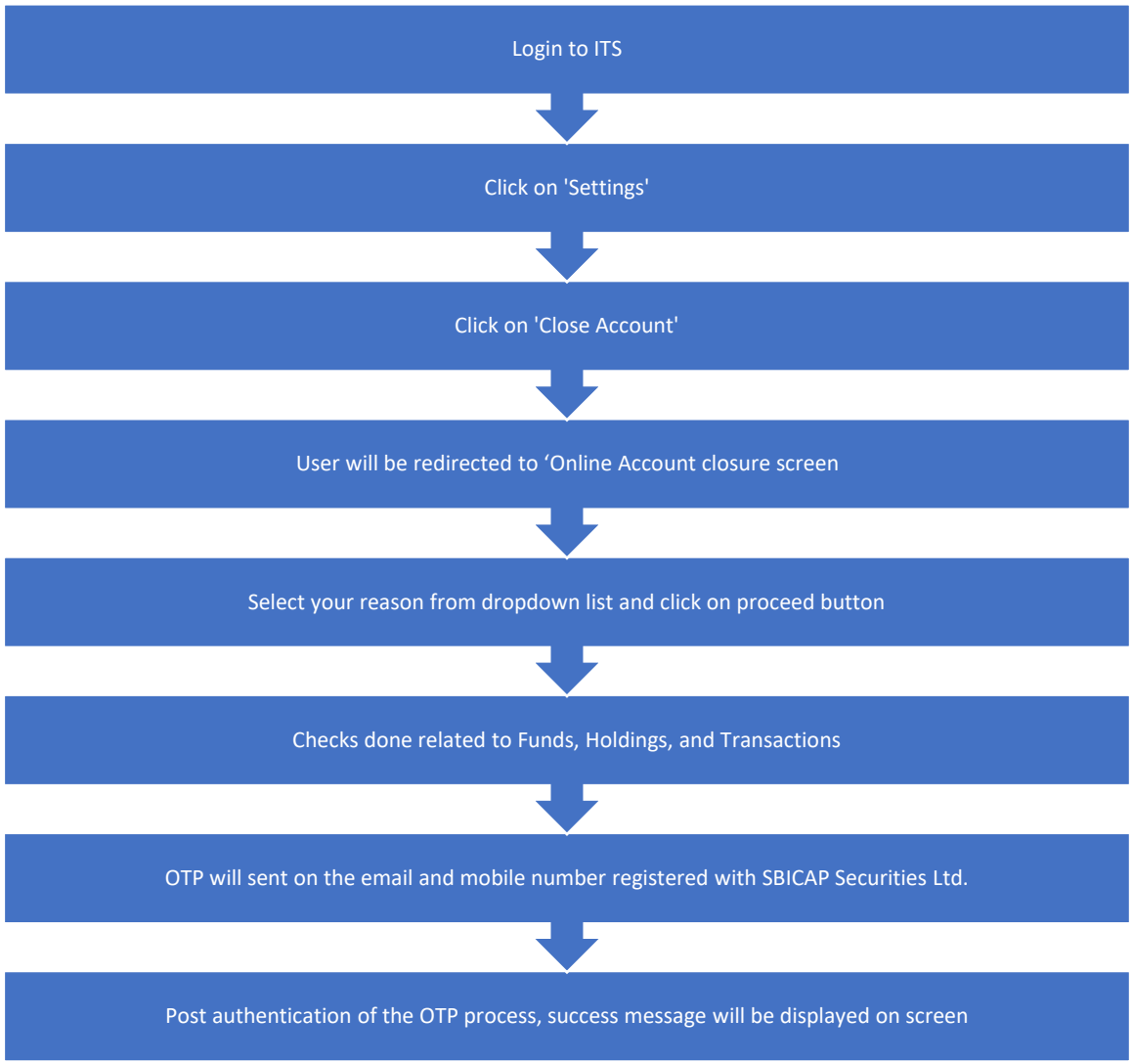Process flow for ‘Online Account Closure’