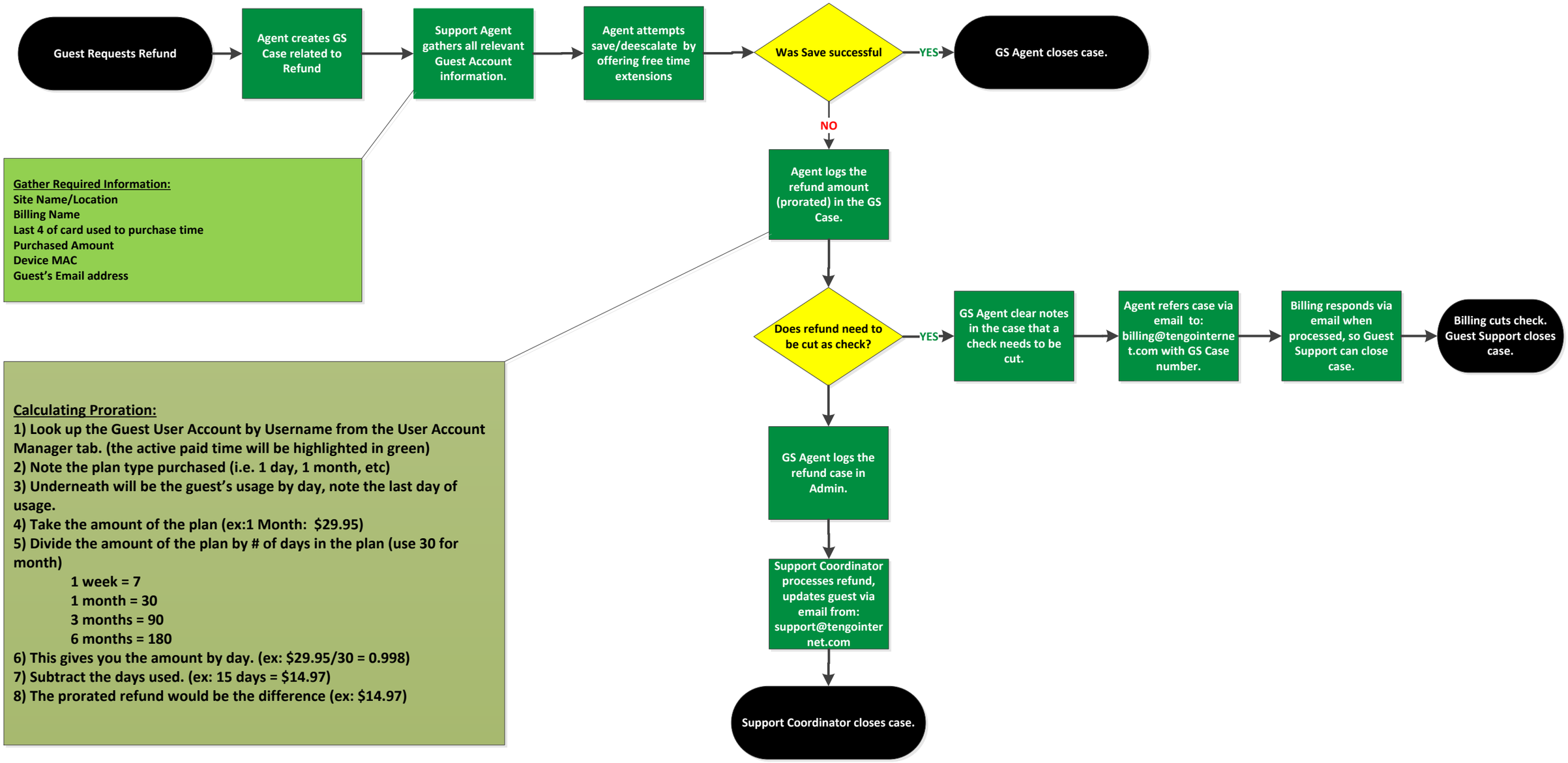Refund Requests