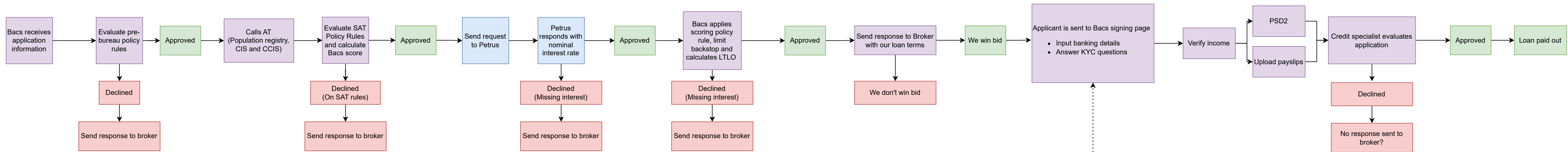


Current flow in Bacs



Proposed flow

