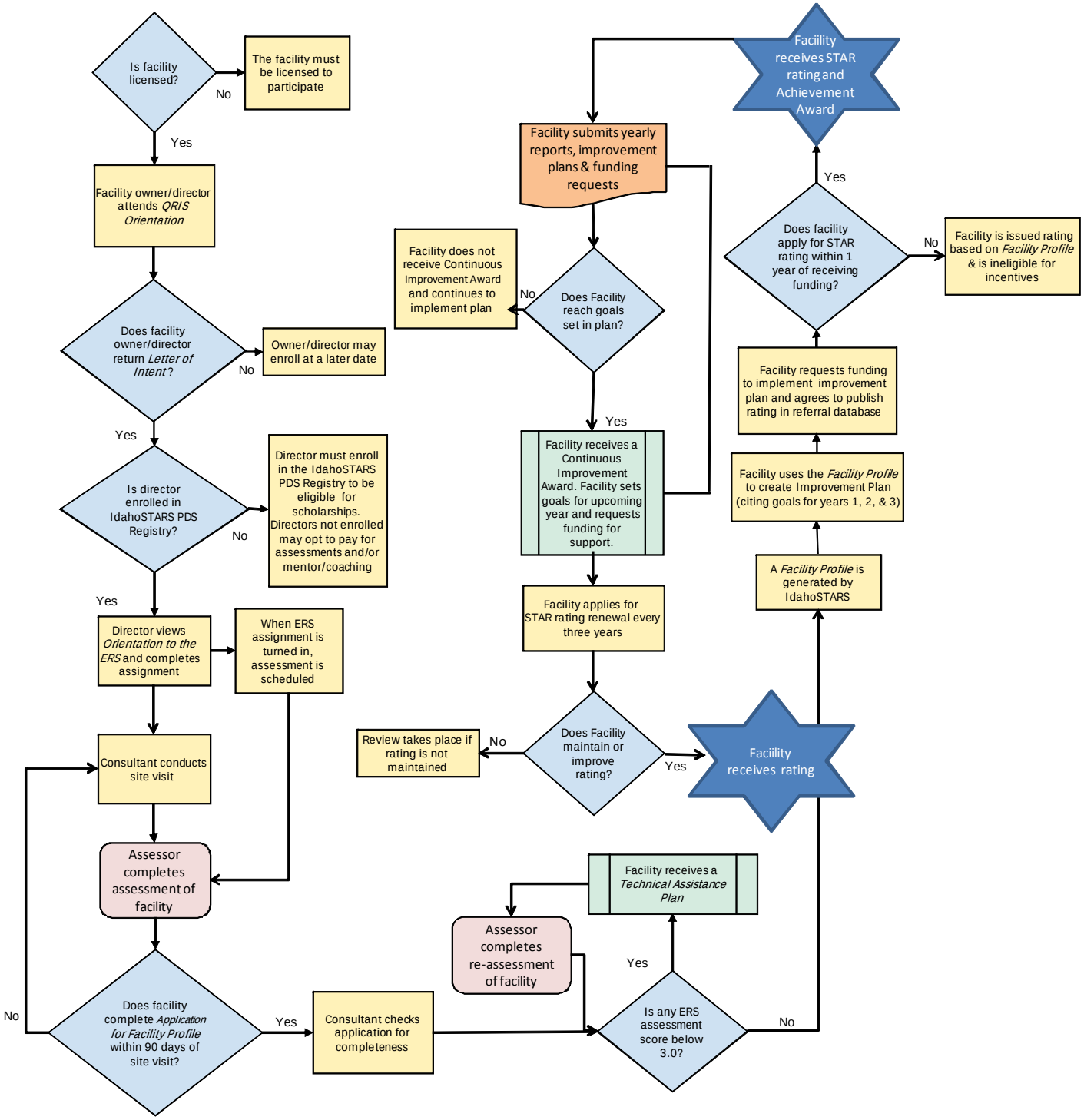QRIS Flowchart