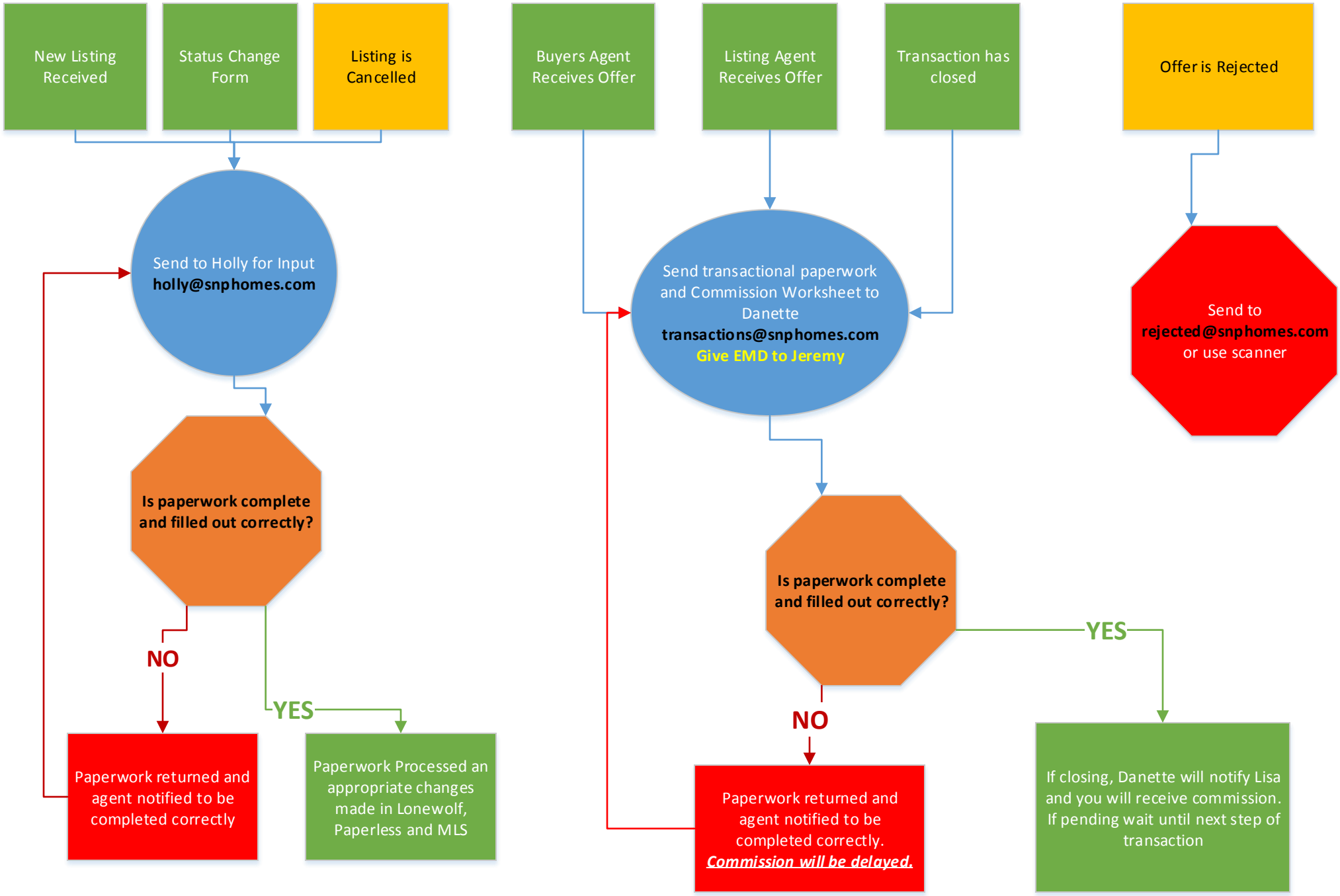Transaction & Paperless Flow