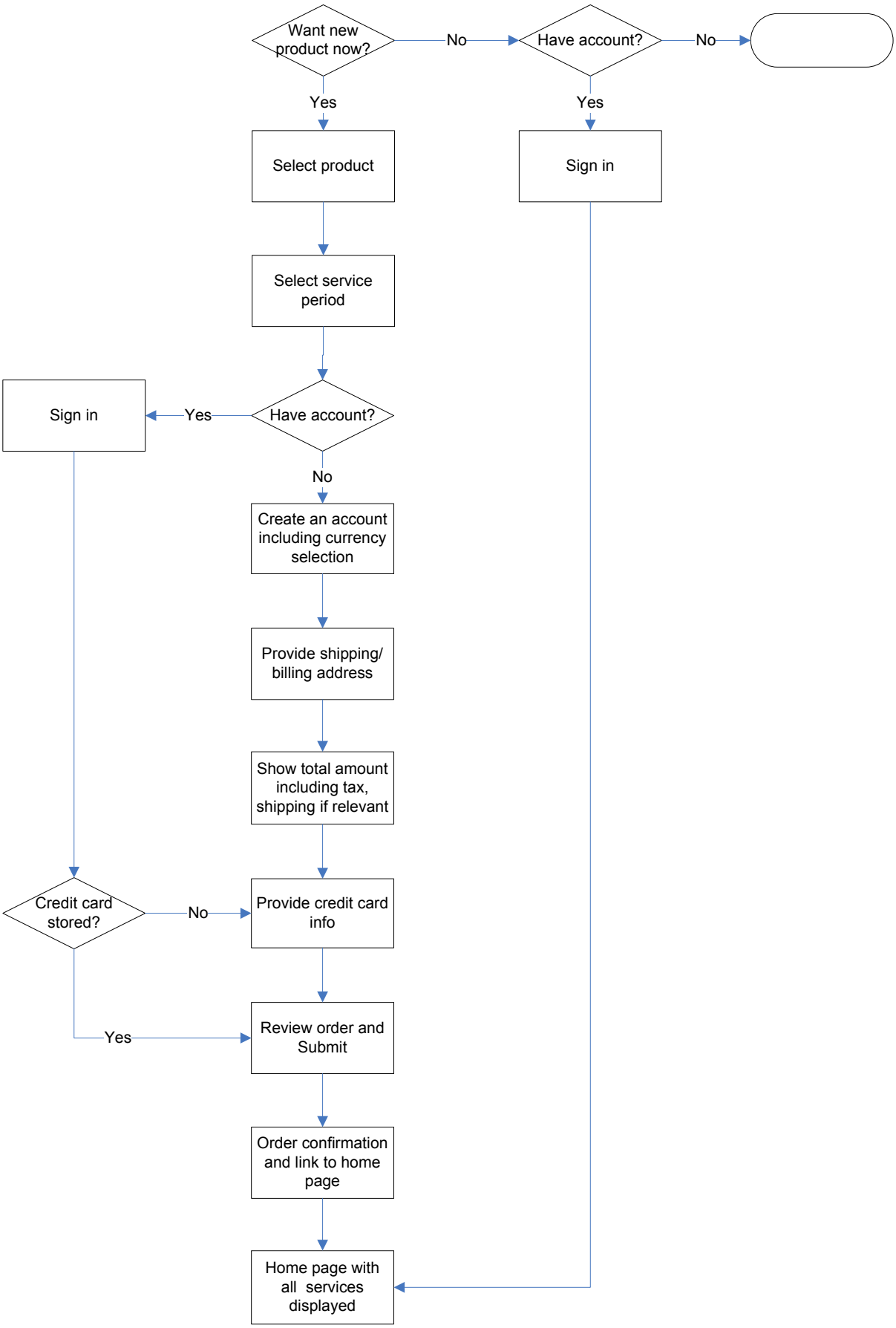HIGH-LEVEL FLOW FOR ACCOUNT CREATION