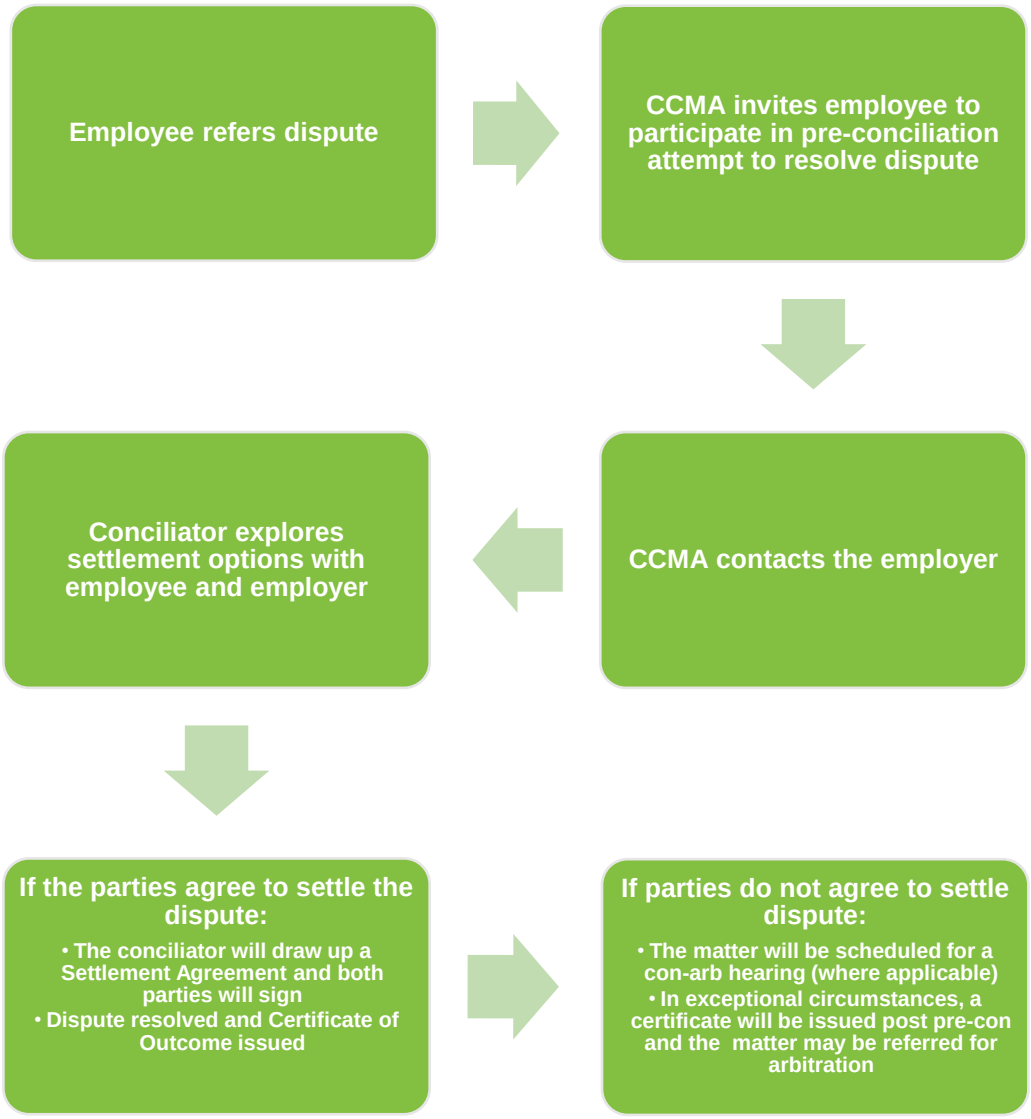Telephonic Conciliation Process