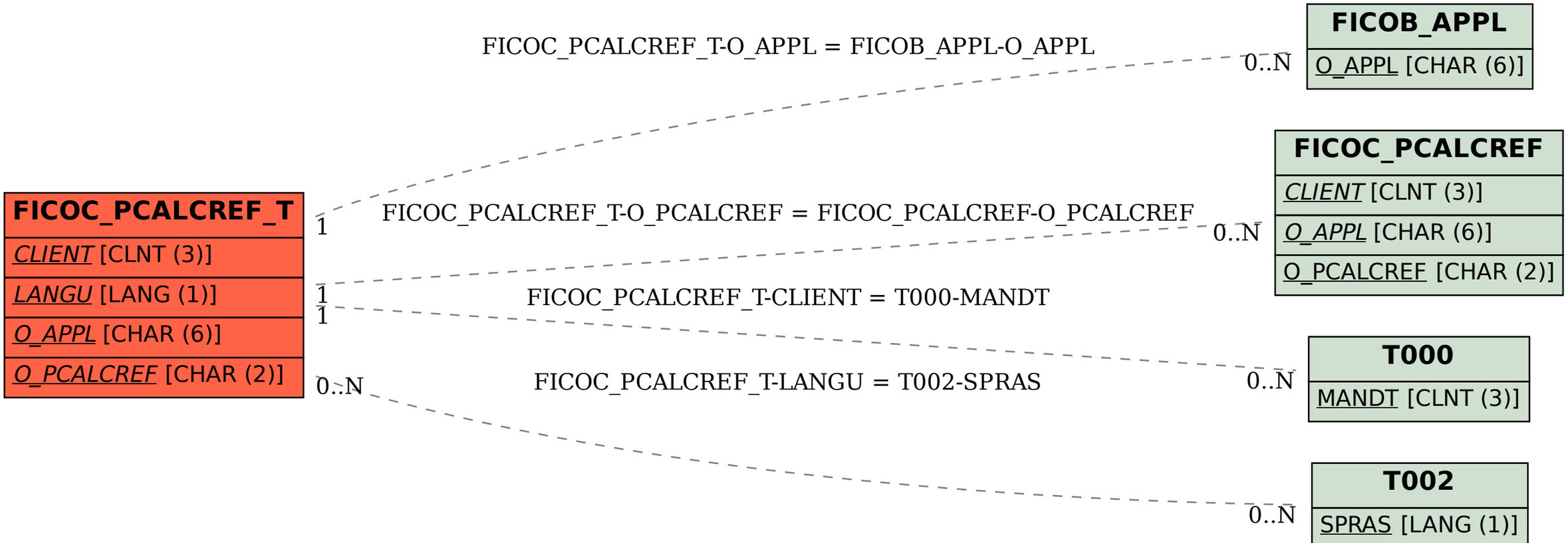SAP ABAP table FICOC_PCALCREF_T {Text for Interest Penalty Calculation Method}