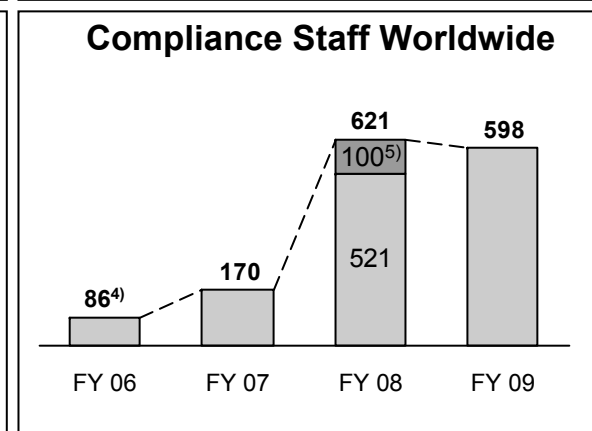
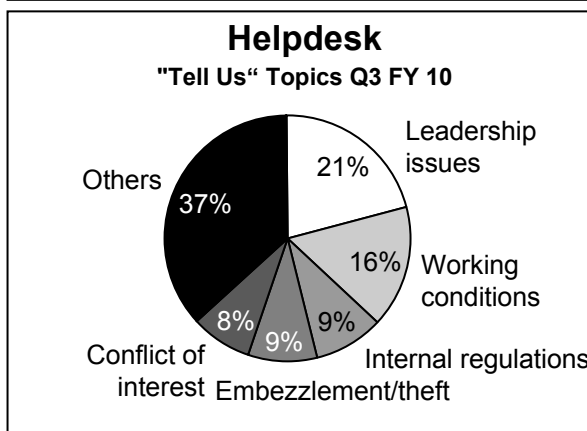
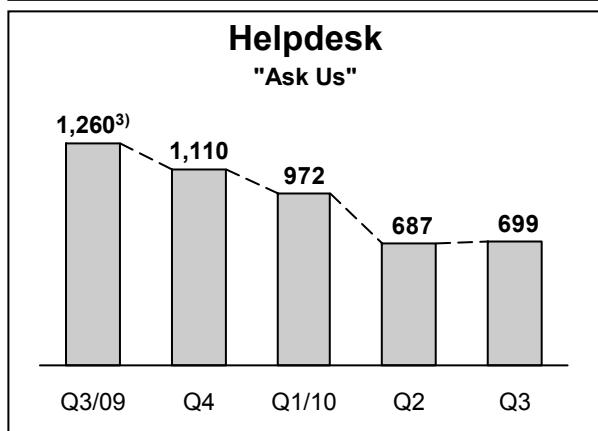
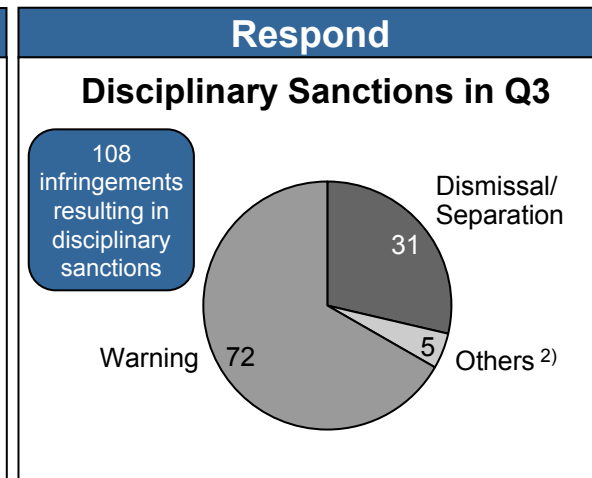
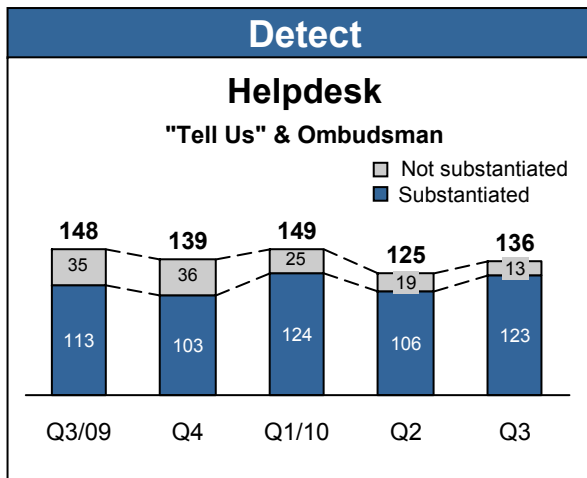
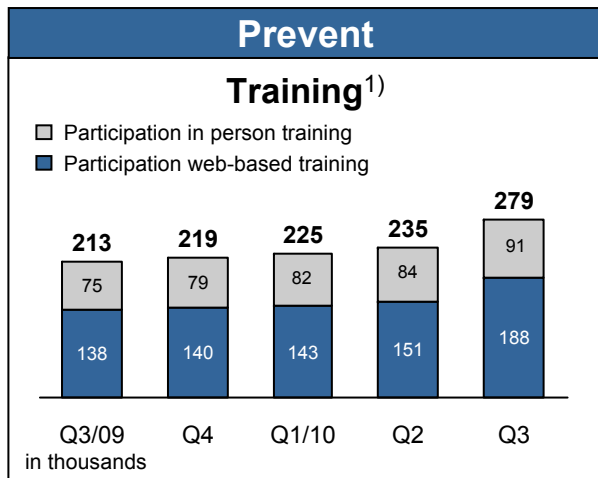


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1) Cumulative 2) Forfeiture of payment elements, transfer to another position, suspension 3) Rollout of the enhanced Compliance rules 4) Compliance only one area of responsibility 5) Including Implementation Management