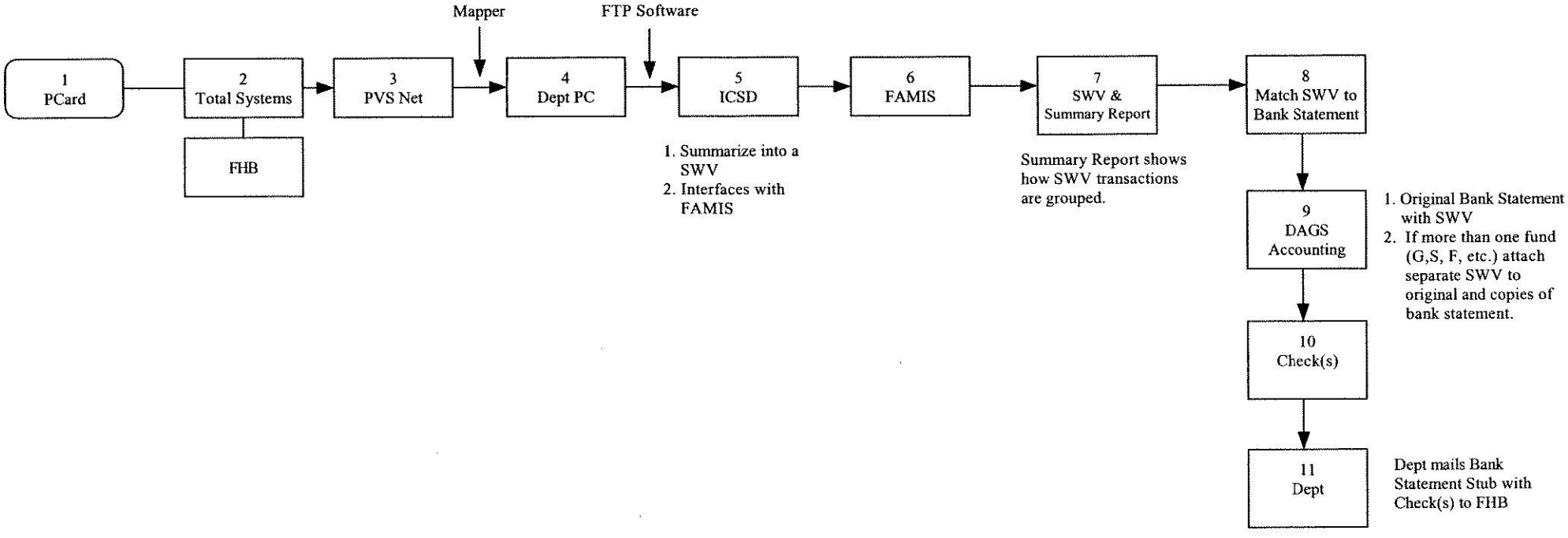PCard Flow Chart