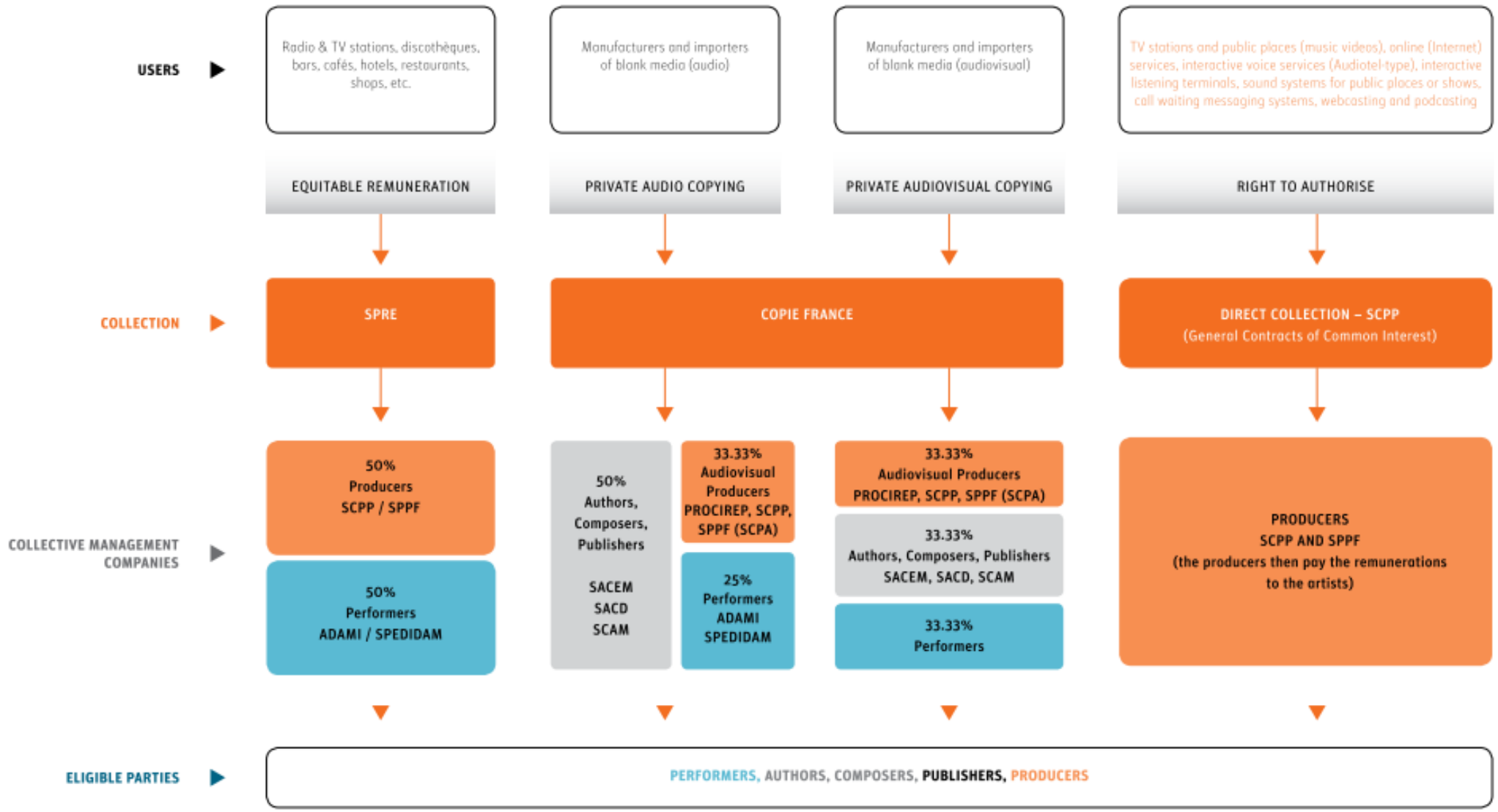FROM THE USER TO THE ELIGIBLE PARTY: FINANCIAL FLOWS