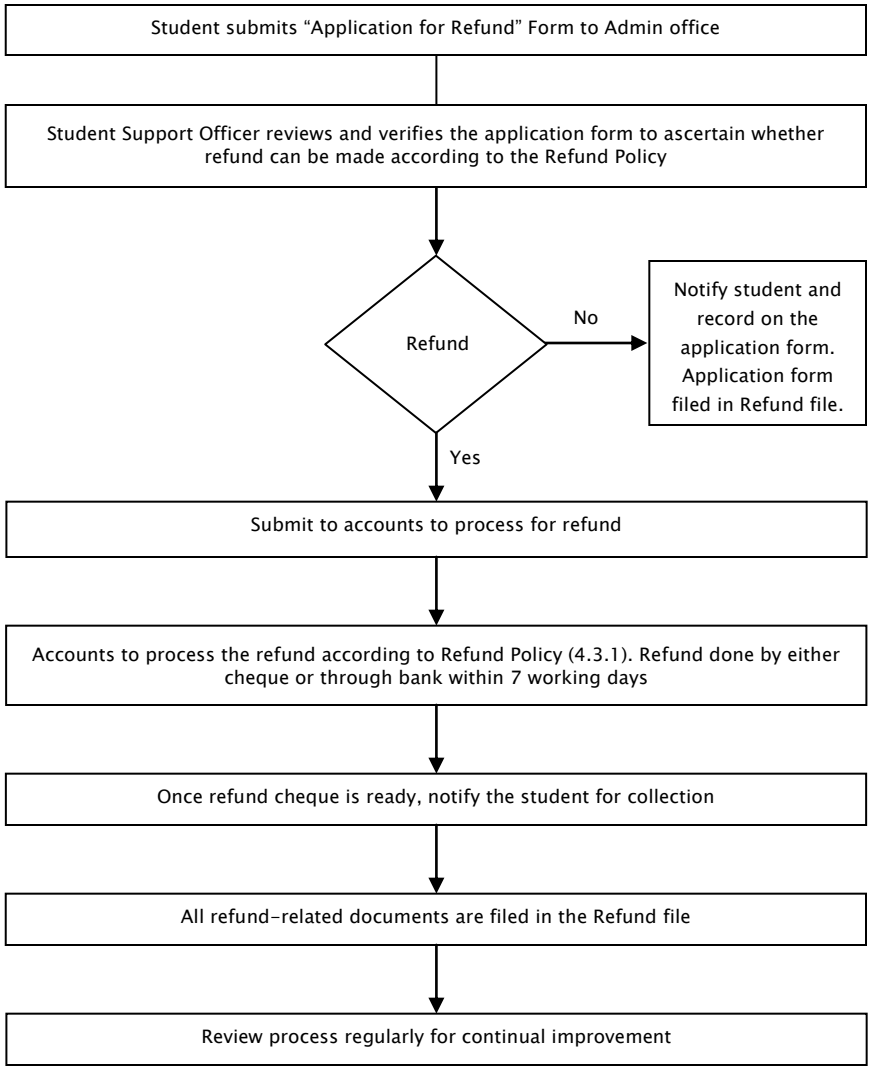Refund Process