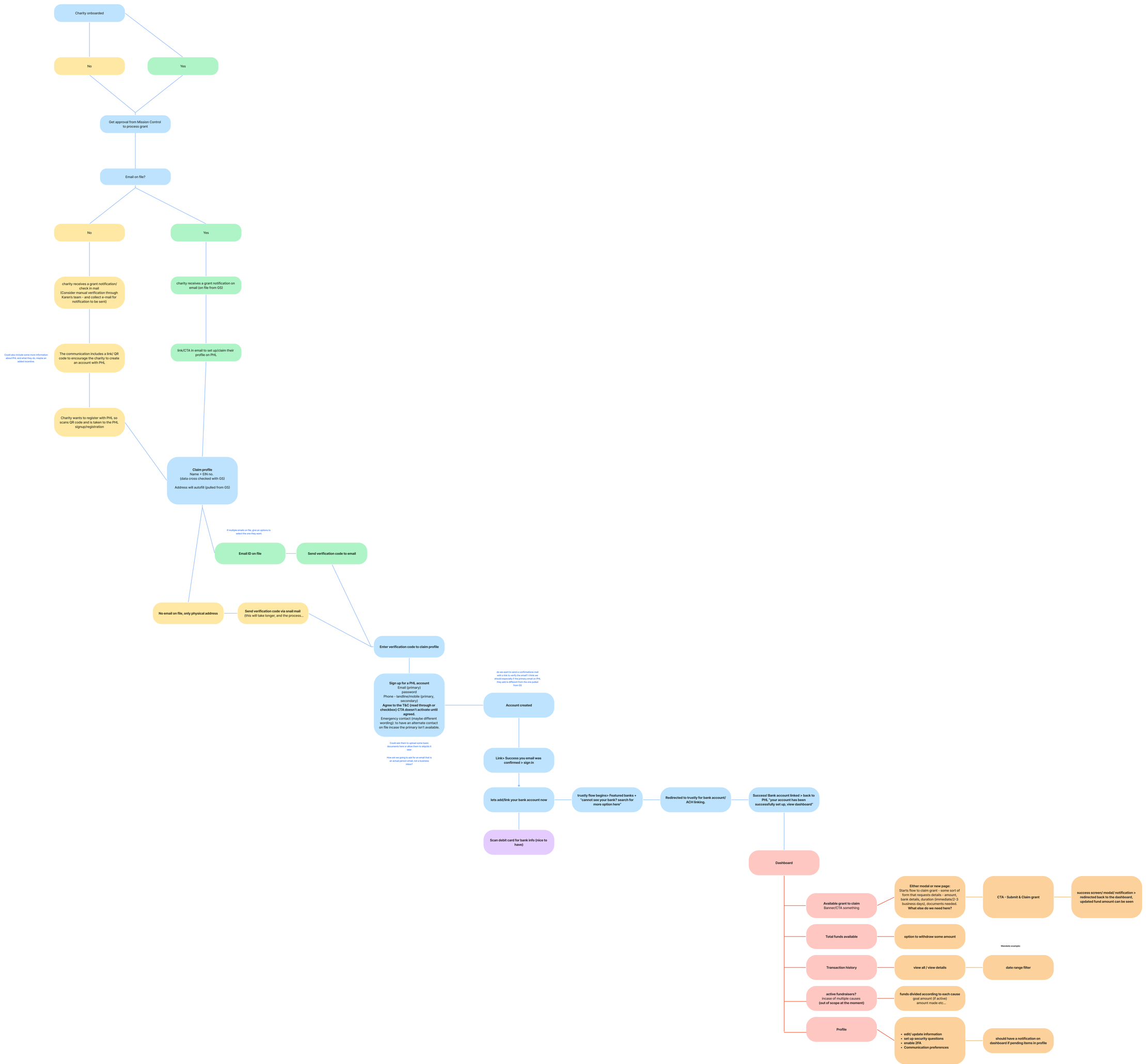Onboarding to grant claim user flow