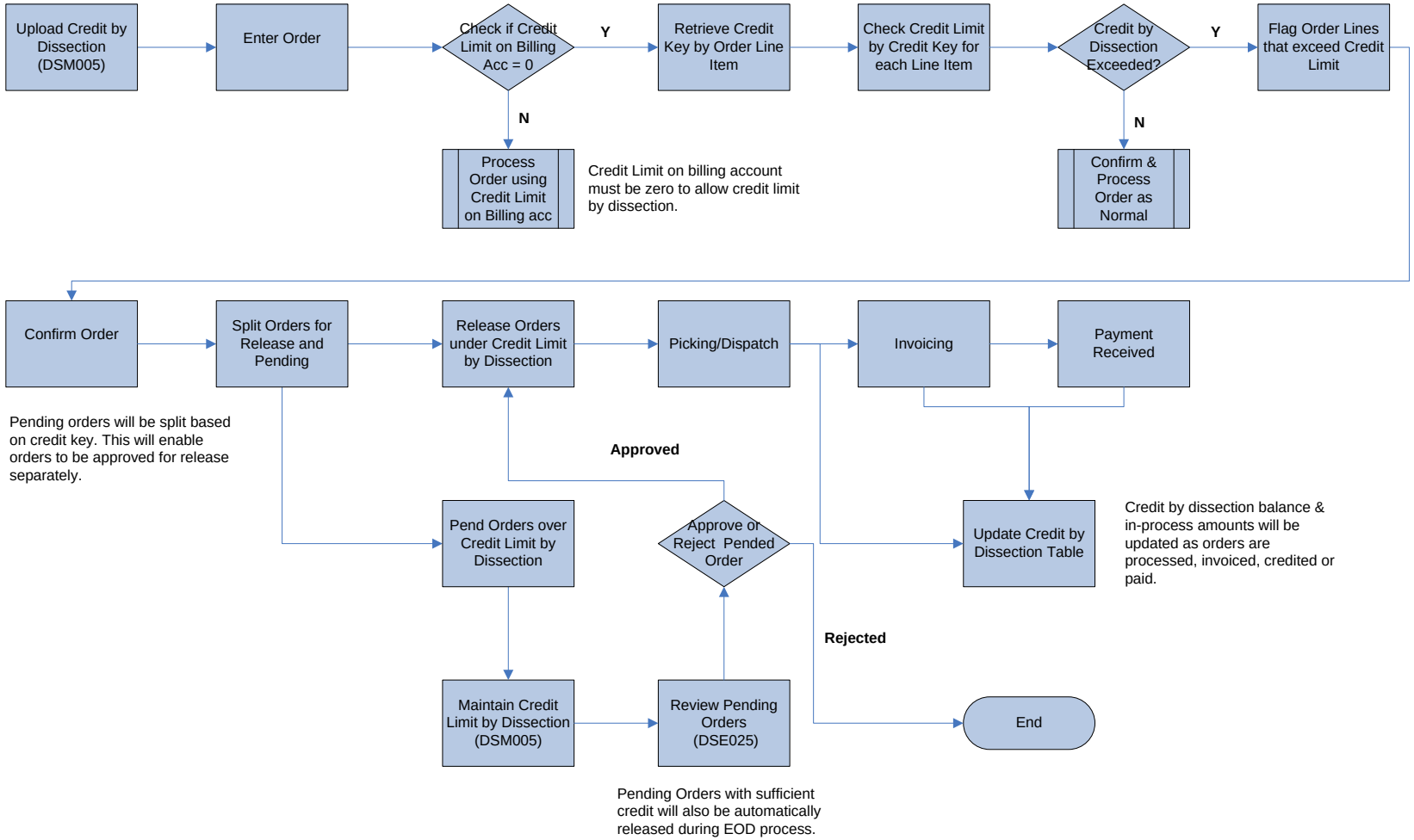Credit by Dissection Process Flow