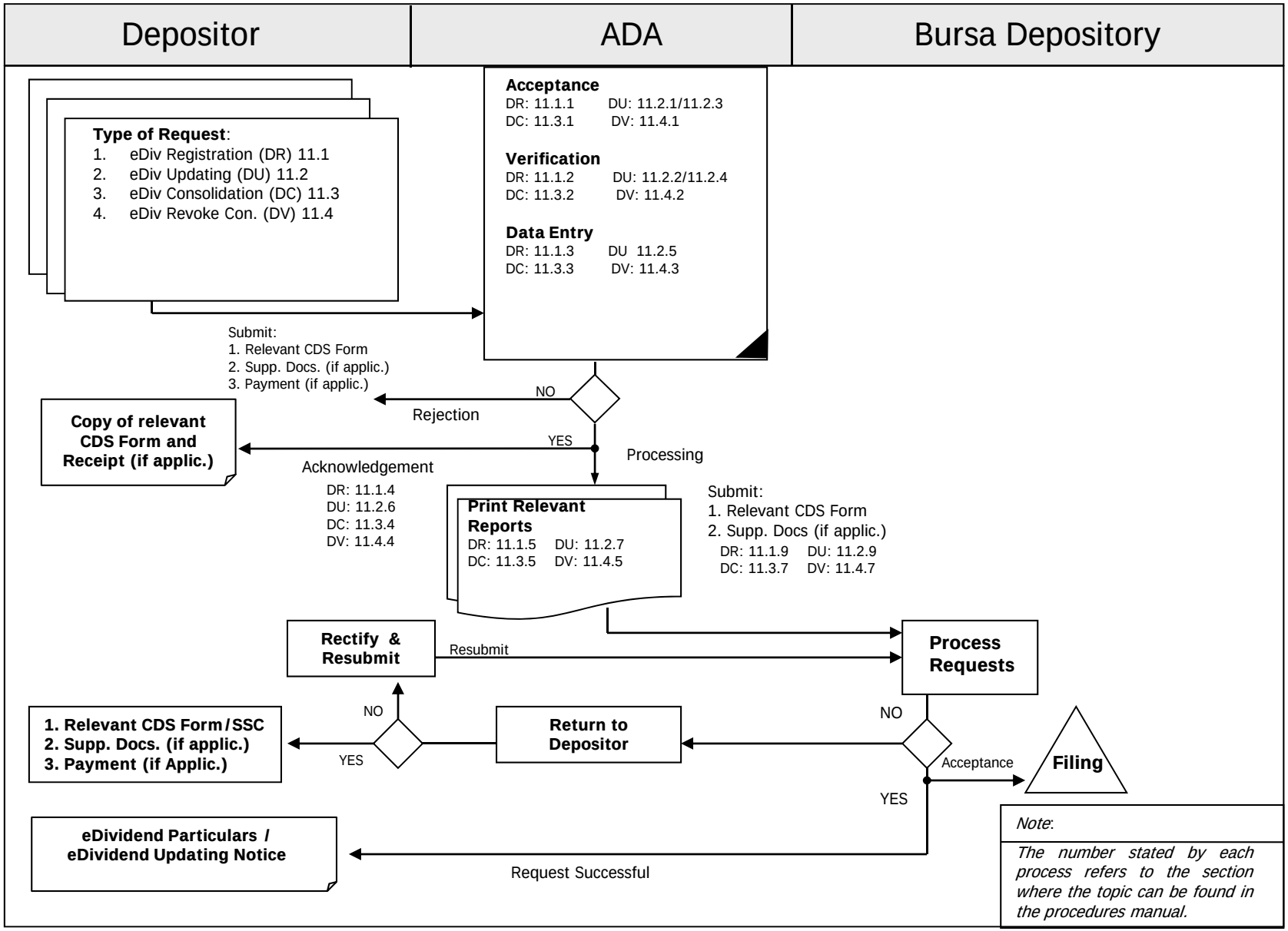ELECTRONIC DIVIDEND PROCESS WORKFLOW