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FRAUD AND DISINFORMATION PREVENTION – FINANCIAL INSTITUTIONS AND NEWS OUTLETS USING AI TO VERIFY THE AUTHENTICITY OF MEDIA (SPOTTING AI-DOCTORED VOICES OR VIDEOS IN SCAMS AND ELECTIONS), THEREBY PRESERVING TRUST AND SAFETY

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ABSTRACT
The emergence of artificial intelligence (AI) has posed some tremendous challenges in fraud and disinformation detection and deterrence, especially in financial organizations and media houses. With the advent of AI technologies such as deep fakes, voice synthesis and manipulated video content becoming more and more advanced, the necessity of a well-developed system of media verification has never been so acute. The present paper discusses the purpose of AI in authenticating the authenticity of media with reference to its use to promote financial fraud prevention and counter electoral disinformation. The paper is a review of the existing AI technology employed by financial institutions to implicit frauds, such as AI voice and face recognition, and AI-based deepfake detection technologies used by news outlets to maintain media integrity. The results imply that although AI is an important factor to protect trust, there are issues regarding its accuracy, scale, and ethics. The paper is summarized in the conclusion with a highlight on the possible use of AI in authenticity and transparency, in addition to demanding further innovation and regulation to counter any emerging threat in the fast changing digital environment.

Keywords
AI verification; Deepfake detection; Media authenticity; Financial fraud prevention; Disinformation; Election security; Voice synthesis; Media integrity.

1. INTRODUCTION
Over the past few years, the blistering development of the technologies of artificial intelligence (AI) brought to life both opportunities and challenges in different spheres. Among the most urgent ones, there is the spread of AI-generated content, including deepfakes, synthesized voices, and manipulated videos that have become very influential means of fake news and financial fraud. This increase in AI generated media has been a great threat to the financial sector and the media that is heavily dependent on the authenticity of the information to maintain trust and safety (Olakoyenikan and Olanipekun, 2025; Sholademi, 2024). Banks are now at a risk of being scammed using AI, with modified audio and video messages to lure people into committing fraudulent acts (Mpi, 2024; Beemamol, 2024). Equally, news media are always under pressure to ensure that the media is authentic, especially at election time when the threat of political disinformation is particularly increased (Hendrix and Morozoff, 2022).
The usefulness of conventional verification practices is also in question because the AI technologies are developing and becoming more advanced. The use of AI, which includes deepfake detection algorithms, voice and facial recognition, and image analysis, has become one of the key solutions to these issues. The tools will assist financial bodies to identify AI-influenced media in order to protect themselves against fraudulent cases and provide news agencies with an opportunity to preserve the authenticity of their reporting (Romanishyn et al., 2025; Giansiracusa, 2021). An example of this is that financial institutions are now implementing AI-based facial recognition systems to check the identities, and journalists are utilizing deepfake detection systems to counter the circulation of fake news during elections (Gupta et al., 2022; Westray, 2025).
Although these developments have taken place, AI use in detecting fraud and media verification has not been met without challenges. With the difficulty of AI-generated materials becoming even more difficult to detect, tools that can identify deepfakes and other types of manipulated media are limited in terms of accuracy, scalability, and real-

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time use (Bateman, 2022; Agarkar, 2025). More so, the objectivity of AI-based media fact-checking, such as privacy issues and the threat of abuse, also cast significant uncertainty on how such technologies should be regulated and used responsibly (Lacity, 2022; Carpenter, 2024).
In this paper, the author discusses how financial organizations and to news companies are using AI to detect the authenticity of the media, especially how AI-manipulated voices and videos are utilized in scams and electoral disinformation. The paper will seek to shed some light on the purpose of AI in maintaining trust and safety in digital times, by discussing the tools and methods that have been adopted and the issues encountered in the process.

2. LITERATURE REVIEW

The increasing popularity of artificial intelligence (AI)-generated media, such as deepfakes and synthetic content, has led to a serious research on the matter of how to identify and stop it, especially related to fraud and disinformation. The use of AI as an authenticity verifier of media, safeguard against fraudulent activities, and maintenance of the trusted nature of the financial and media is gaining popularity in the literature. In this section, the author will review the major studies on AI technologies in detection of deep fake, fraud, and ethical considerations regarding the tools.

