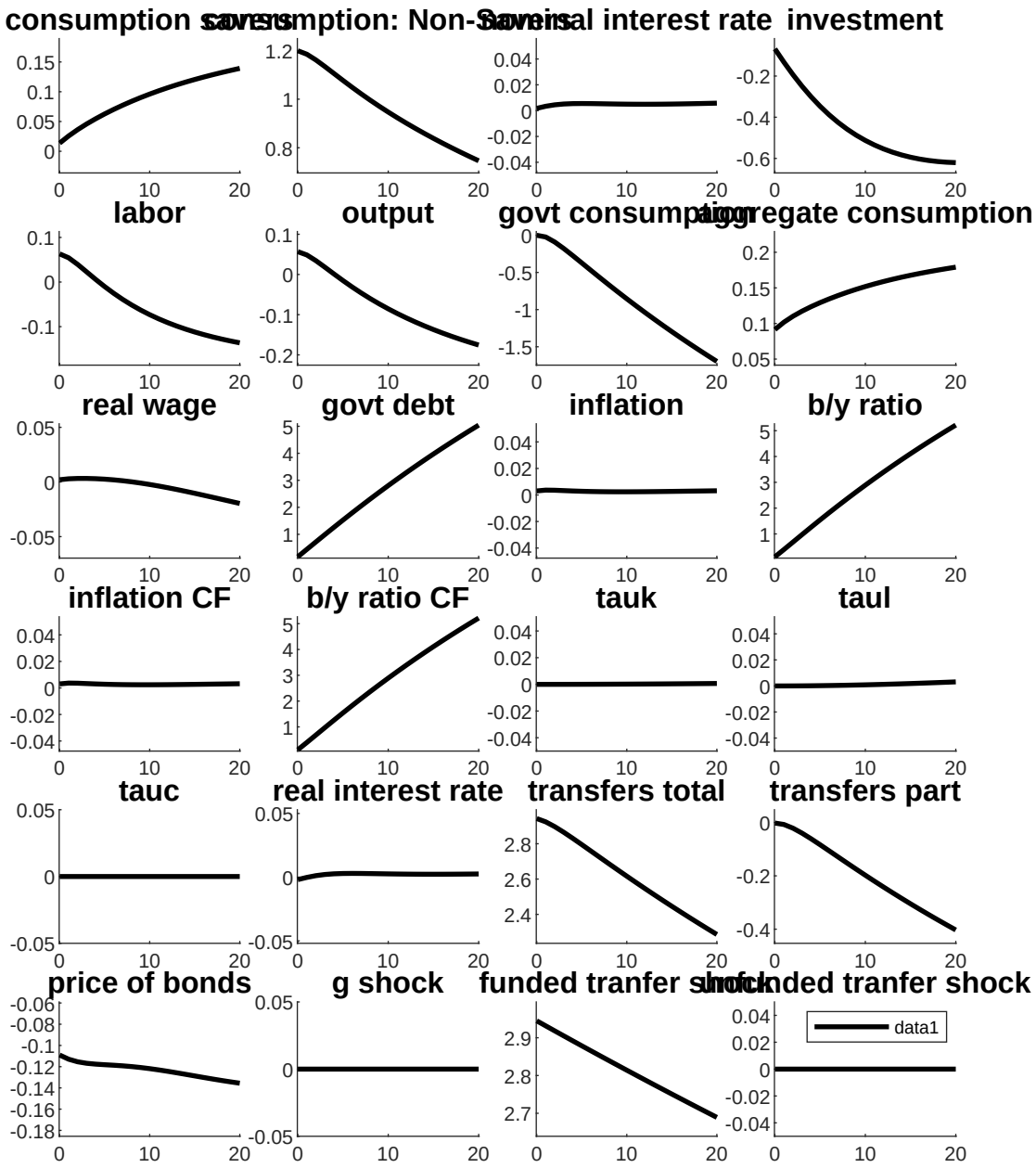funded tranfers shock IRF