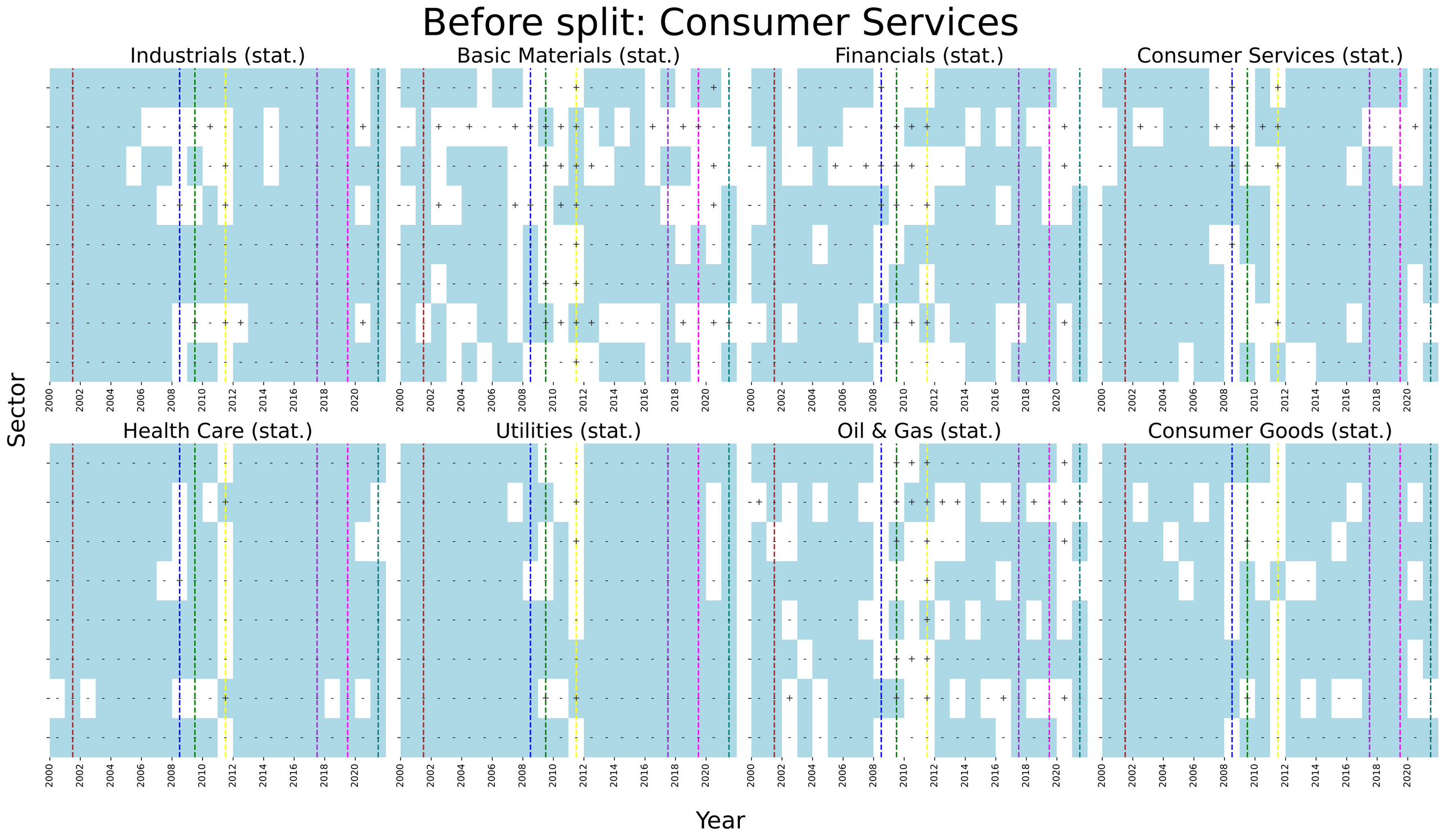Before split: Consumer Services