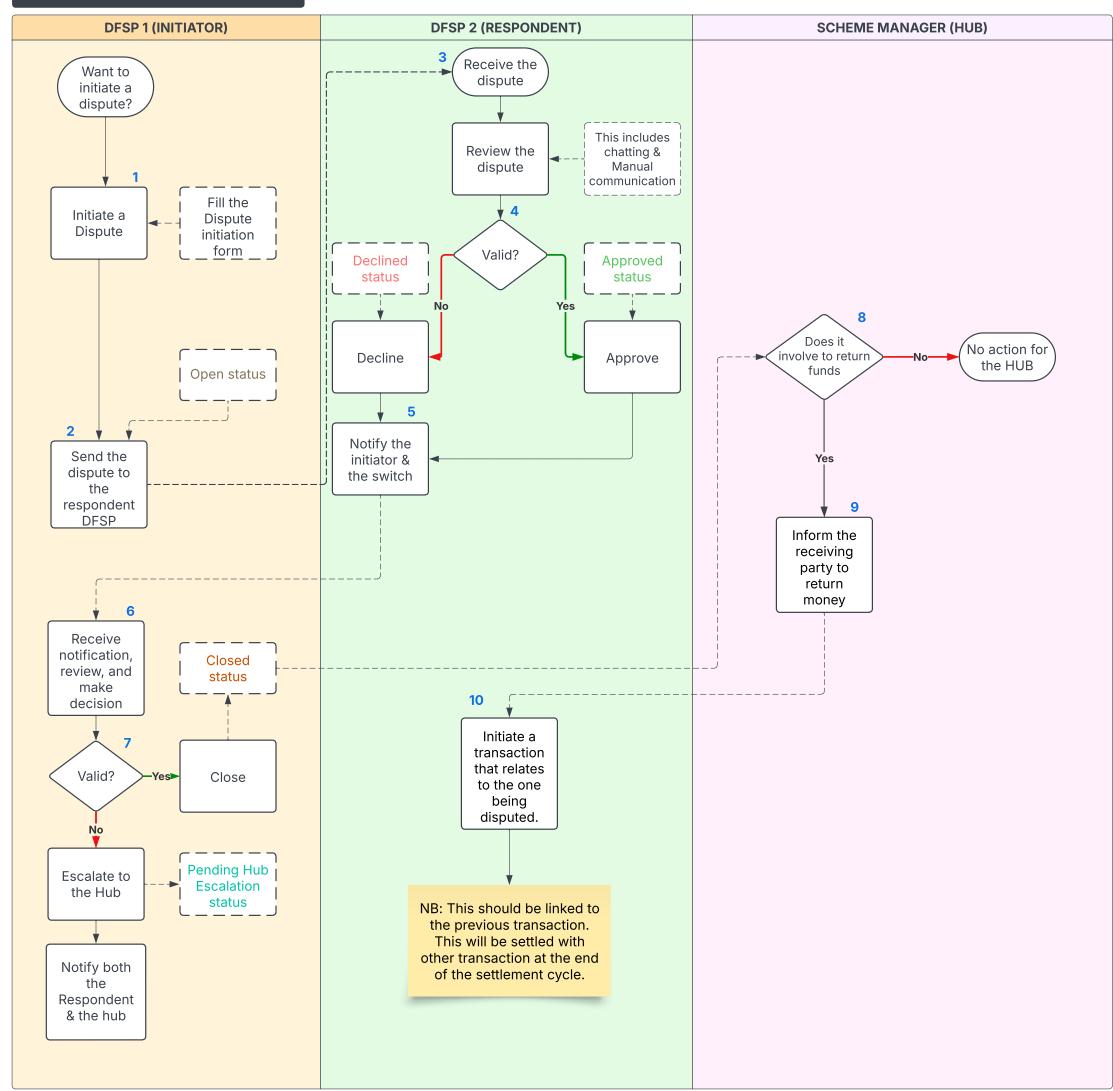
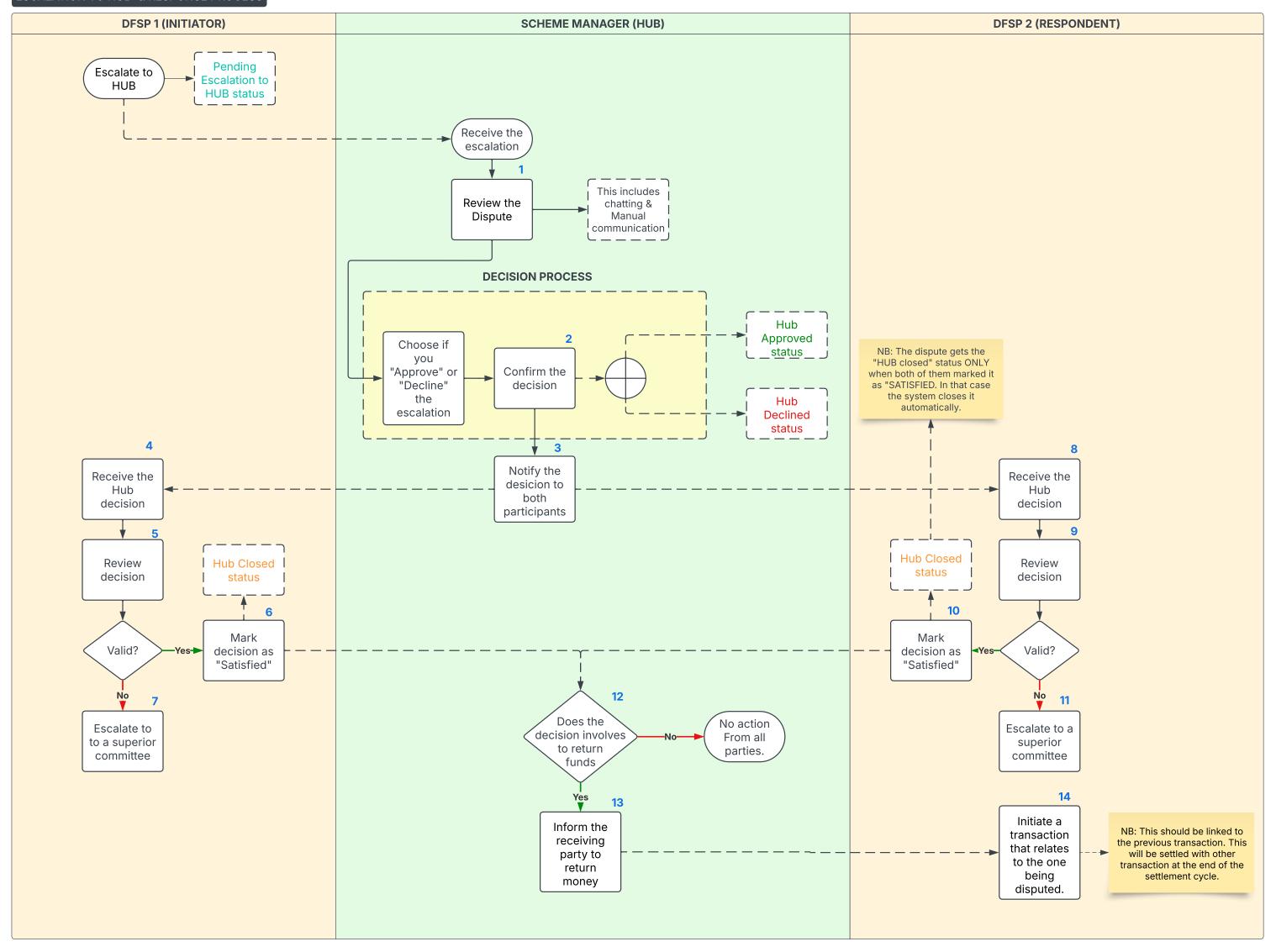
## DISPUTE INITIATION & RESPONSE PROCESS



## ESCALATION TO HUB & RESPONSE PROCESS



## ESCALATION TO REGULATOR & RESPONSE PROCESS

