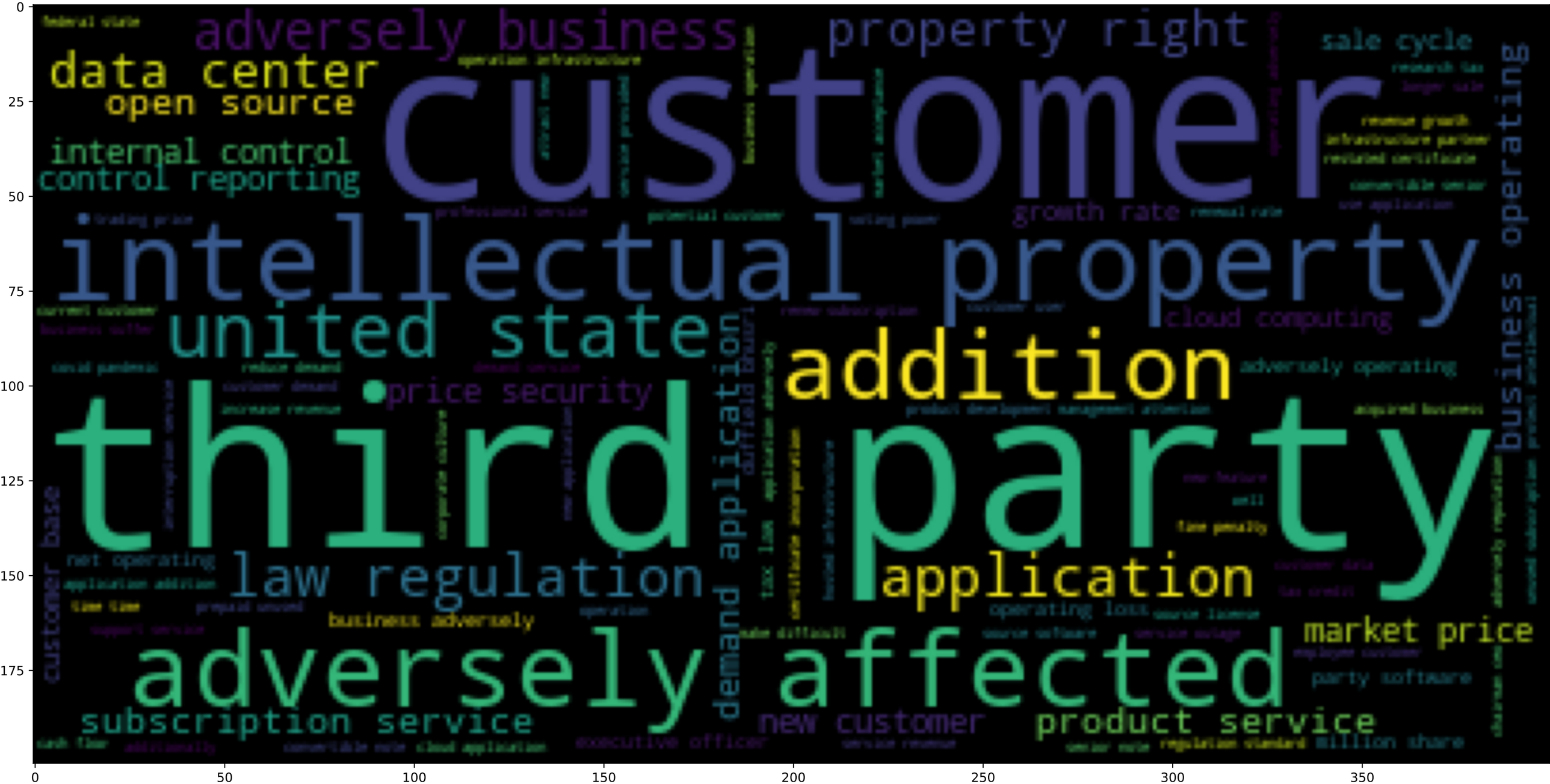WDAY: All Risk Disclosures