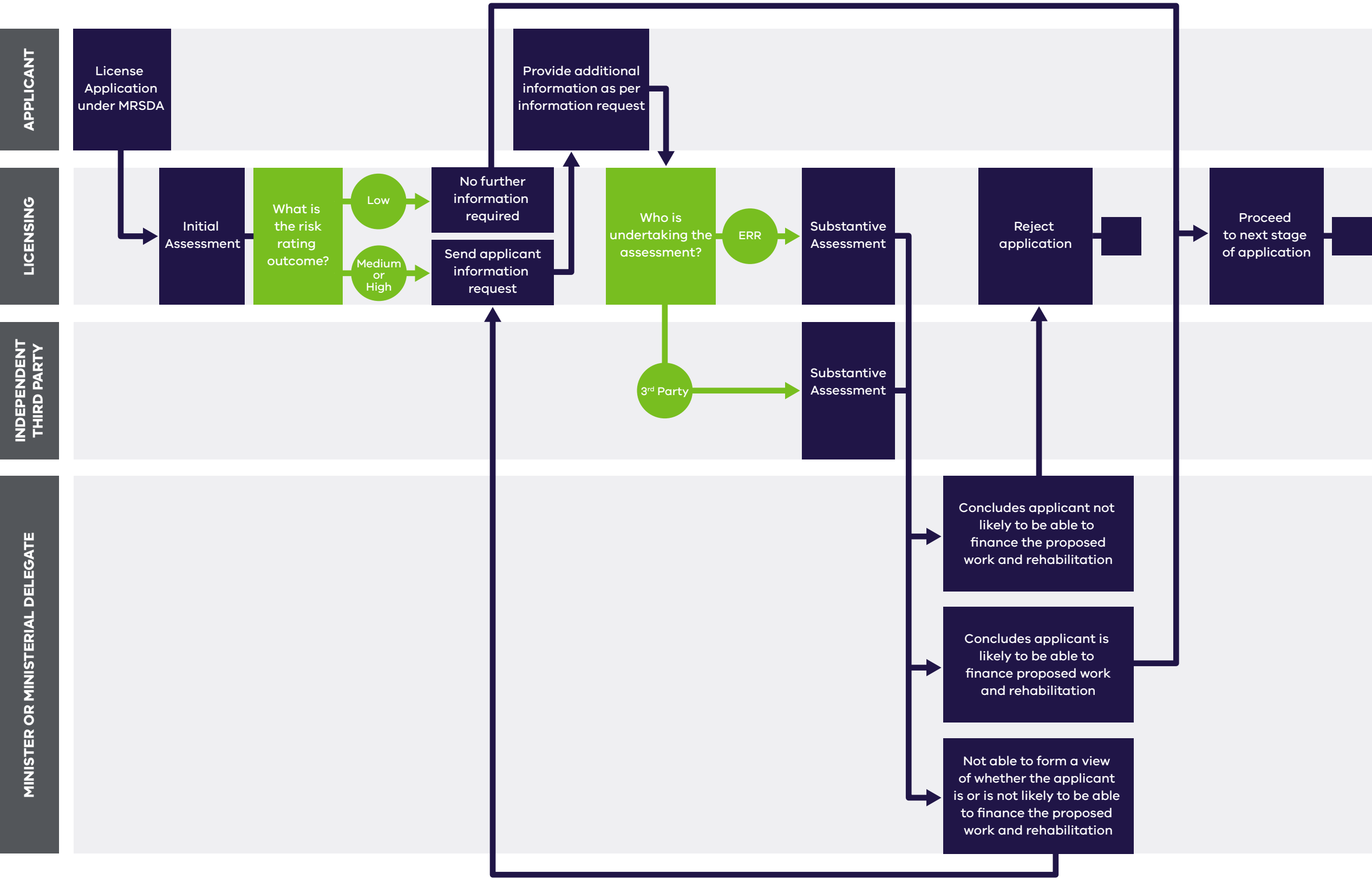Operational Policy - Financial Capability