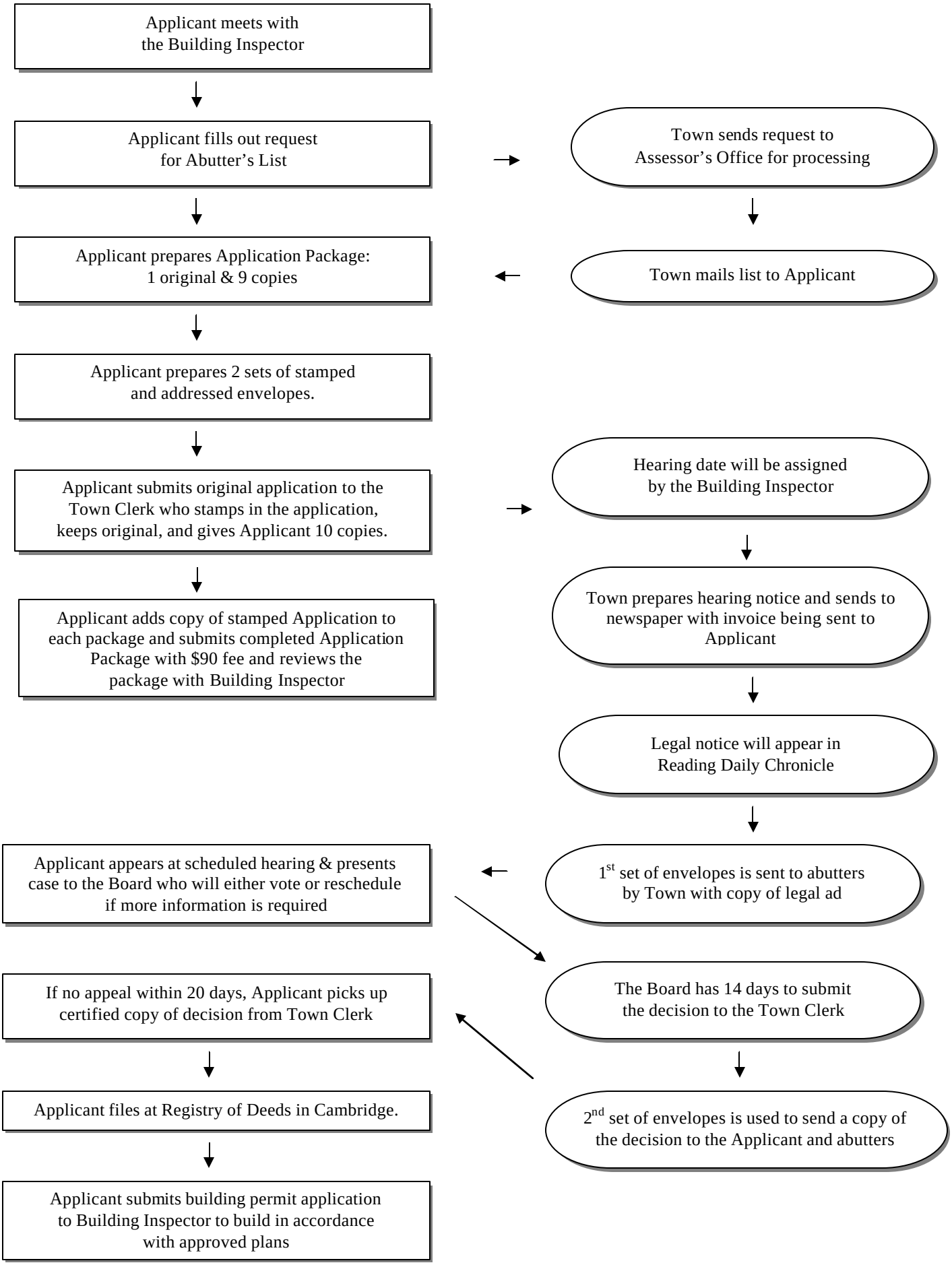ZBA Application Flow Chart