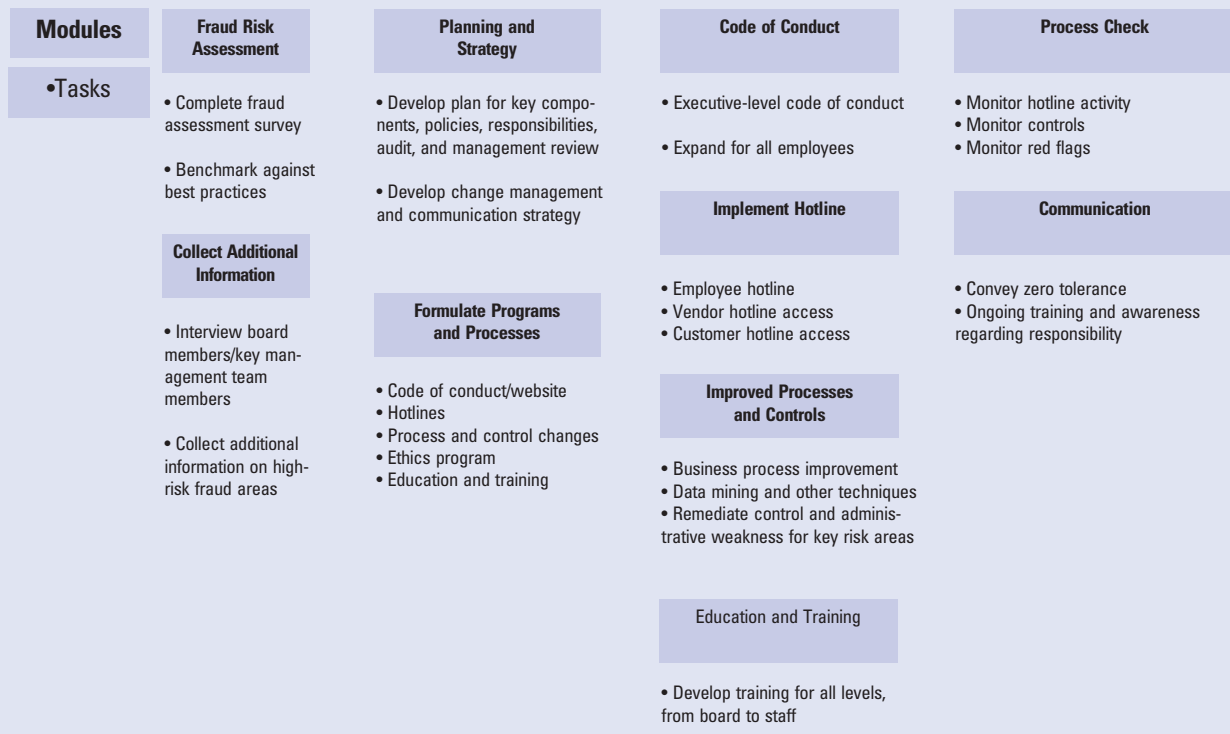


EXHIBIT 1
Fraud Prevention Methodology



Source: GR Consulting, LLP © 2005