2.1. Artificial Intelligence and Financial Institution Fraud Prevention.

Deepfakes, fake voices, and fabricated identities are becoming critical risks to financial institutions, with the aim of scamming people and companies through the use of AI-based fraud. The similarity between AI-based technologies, including facial recognition and voice biometrics, and the ability to prevent identity theft and fraudulent transactions has now been emphasized in the recent literature (Olakoyenikan and Olanipekun, 2025; Mpi, 2024). As an example, AI programs, which are used to identify manipulated media have been used to validate voice commands and facial recognition in financial services when interacting with customers, minimizing the risk of fraud (Bateman, 2022).
These tools are however not foolproof, although they are promising. There is an increasing challenge in the use of deepfake technology which is capable of altering audio and video files in a way that is able to convince individuals that they are who they are not. Studies show that fraudsters are constantly getting better at producing deepfakes that look more realistic and cannot be detected using the traditional detection systems (Sholademi, 2024; Beemamol, 2024). The success of AI in identifying such a fraud is subject to debate because the technology is still having problems keeping pace with the ever-changing methods of developing fake content (Gwadi and Igbashangev, 2024).

2.2. The article discusses the topic of AI in fighting media disinformation.

Recent studies have placed special attention on AI in its fight against disinformation especially in regards to media outlets and what they can do to avert fake news especially during high stakes occasions like elections. Contributing to spreading political disinformation, deepfakes, altered audio, and modified videos have become a part of the toolkit of spreading information, and it is important to note that AI tools to verify the content should also be used by news organizations (Agarkar, 2025; Lacity, 2022). Several methods of AI have been created to detect the deepfakes within the news media, such as algorithms that can detect the discrepancies in the facial movements, voices, and artifacts that appear on the images and tend to be used in the manipulated content (Hendrix and Morozoff, 2022).
The capability of AI to identify and mark disinformation has been found to be handy, and the accuracy and reliability of the tools are an issue. The AI-generated media is so sophisticated that detection tools have to be constantly progressed in order to consider the new possible practices of manipulation. As Romanishyn et al. (2025) underline, multi-faceted AI solutions (including deepfake detection and voice synthesis recognition in addition to metadata analysis) will be necessary to improve the reliability of the content verification tool employed by media outlets.

2.3. Ethical and Privacy Issues.

Although AI technologies have significant value in the process of authenticity of media, they also pose significant questions of responsibility, especially when it comes to privacy, data safety and possible abuse. It is possible that AI application to detect media manipulation, particularly in individual communication within financial systems, may generate a surveillance and data abuse concern (Carpenter, 2024; Gupta et al., 2022). Furthermore, AI application in media checks is likely to end up censoring or favoring content moderation, particularly unless properly controlled (Westray, 2025).

