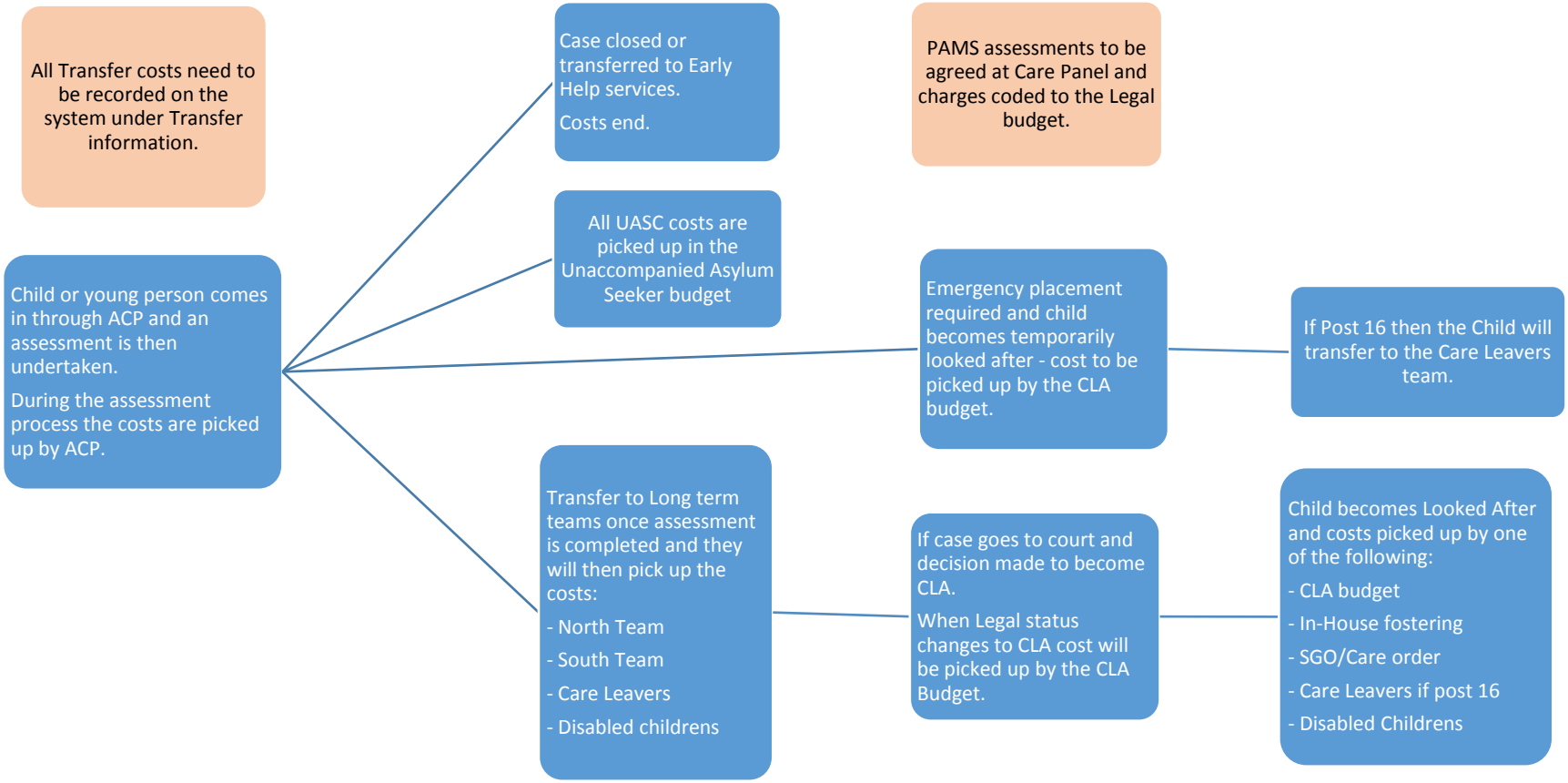Financial transfer points