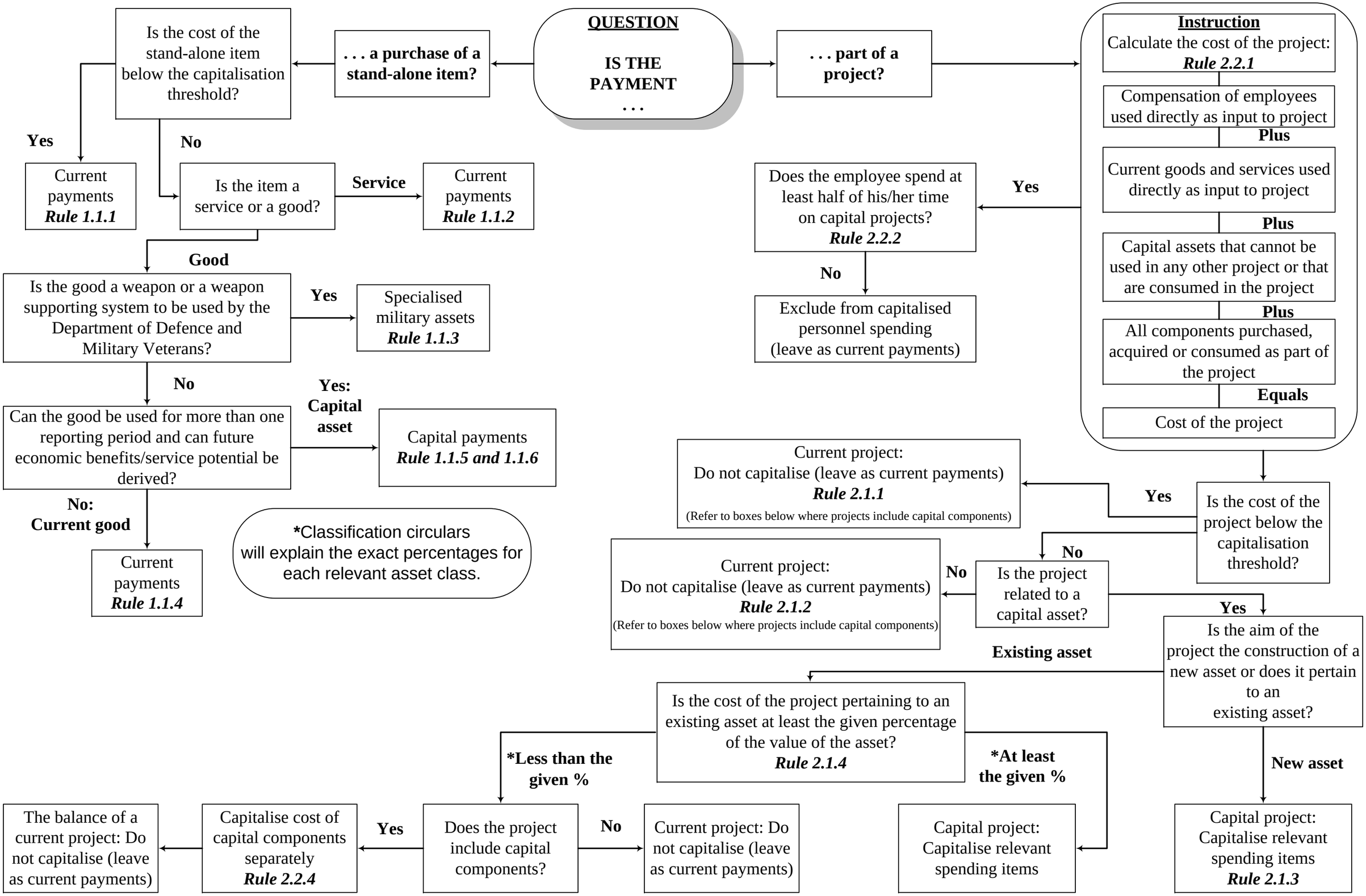Decision Tree for Distinguishing Current from Capital Payments