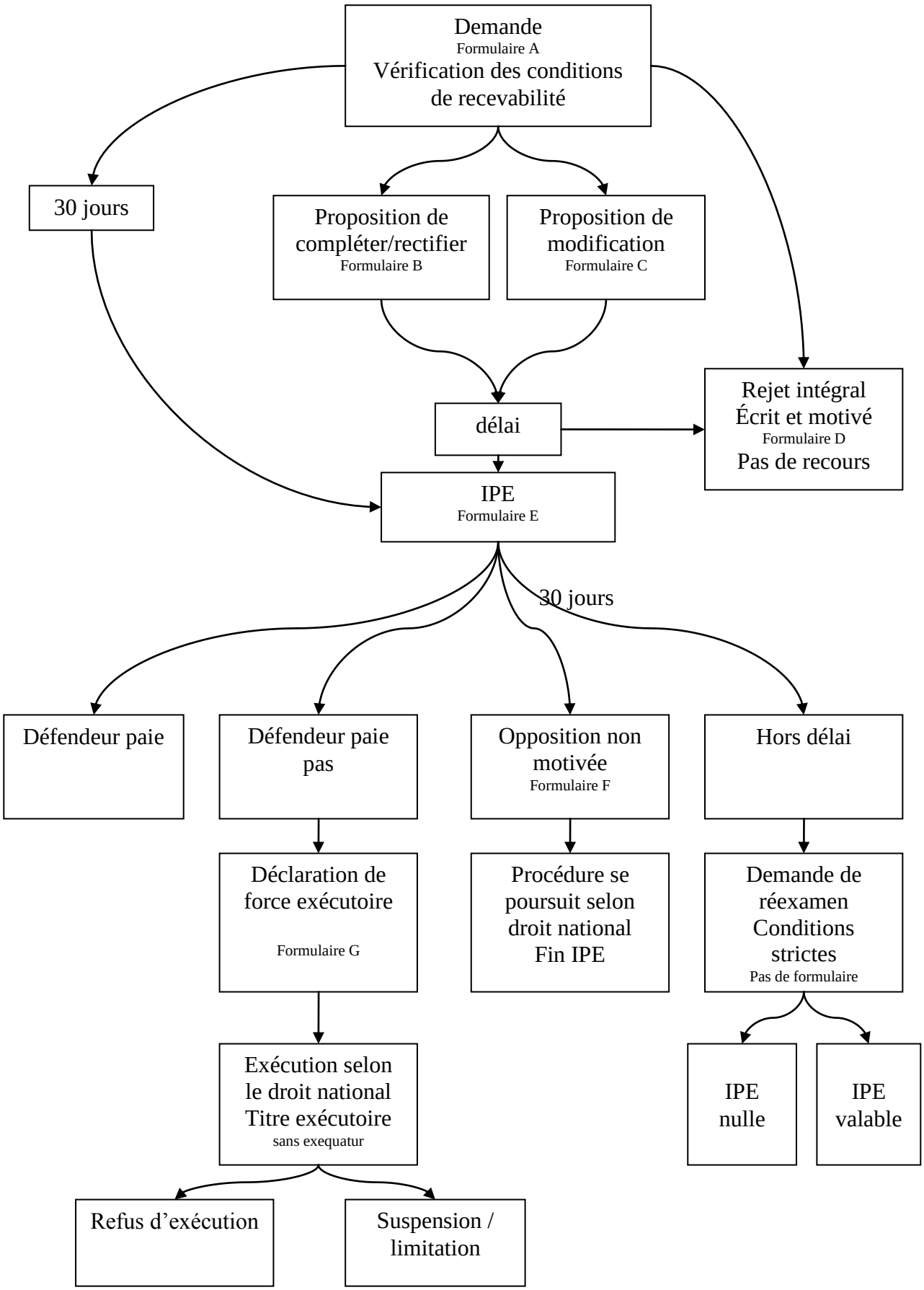Injonction de payer européenne