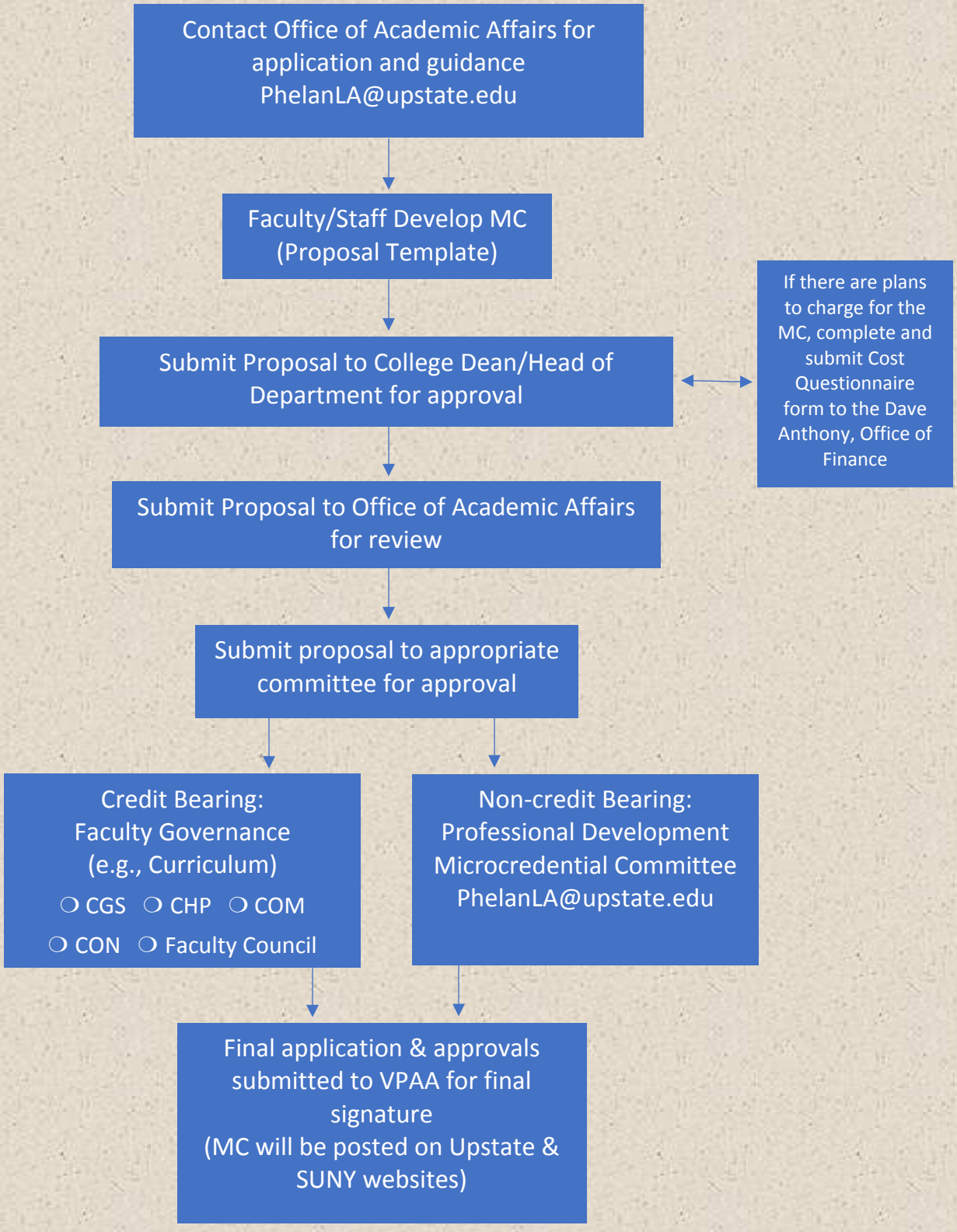Microcredential Flow Sheet