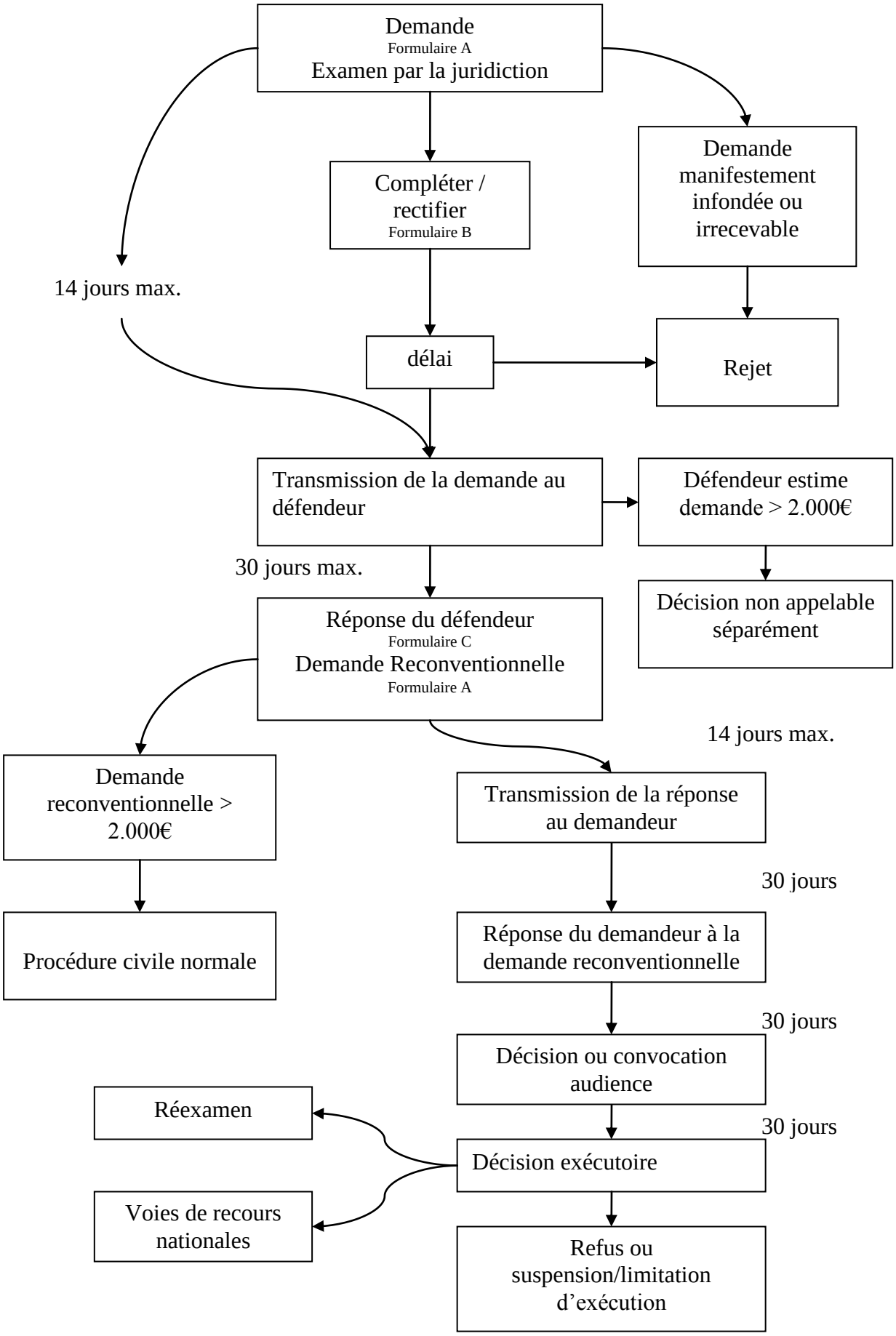Procédure européenne de règlement des petits litiges