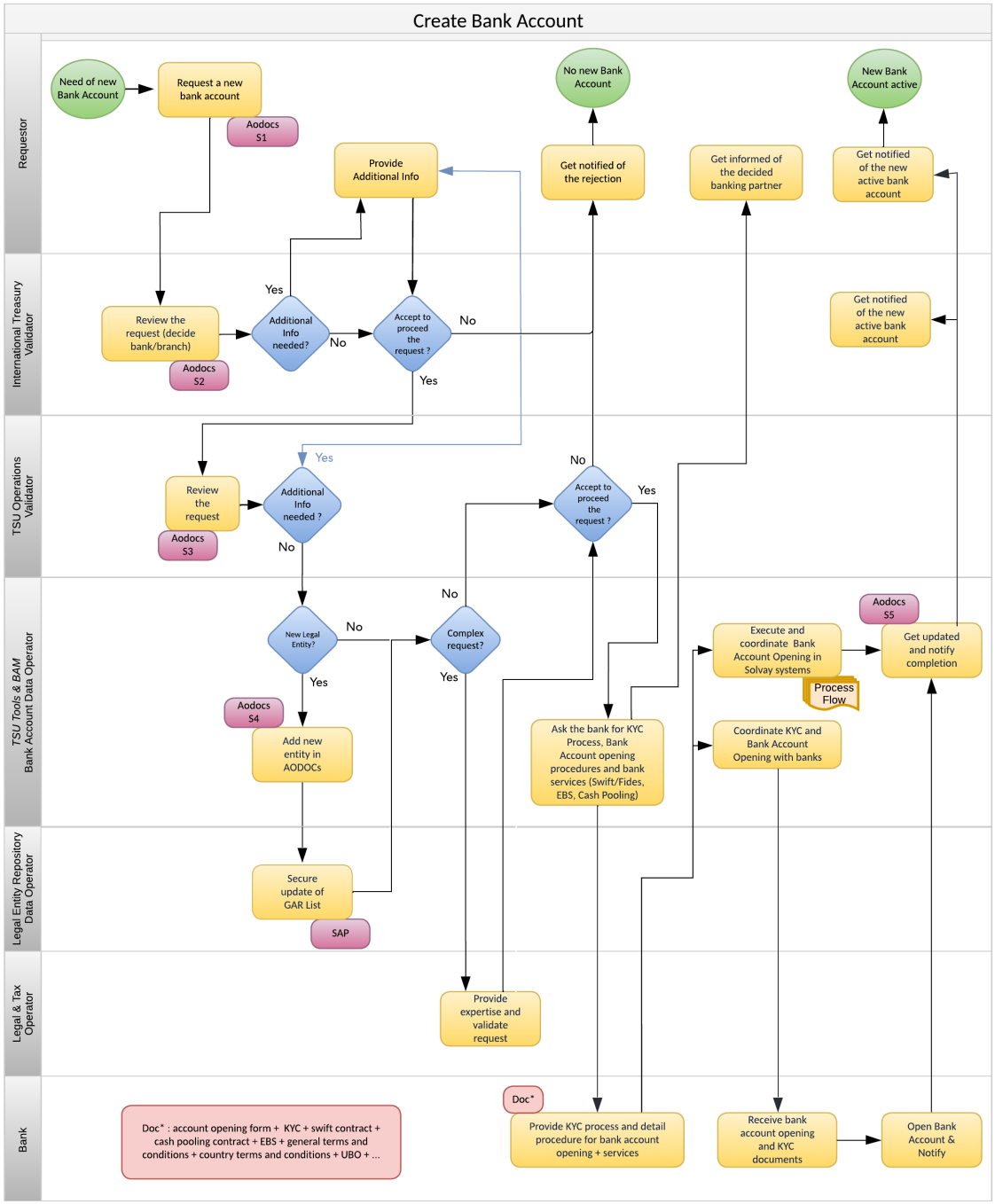Process Scheme - Bank Accounts Creation