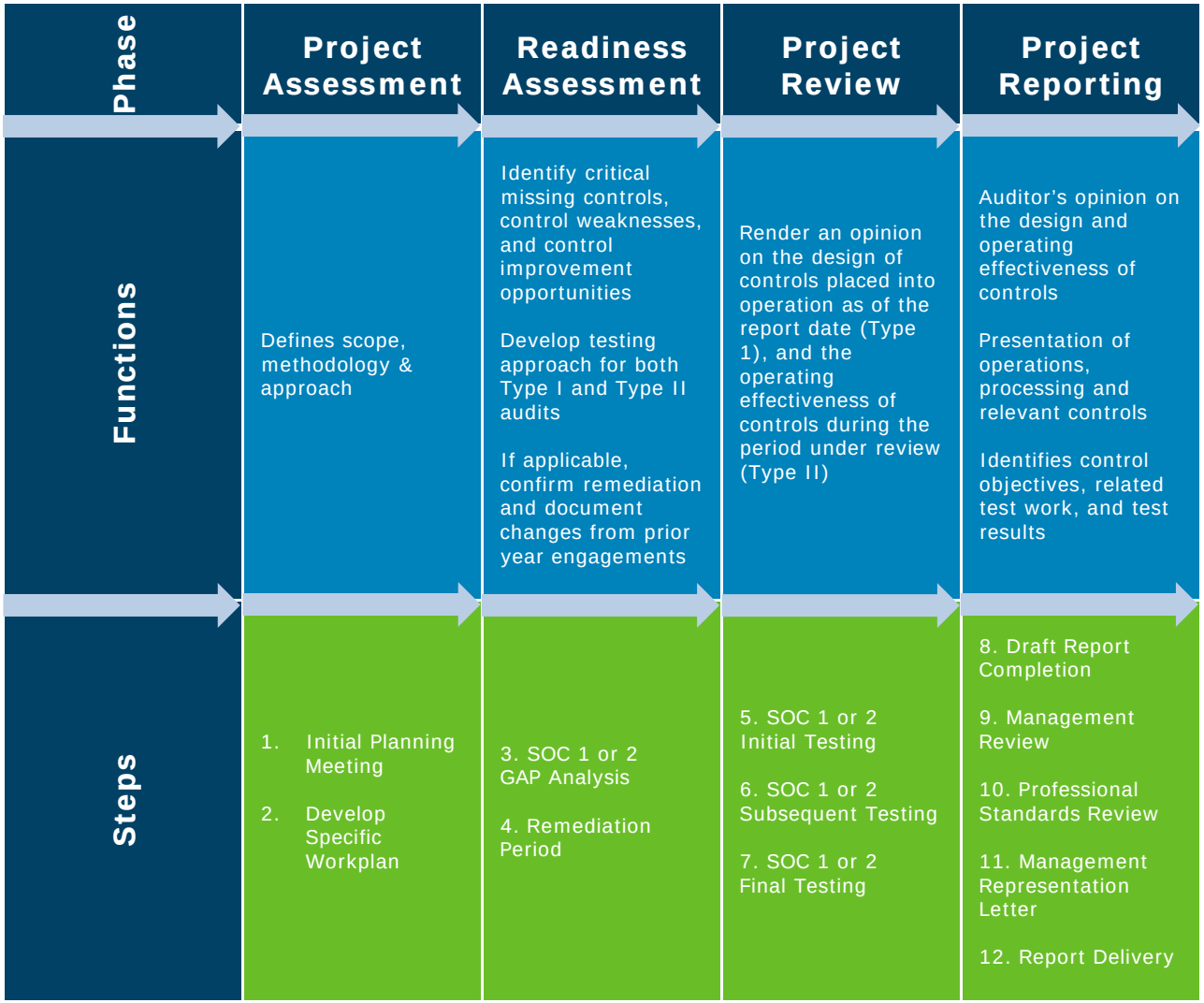SSAE 16 / SOC / SAS70