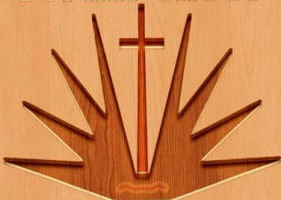


**SOPHIE GROUP**



**ZION MANAGEMENT  
GROUP**

**FRAUD RISK MANAGEMENT**

