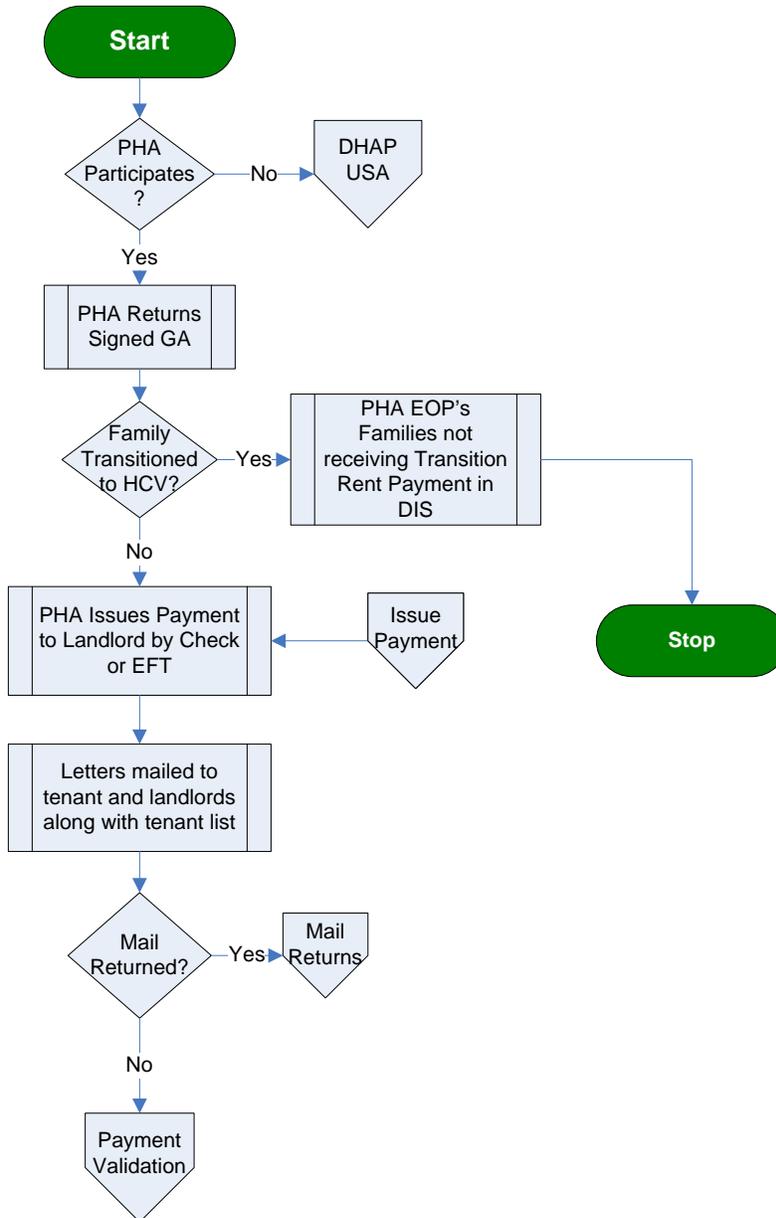
