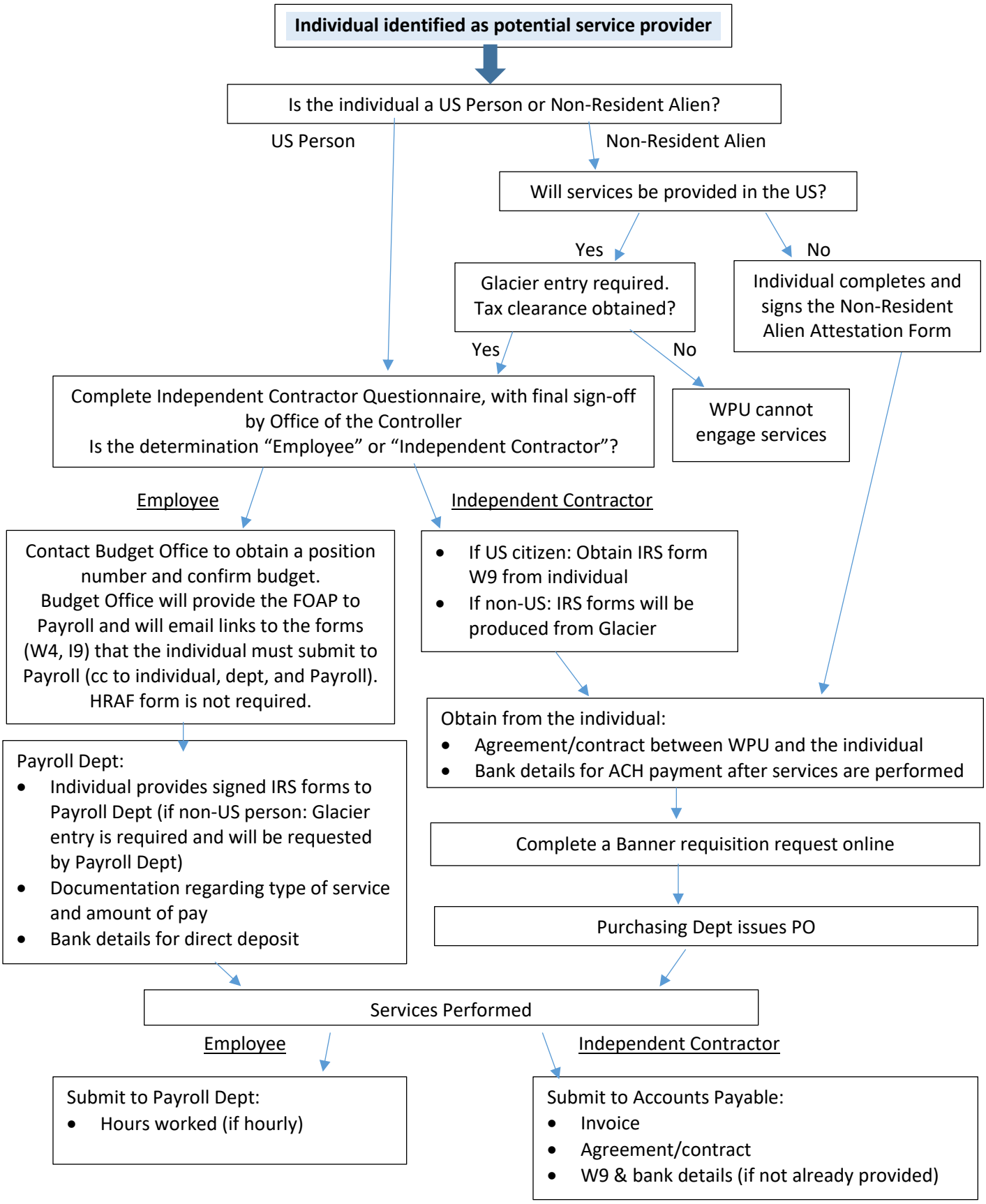Payment to Individuals Flowchart