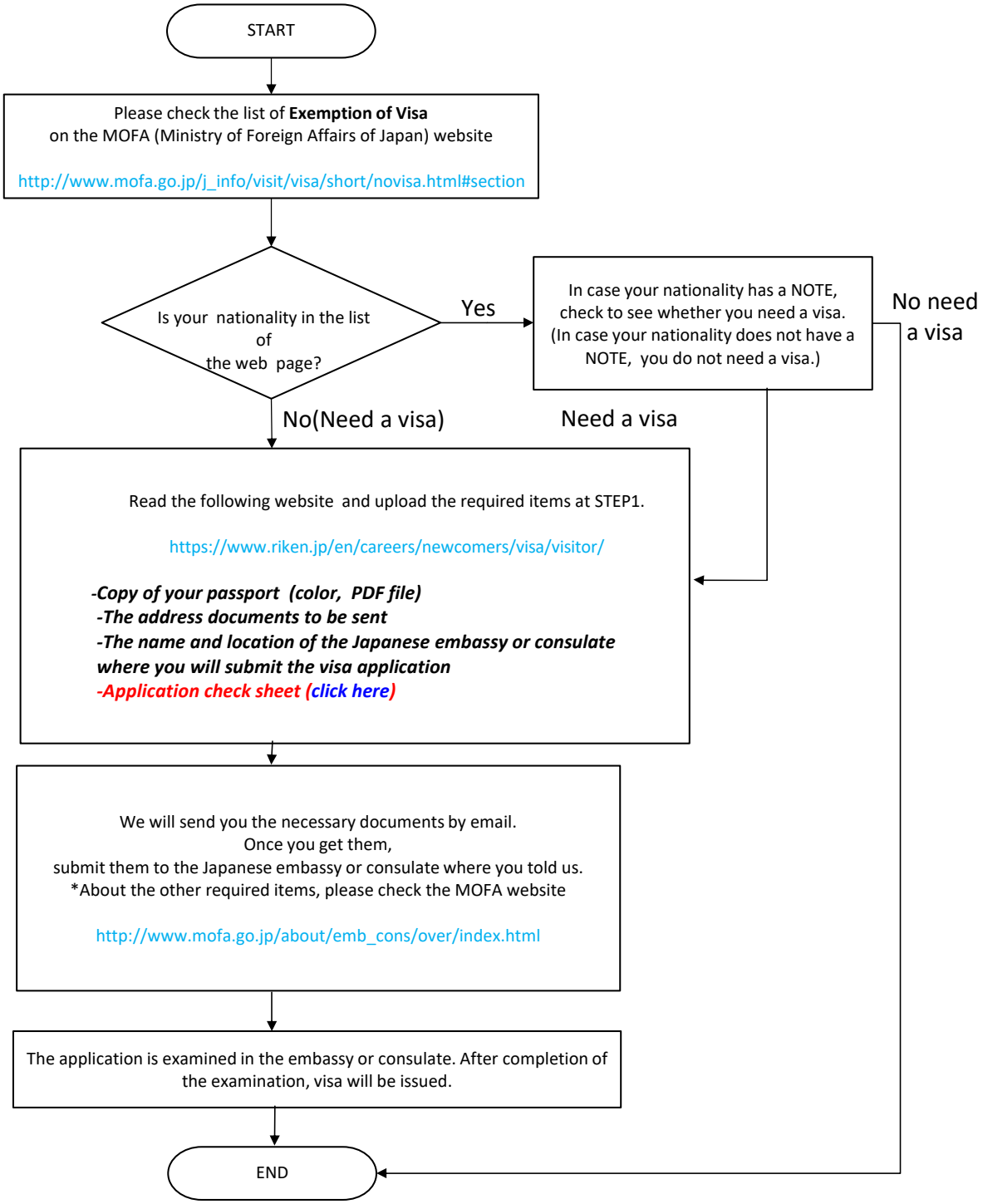<<VISA FLOWCHART>>