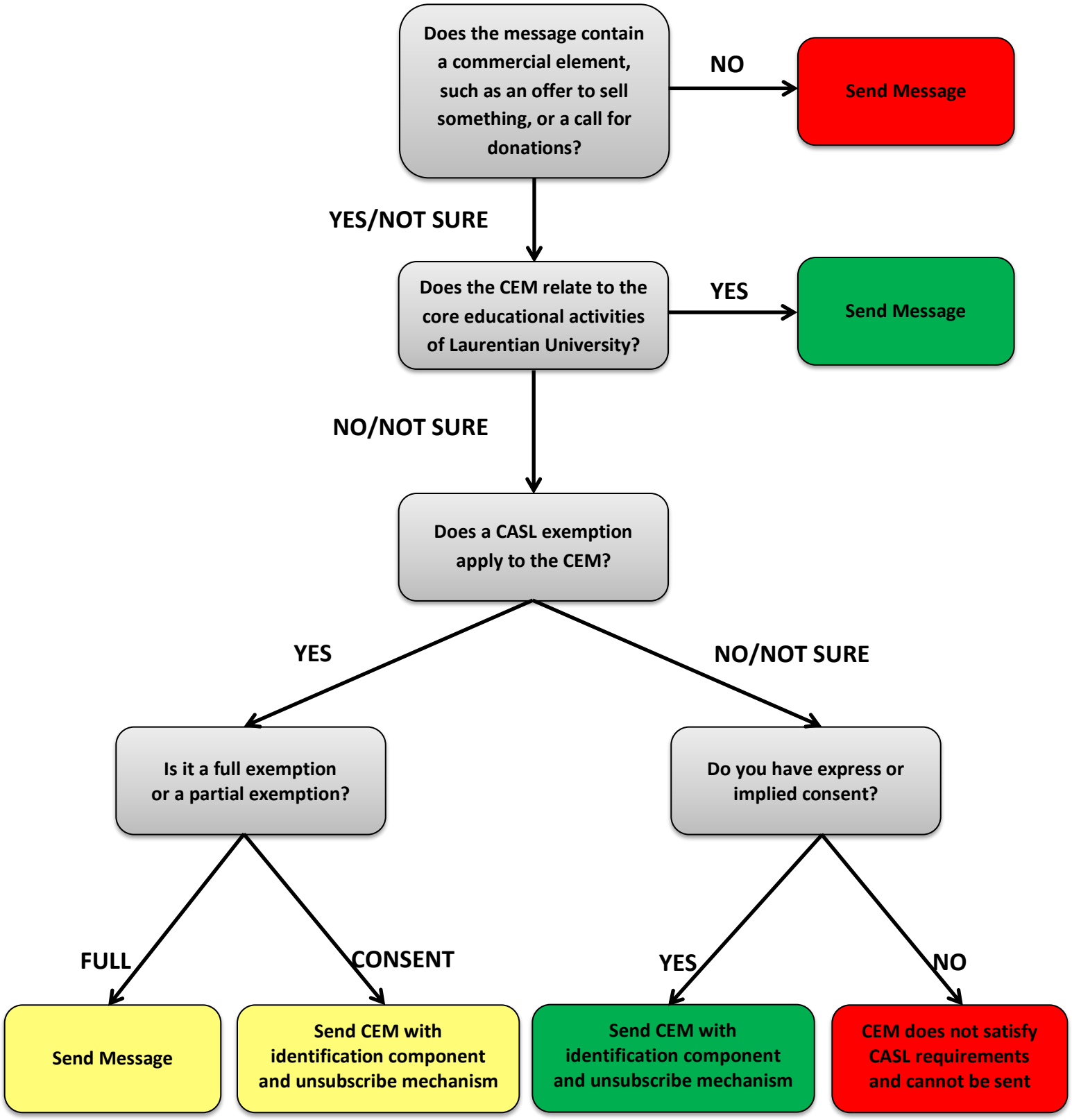Commercial Electronic Message (CEM) Process Chart