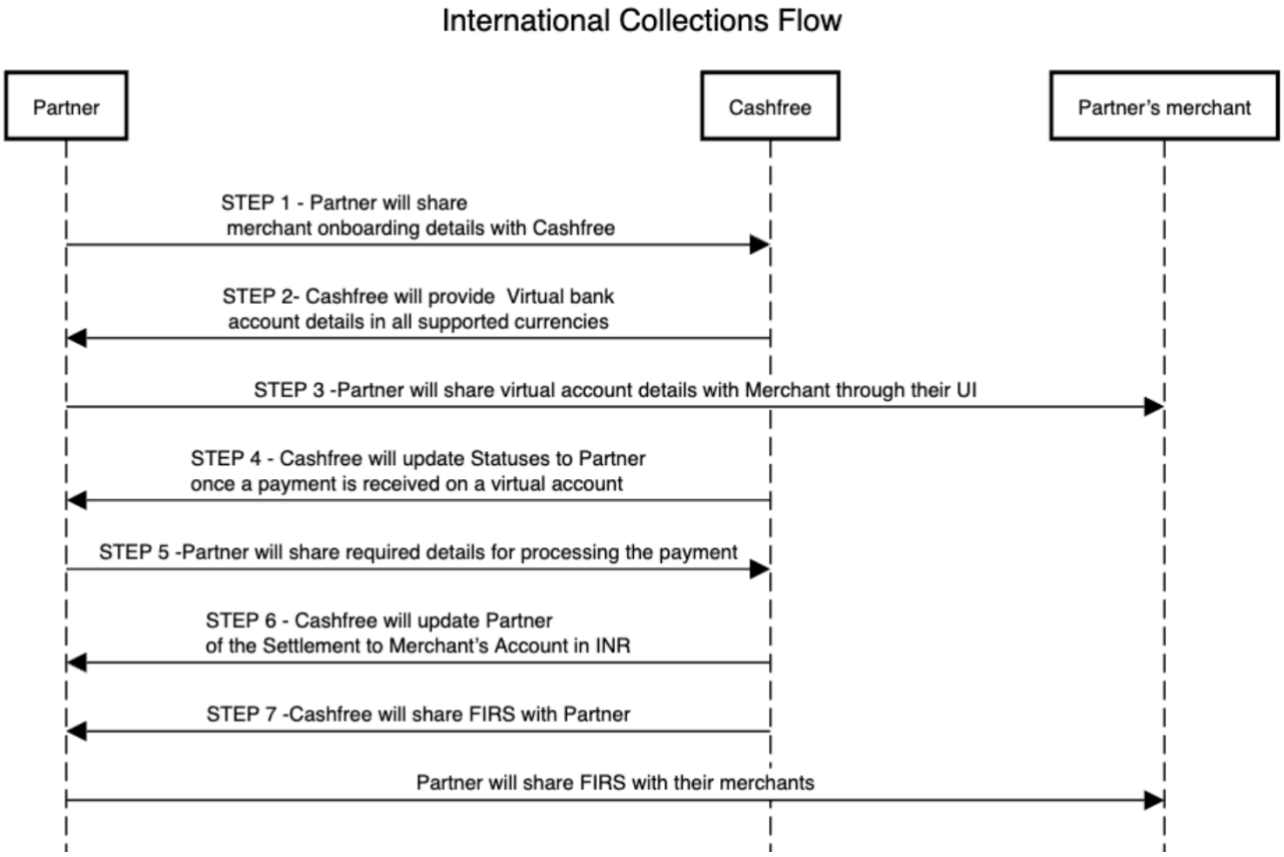Virtual Account Process Flow- Cross-border payments (inward remittance)