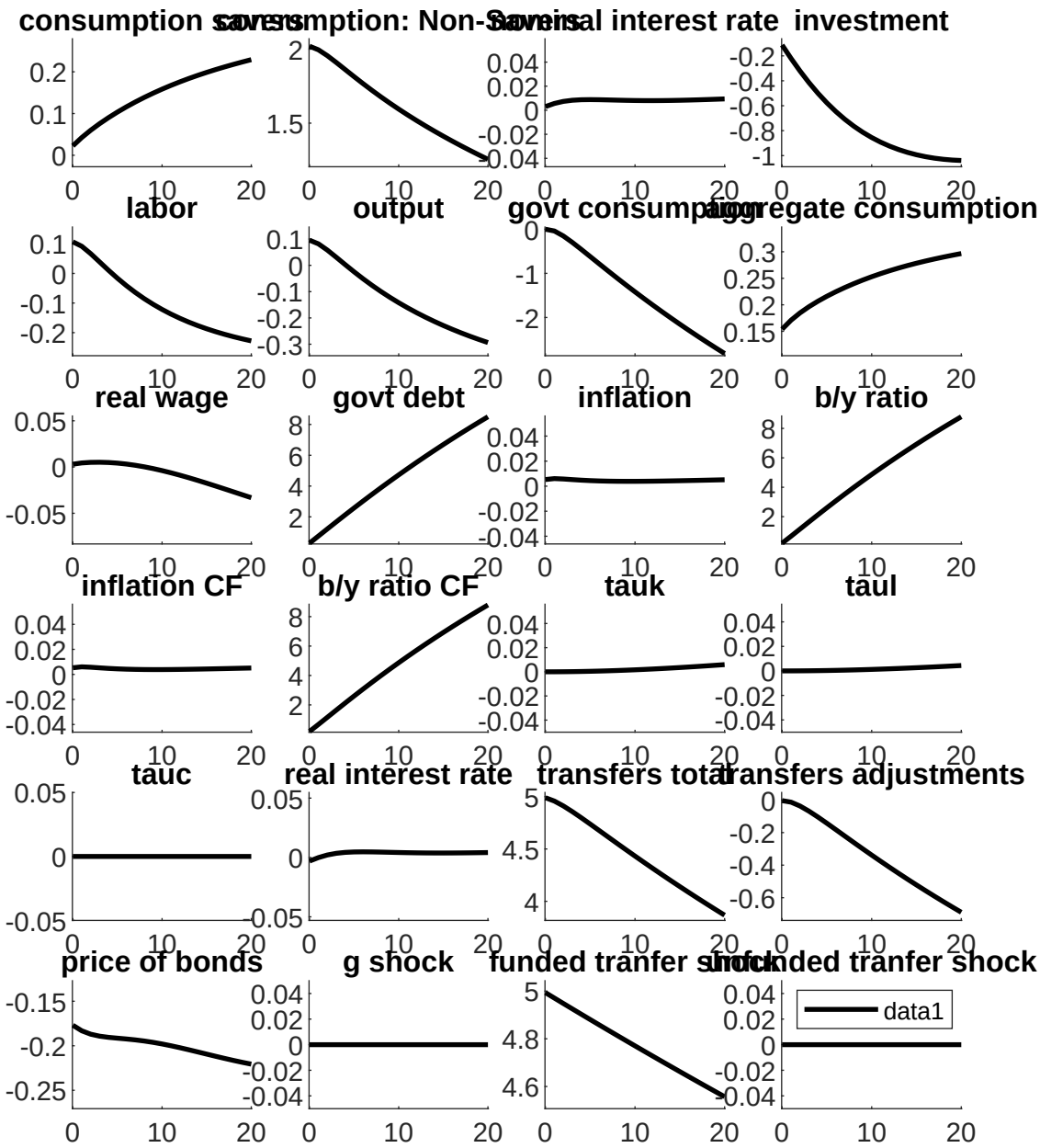funded tranfer shock IRF