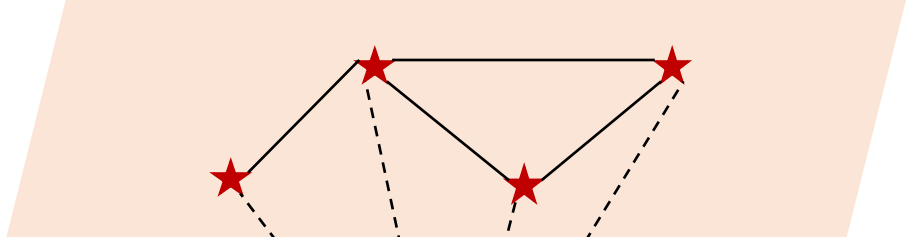
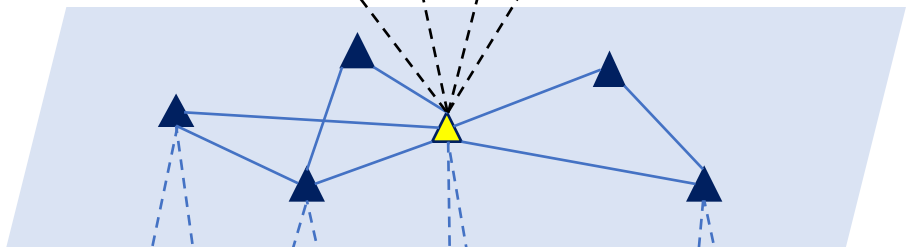


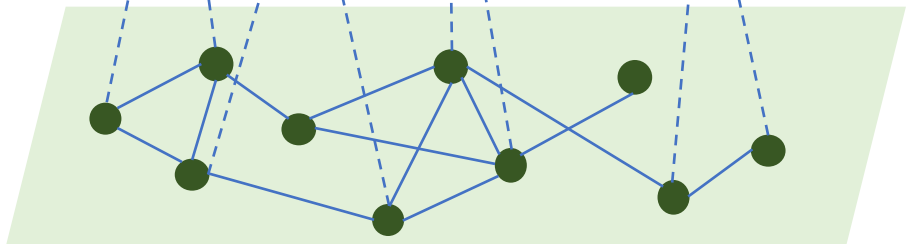
Supervision
Layer



Approval
Layer



Transaction
Layer



- ★ Supervisor
- ▲ Regular Bank
- ▲ Agent Bank
- User