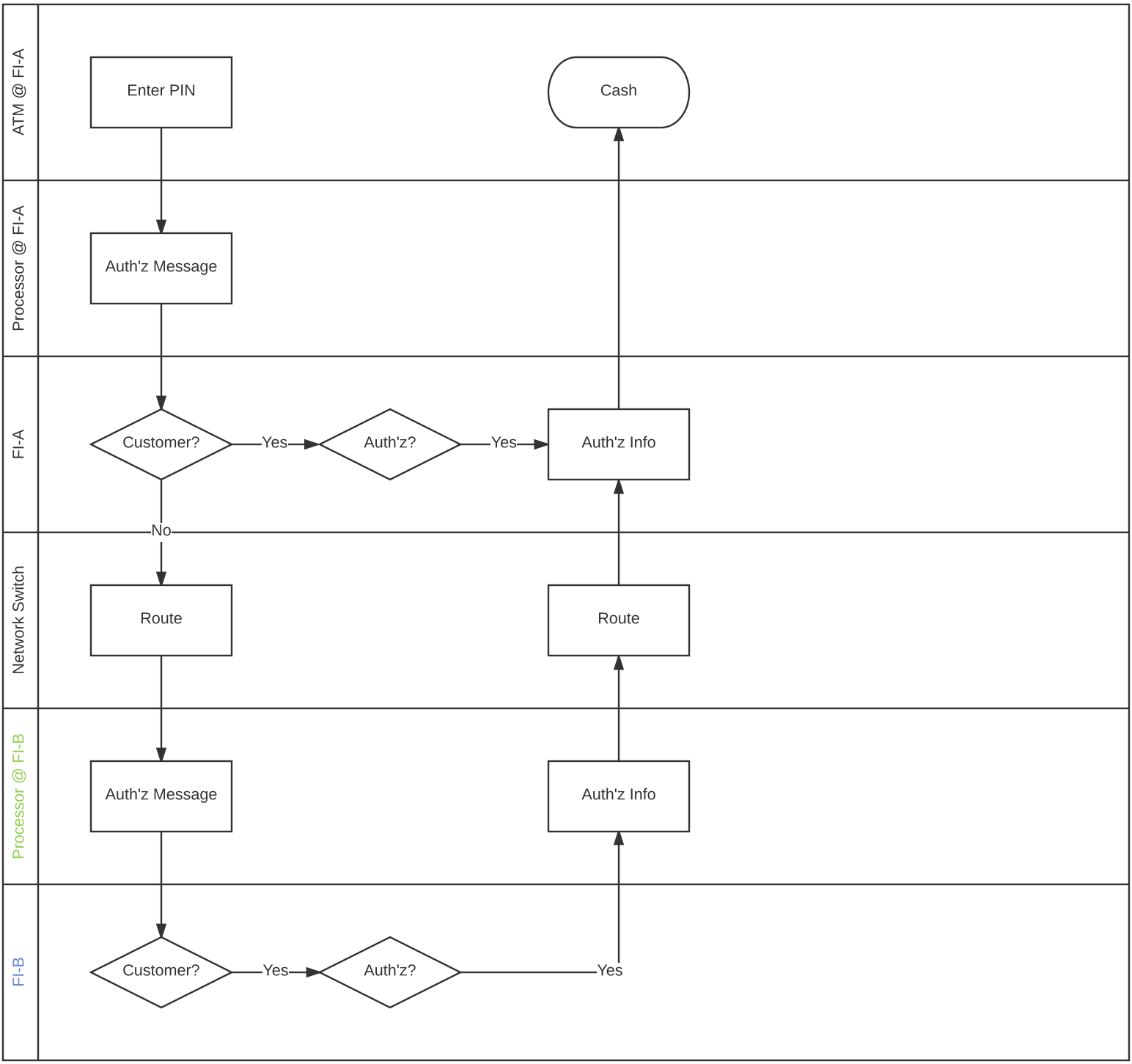

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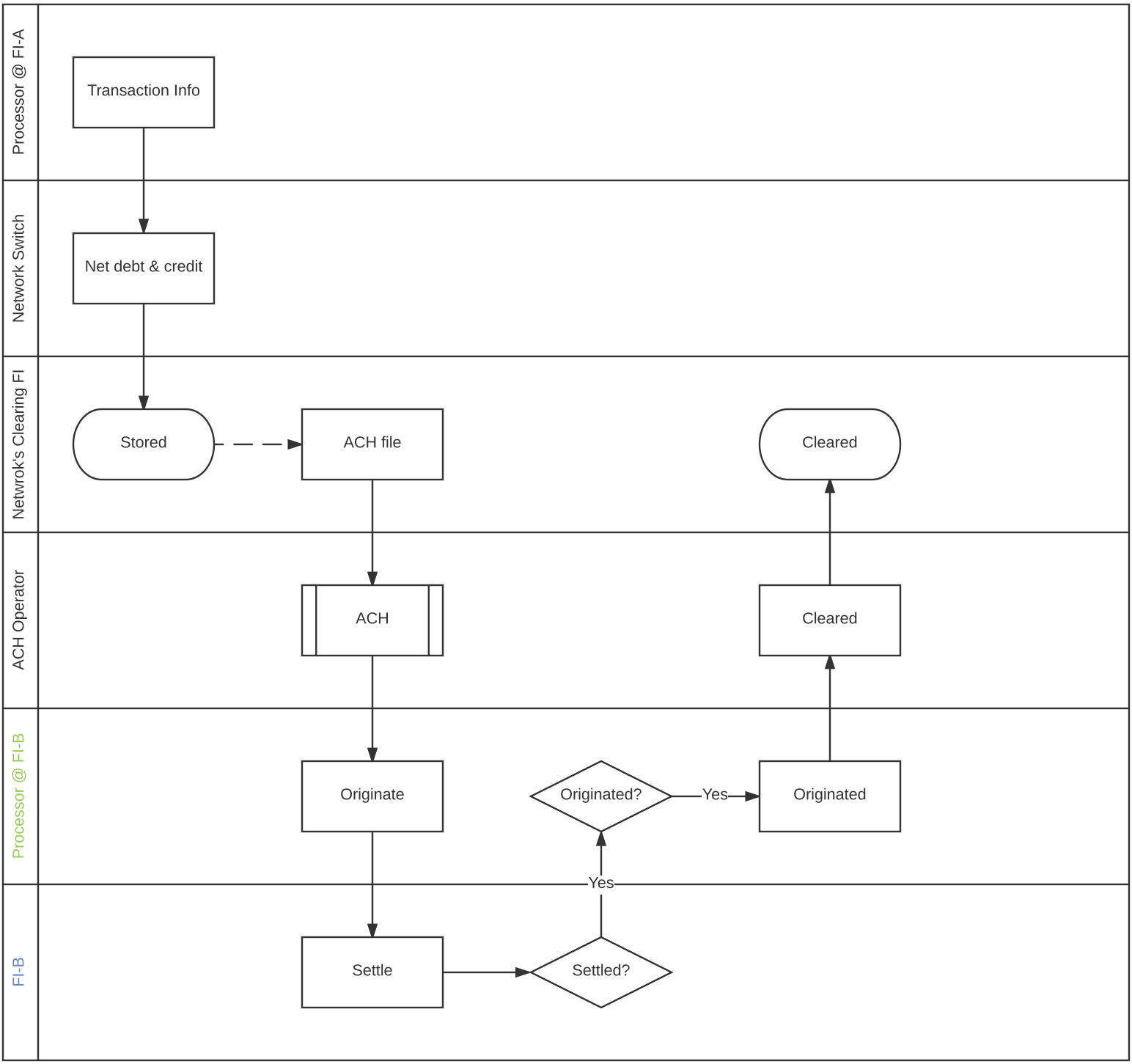
Processor @ FI-A
Transaction Info
Network Switch
Net debt & credit
Netwrok's Clearing FI
Stored
ACH file
Cleared
ACH Operator
ACH
Cleared
Processor @ FI-B
Originate
Originated?
Yes
Originated
Yes
FI-B
Settle
Settled?