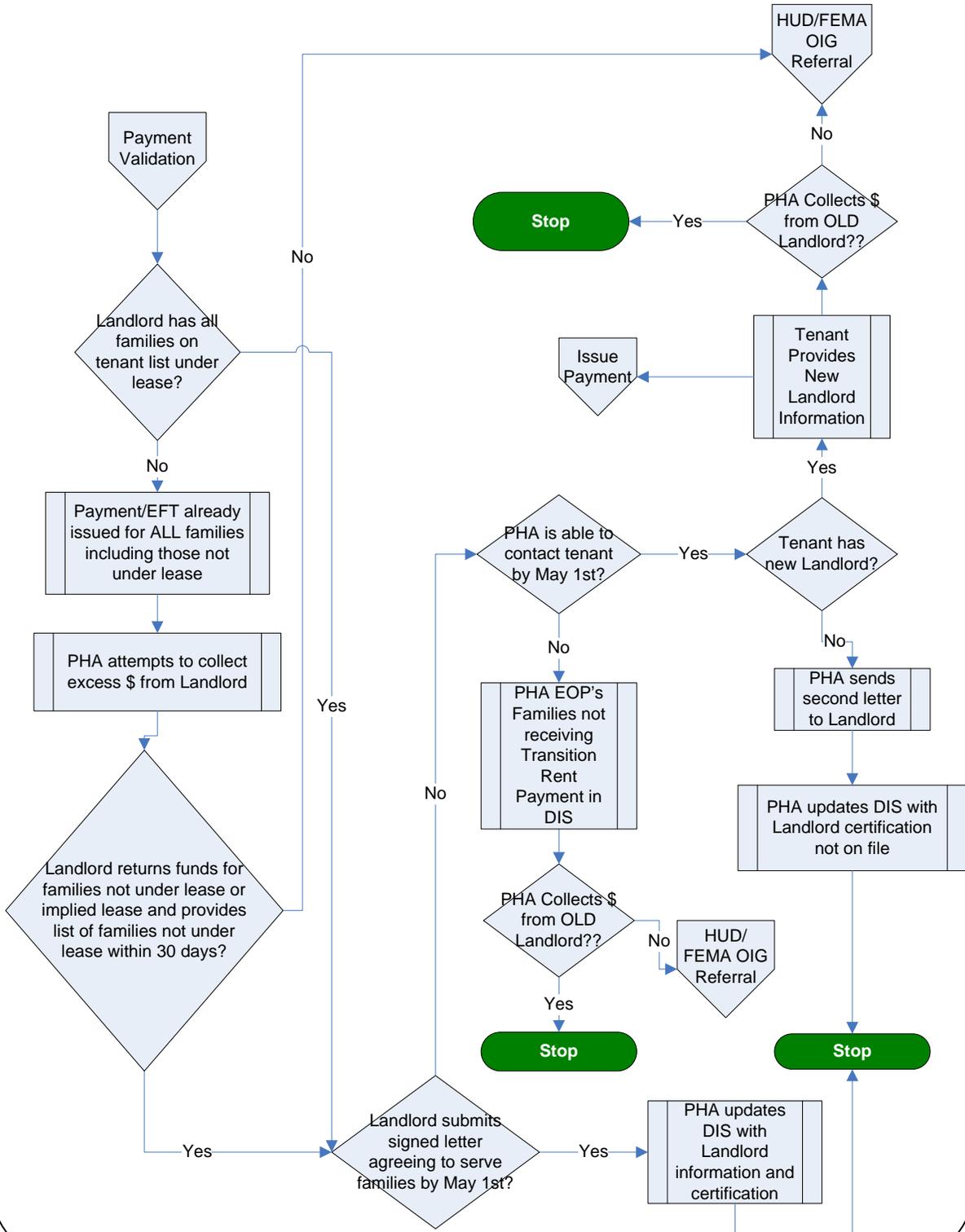


