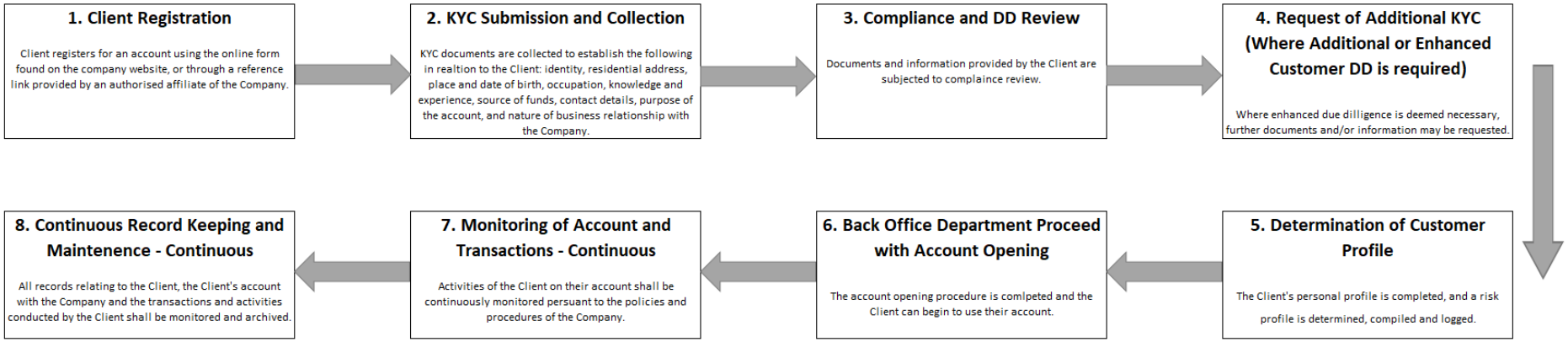Client Account Opening Procedure - Process Diagram