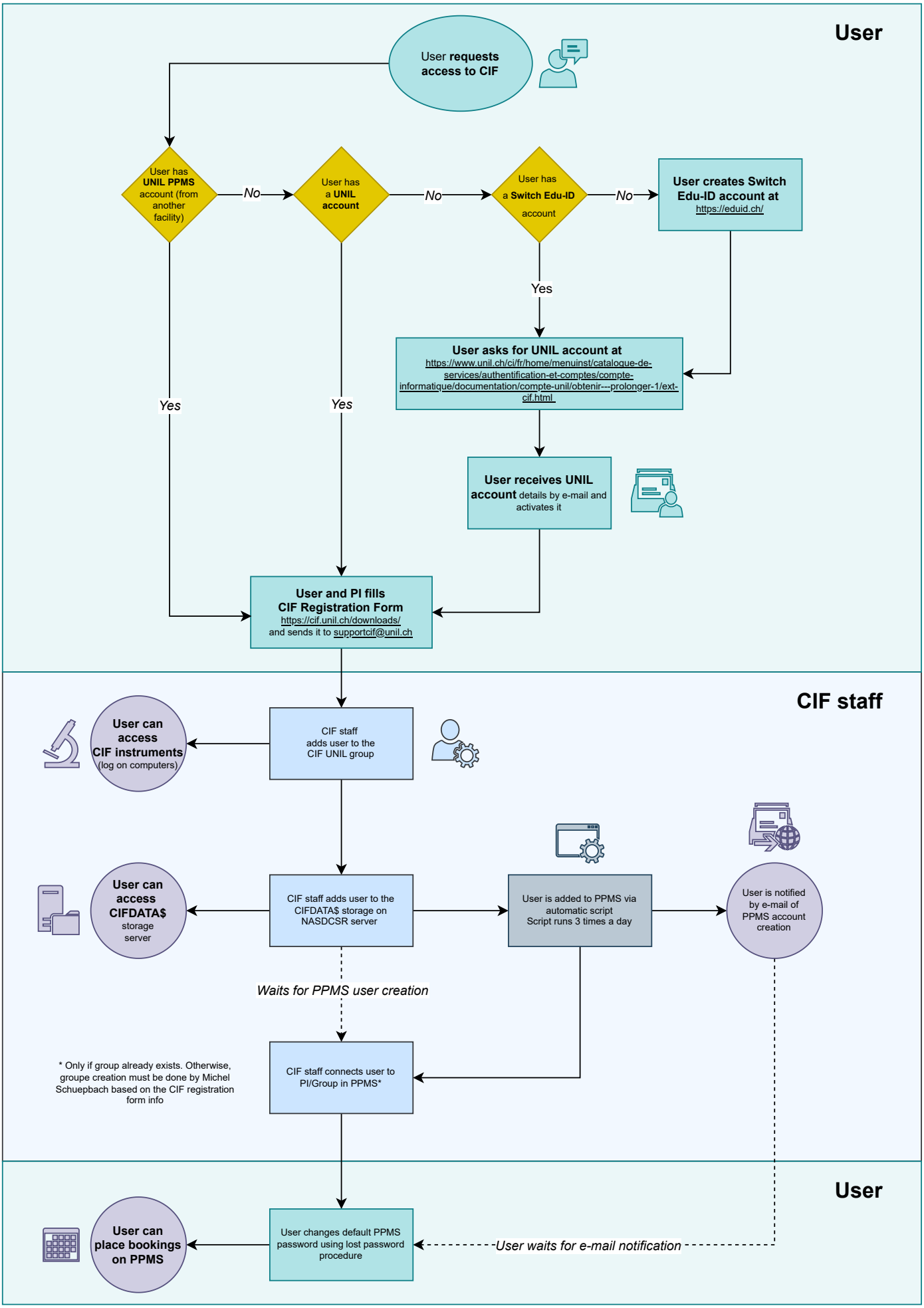CIF User Access Flowchart v5 (2025-11-19)