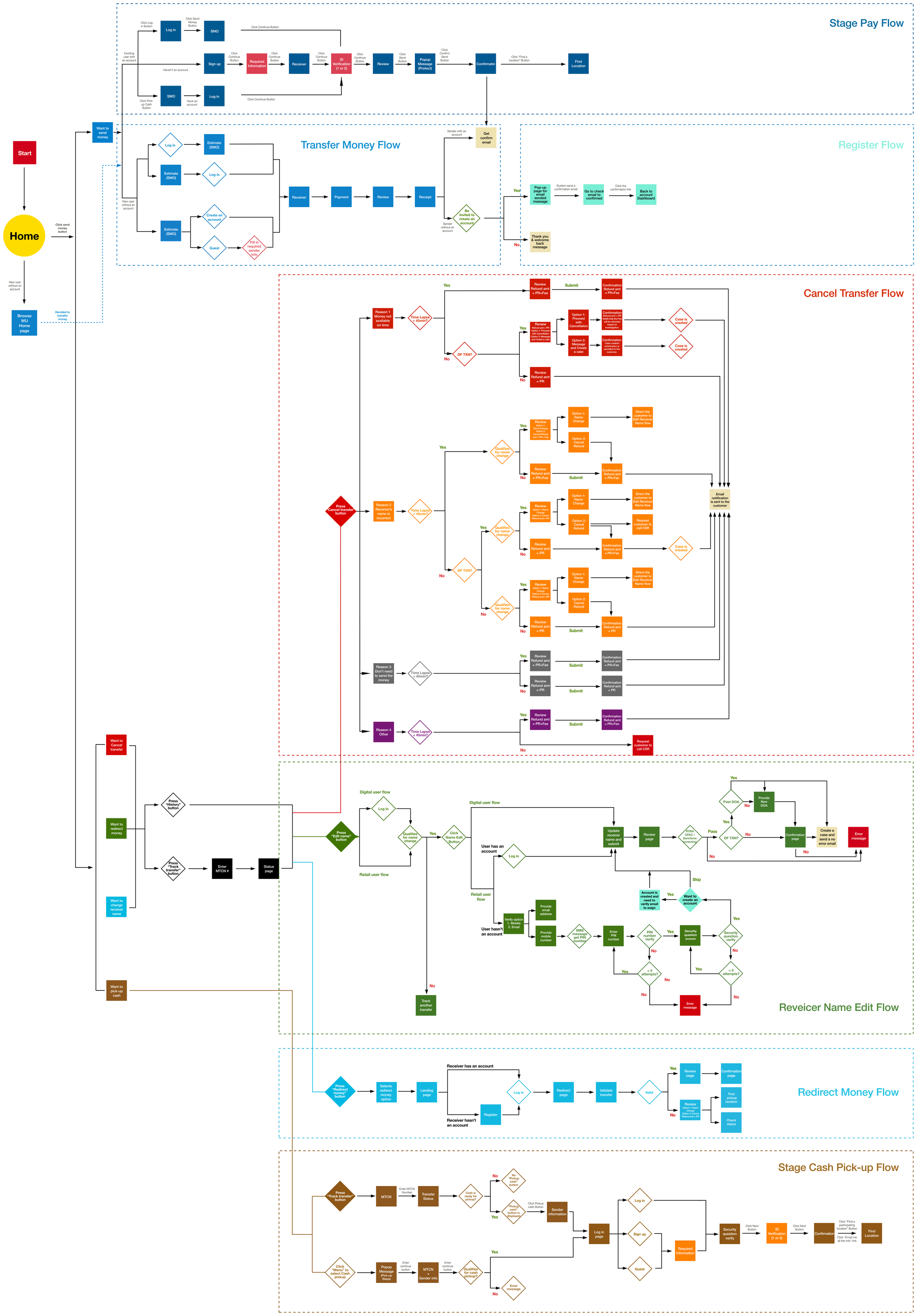Western Union R3 Web & Mobile Money Transfer User Flow Map