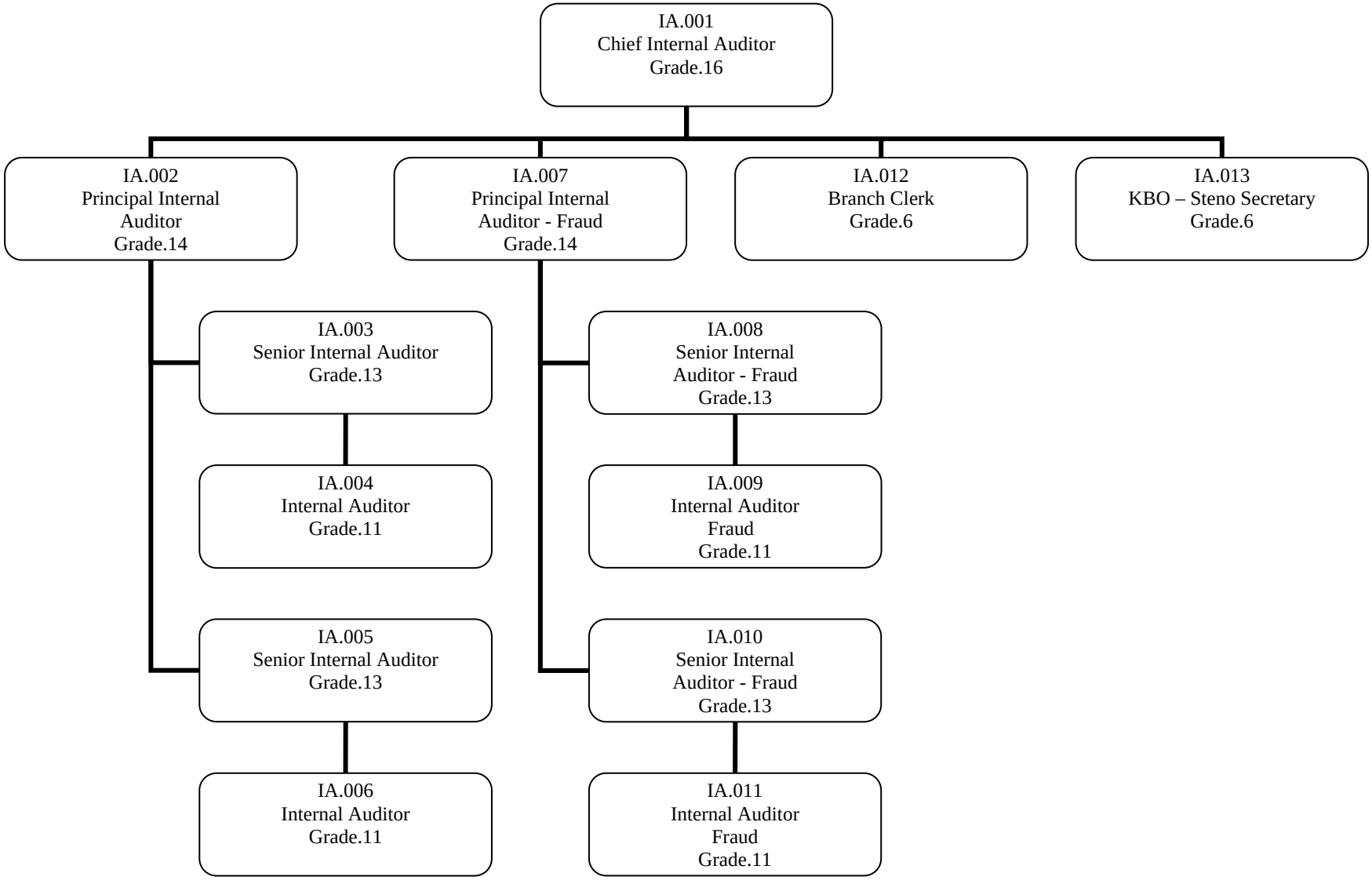INTERNAL AUDIT AND FRAUD UNIT