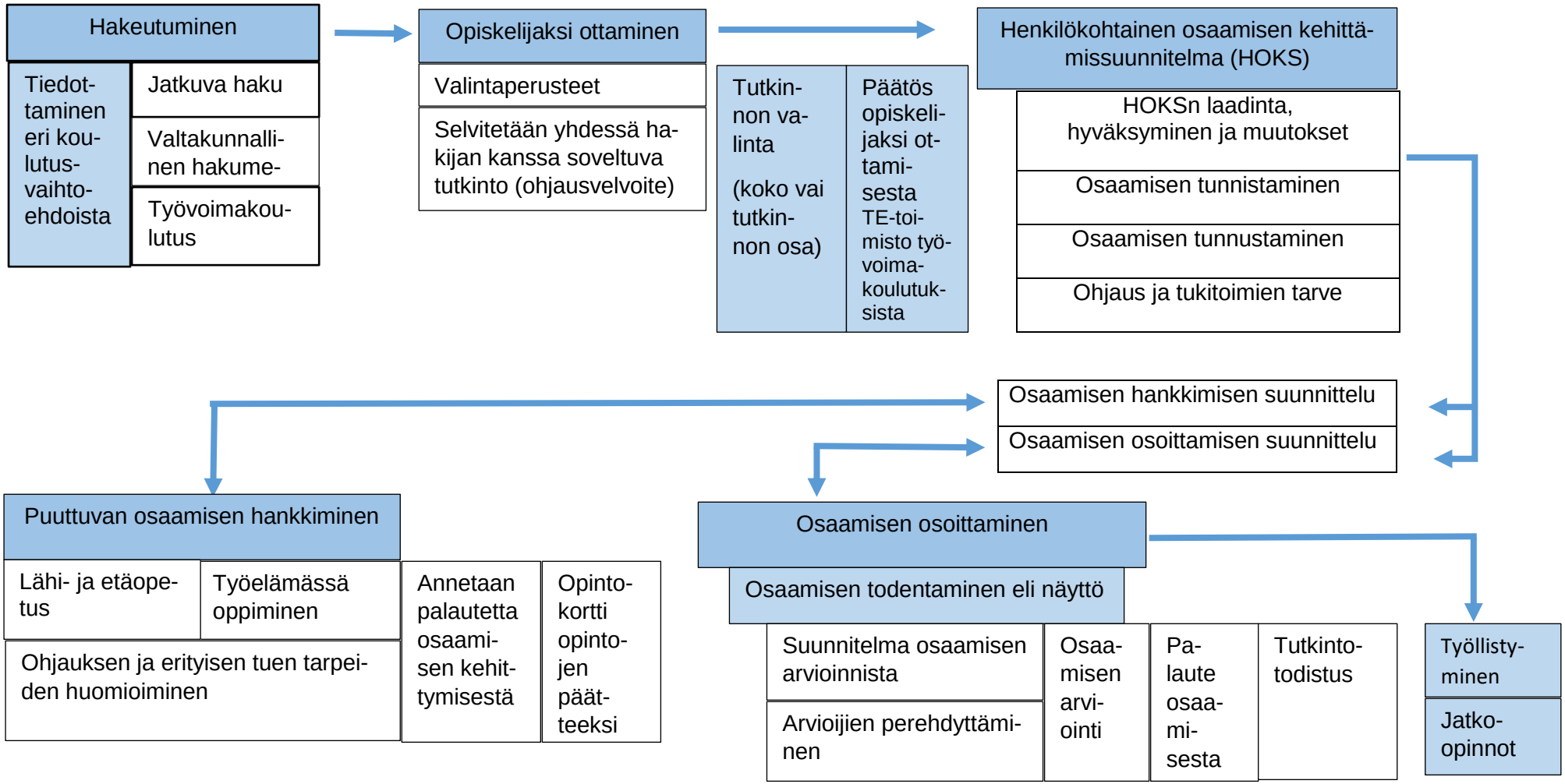OPAOn HENKILÖKOHTAISTAMISEN PROSESSI