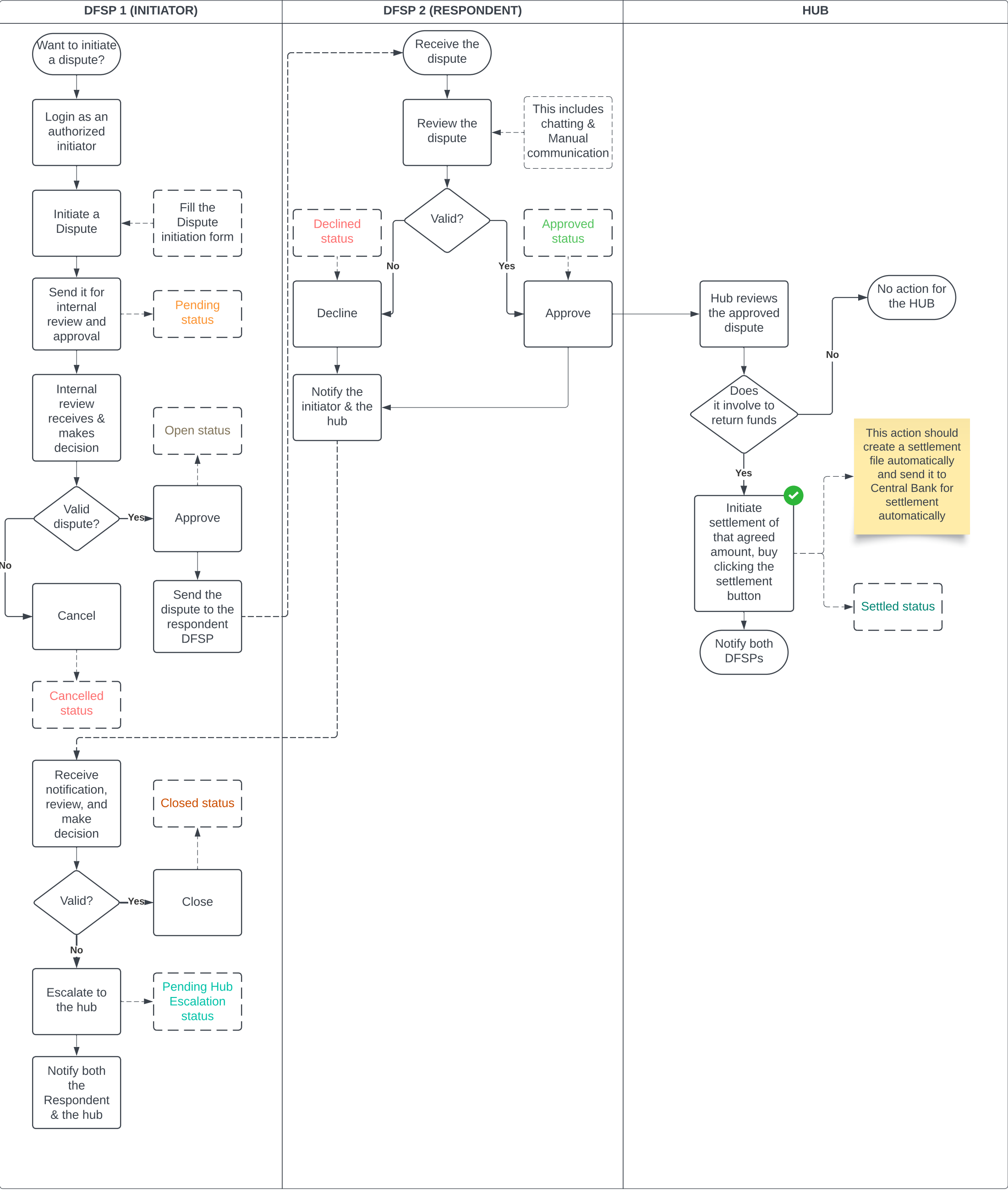
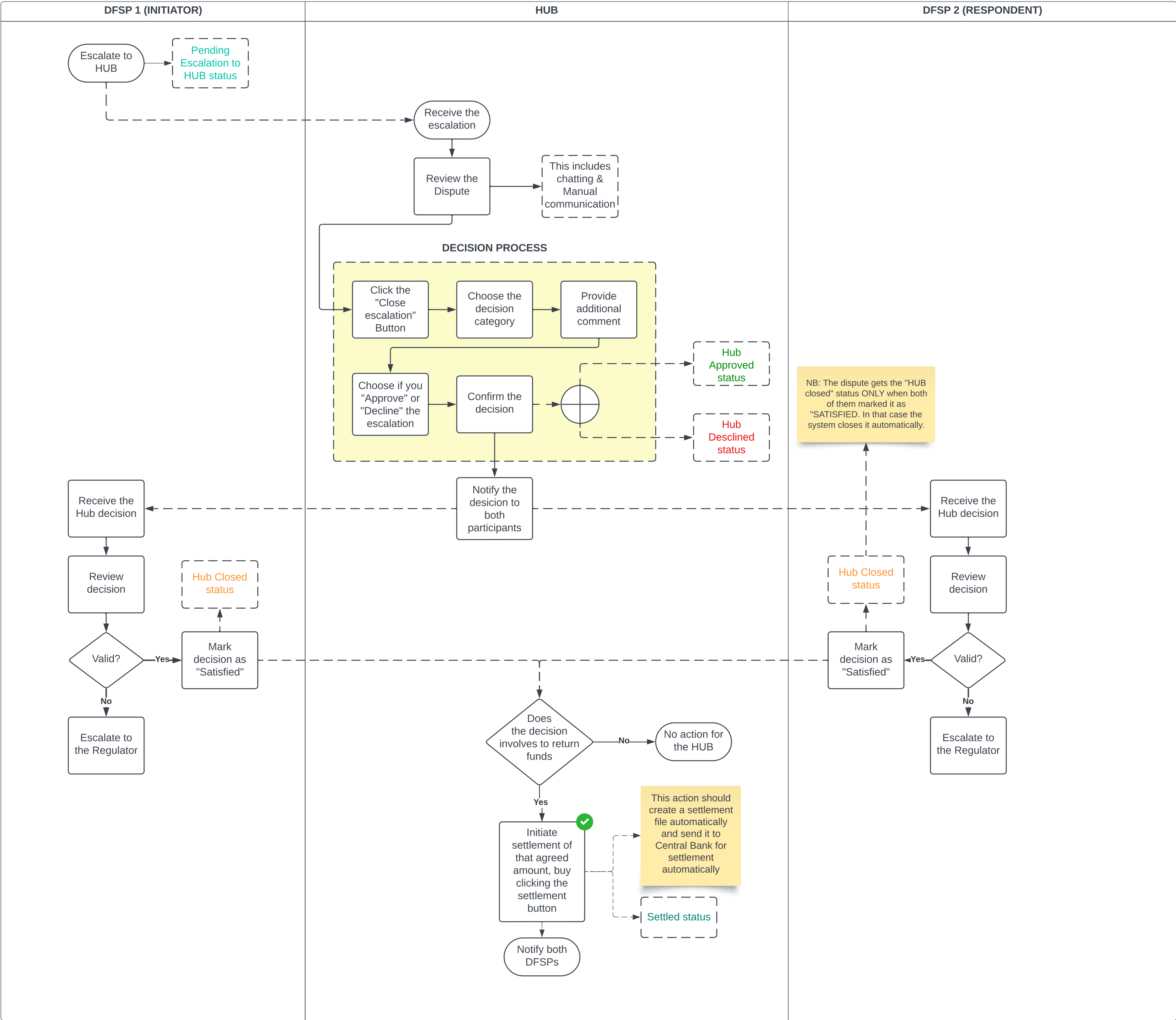


DISPUTE INITIATION & RESPONSE PROCESS



ESCALATION TO HUB & RESPONSE PROCESS



ESCALATION TO REGULATOR & RESPONSE PROCESS

