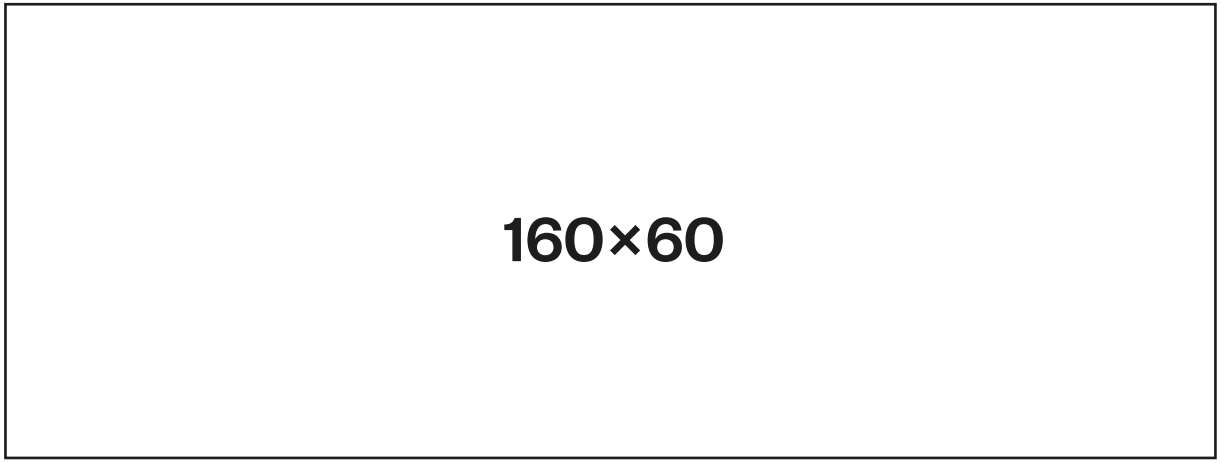Certifikát