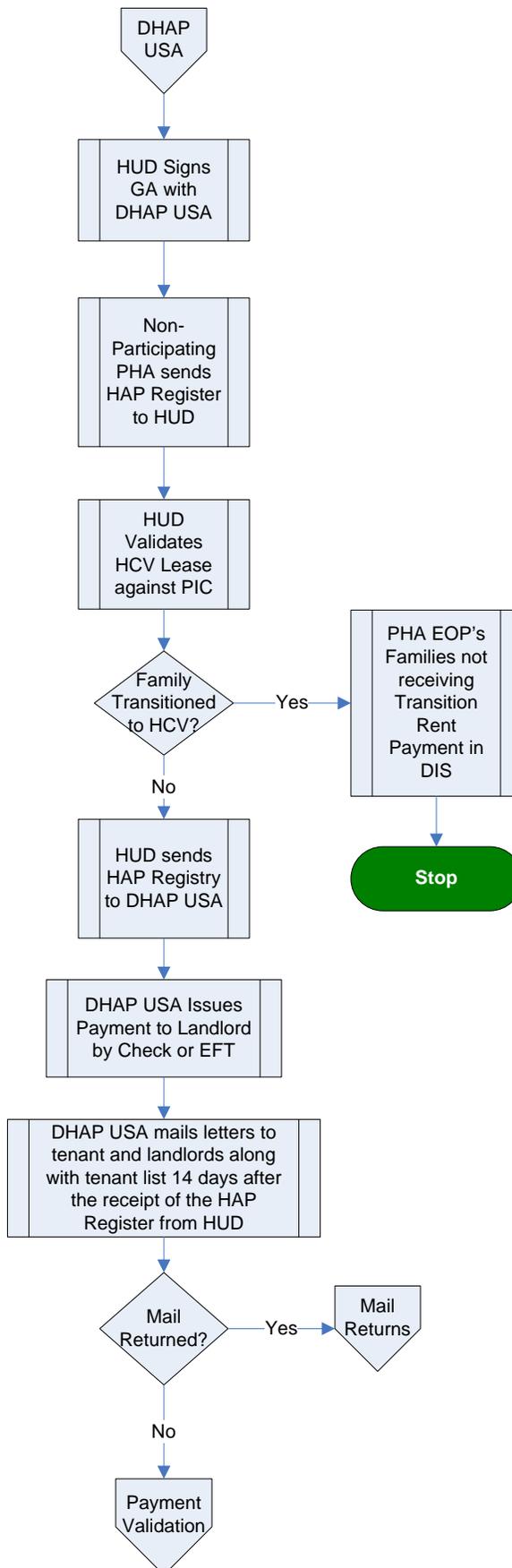
Payment Process



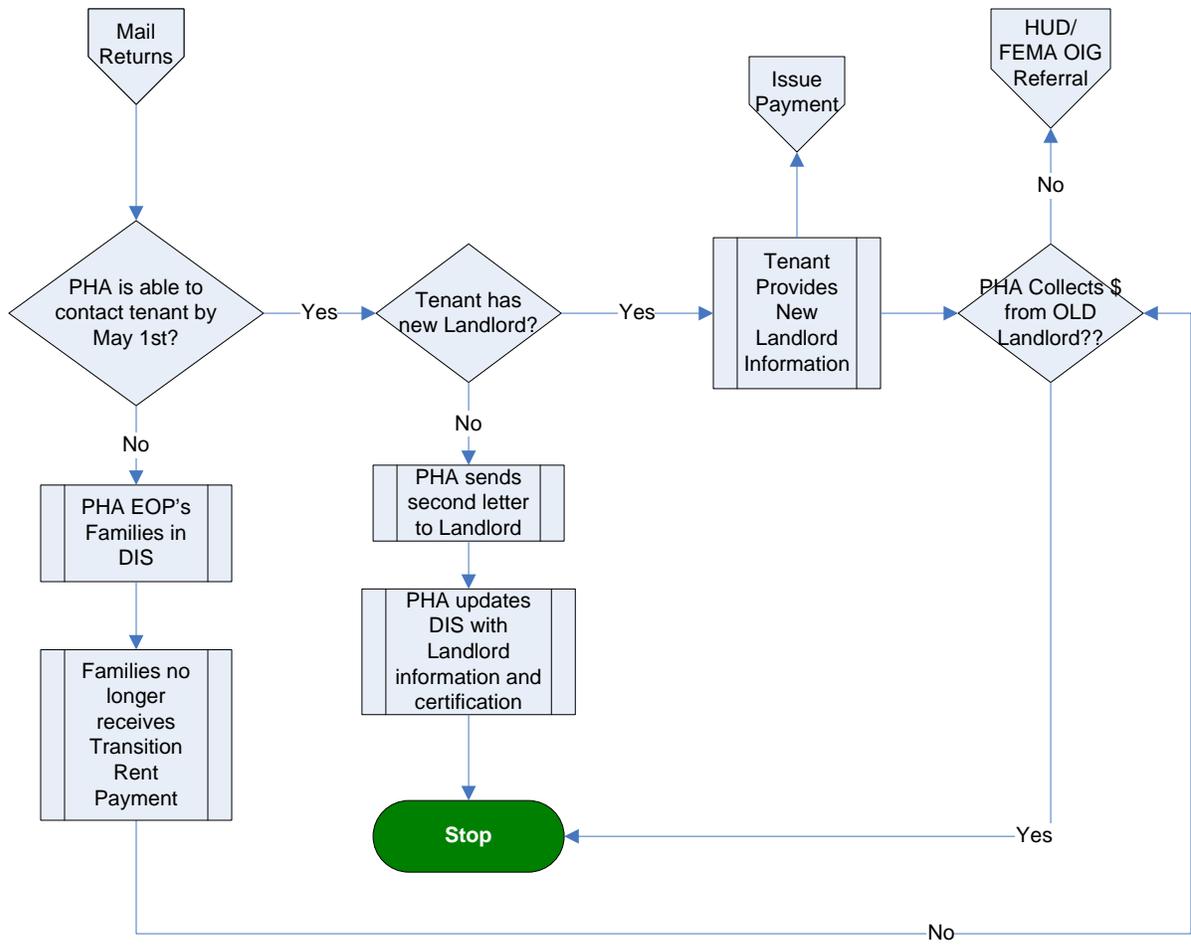
Payment Validation Process



DHAP USA Process



Mail Returned Process



OIG Referral Process

