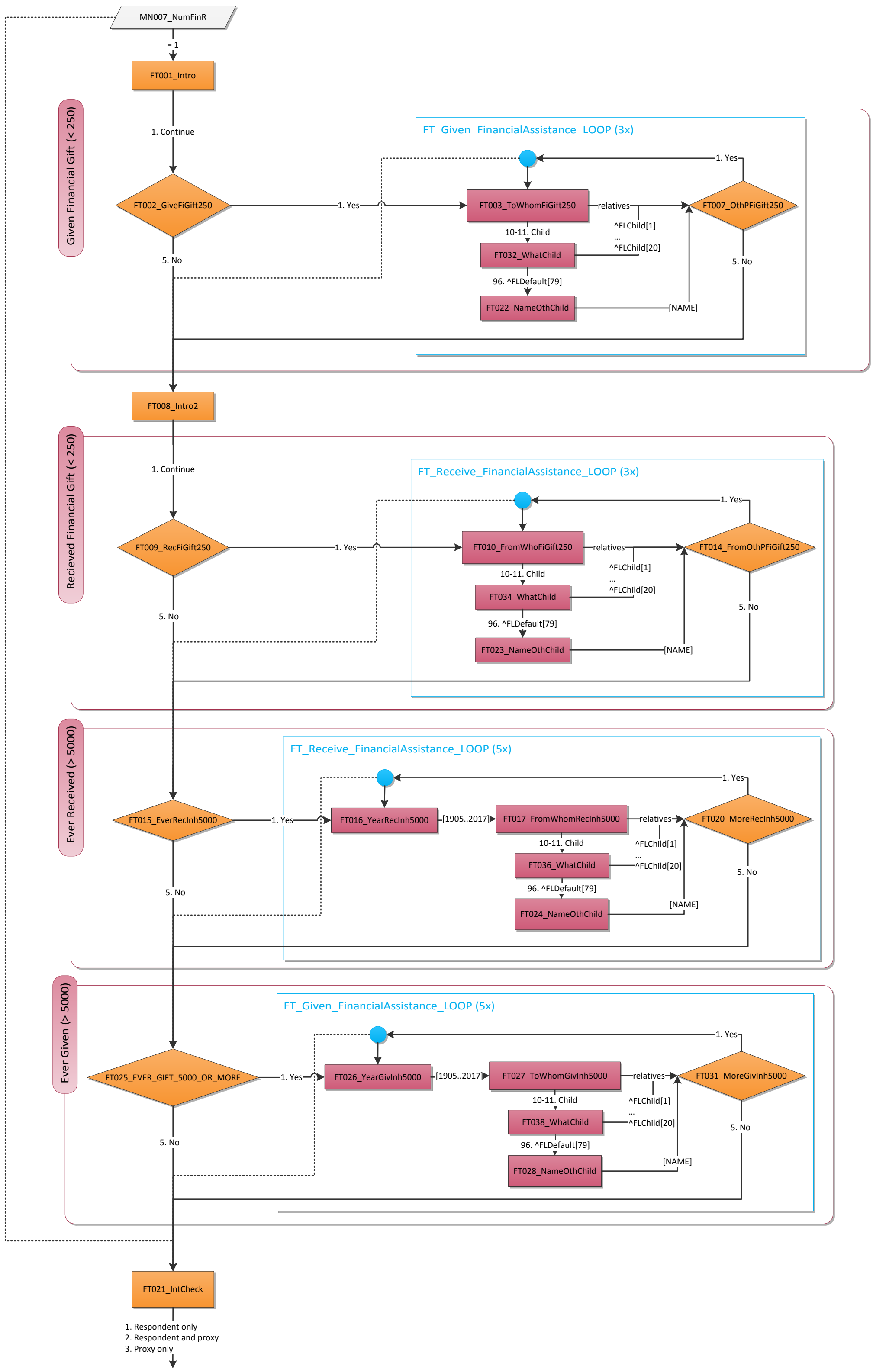FT - Financial Transfer (wave 7)