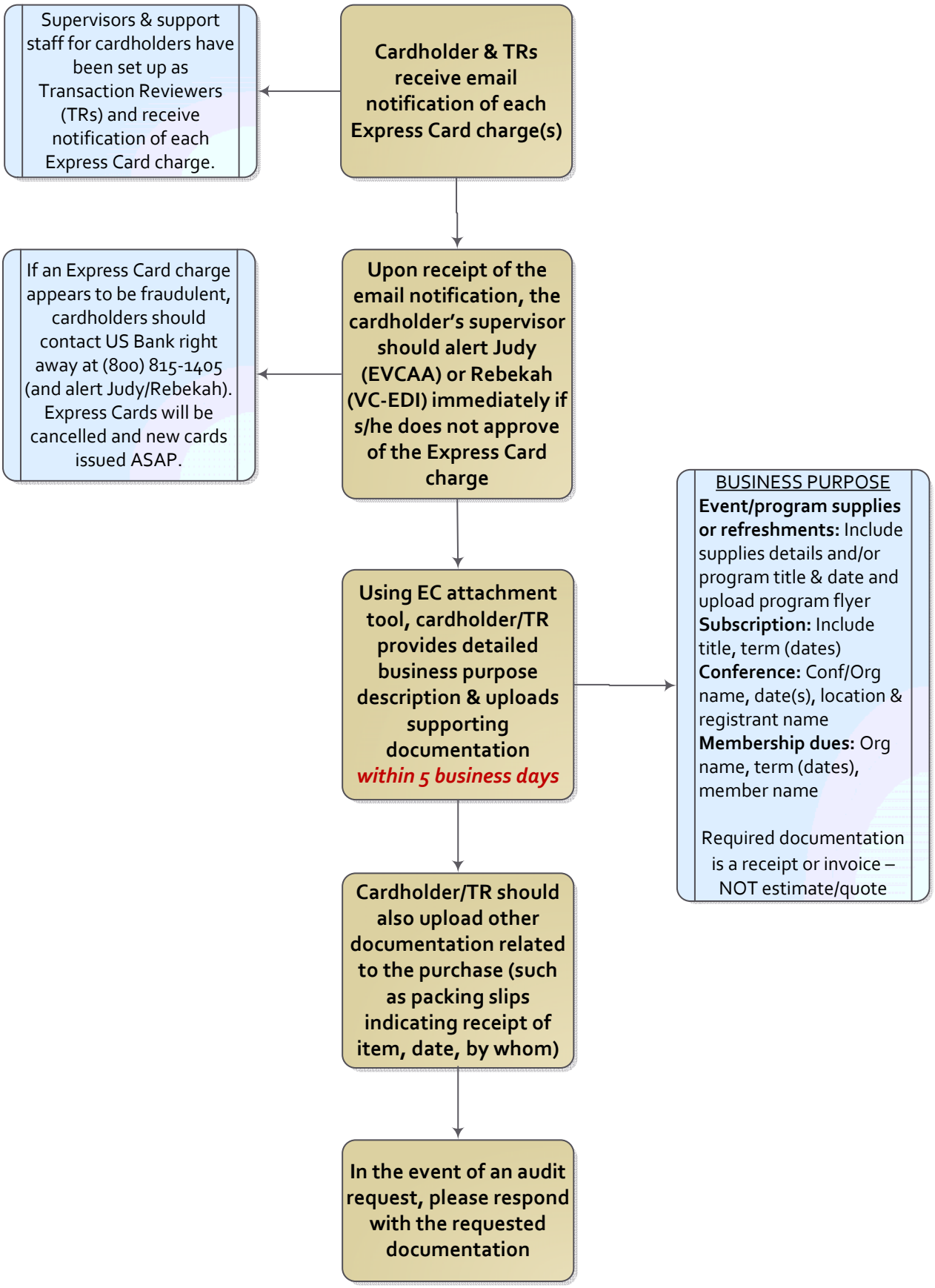Express Card Transaction Process