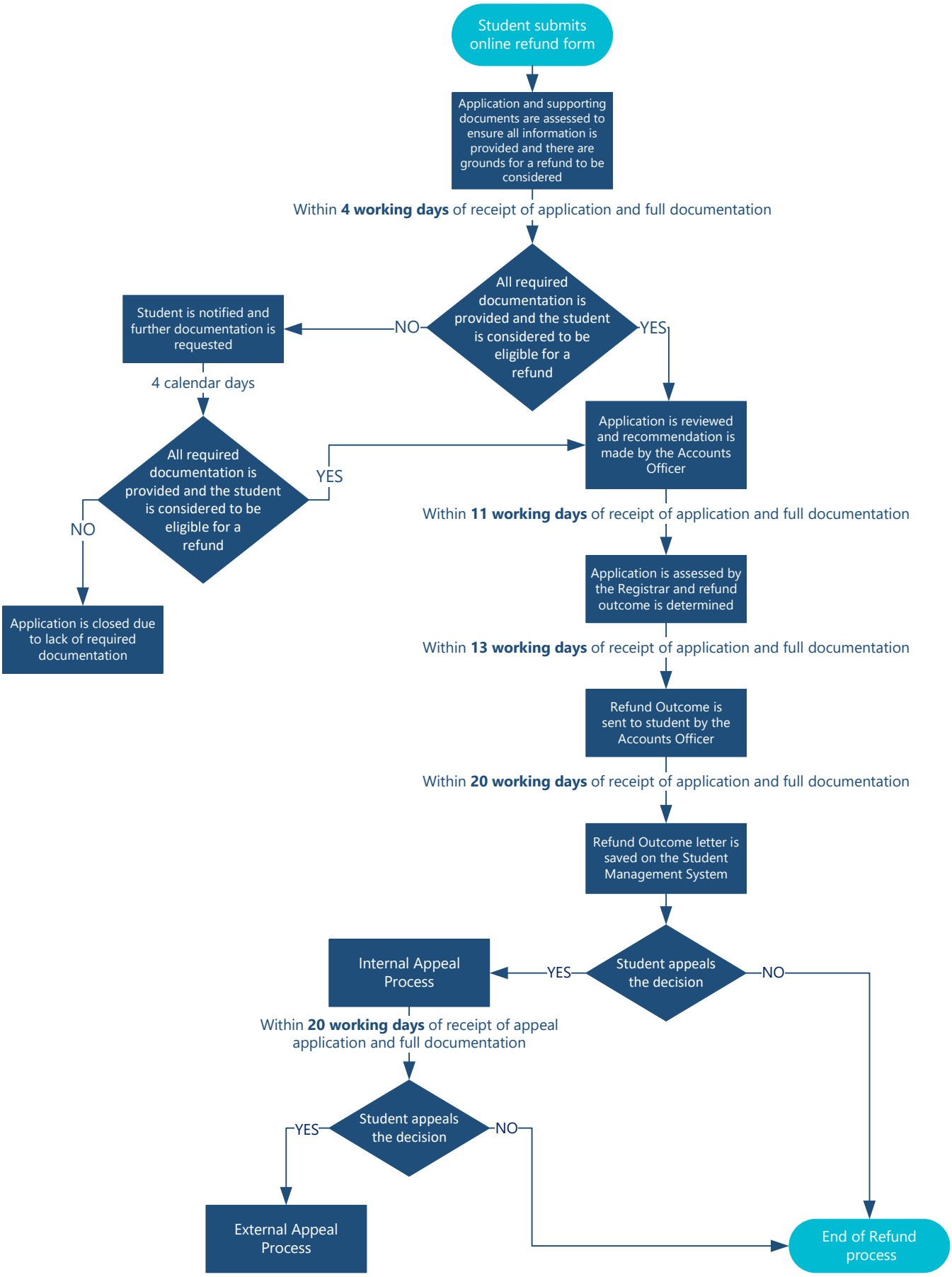Refund Procedure