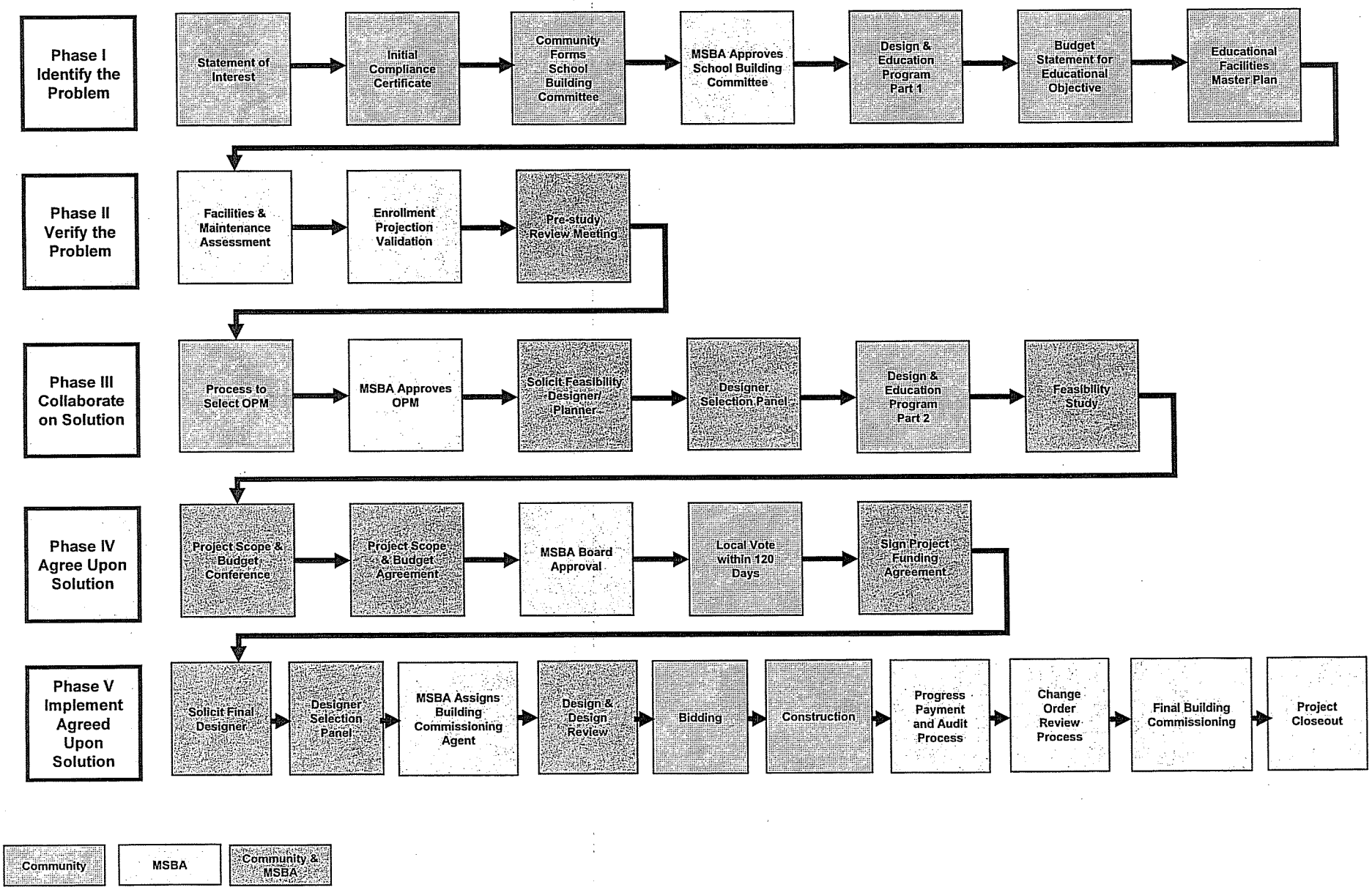MSBA Process Flow