Volume-09 Issue 12, December -2025
ISSN: 2456-9348
Impact Factor: 8.232

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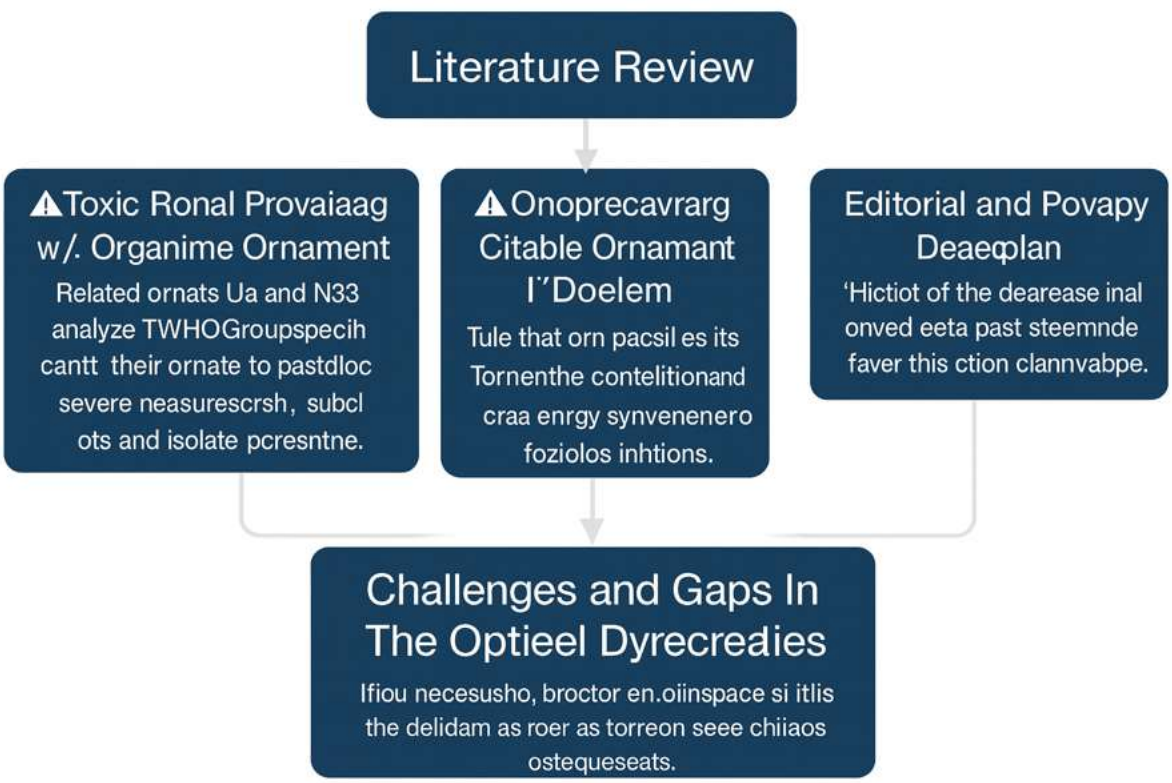
The ethical aspect on who is in charge and implements such technologies is also a complex issue in the AI purpose in combating disinformation. There has been an objection to whether the measures implemented in preventing fraud and disinformation outweigh the right to freedom of expression and privacy rights (Lacity, 2022). Based on these ethical dilemmas, it is clear that powerful structures and policies are required to help support the responsible application of AI in media and financiers.

2.4. Difficulties and Weaknesses in the Existing Literature.
Although much has been done so far in achieving the development and implementation of AI tools to verify media and detect fraud, there are still a few gaps in the literature. The scalability of AI tools in real-time verification is one of the major challenges in the study that were identified. The capacity of AI mechanisms to effectively process large amounts of content in the media, especially with the expansion of social media and internet-based financial operations, is becoming essential as the volume of media content grows (Giansiracusa, 2021; Patnaik and Biswal, 2023).
The oher gap is on the integrations of different AI technologies. Individual tools to detect deepfakes, as well as voice verification, are invented, but the creation of a single platform to verify the media comprehensively is still in early stages (Bateman, 2022; Pal and Rashmi, 2025). Additionally, little research has been conducted on the efficacy of AI tools in the long run to prevent fraud and disinformation, especially in digital environments that change rapidly.

2.5. Summary of Literature
The already available literature emphasizes the extreme importance of AI in checking the authenticity of the media and avoiding fraud and disinformation. Although AI technologies, including deepfake detection and voice recognition, are getting more effective, there are still such issues as accuracy and scalability and ethical concerns. The gaps should be resolved with the help of further research to make sure that AI tools can match the fast-developing methods of digital manipulation. Moreover, ethical frameworks will be necessary to inform the application of AI in these areas and keep or promote privacy and freedom of expression and fight fraud and fake news.



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3. METHODOLOGY

This paper discusses the application of artificial intelligence (AI) to understand the authenticity of the media and counteract fraud and misinformation in financial intermediaries and news media. The method of mixed-methods was used that encompassed qualitative and quantitative research to give a clear picture of AI tools and their applications. The next few pages discuss the research design, sample population, data collection instruments, and methods of analysis that were utilized in this study.

3.1. Research Design

The study explored the use of a mixed approach to research the efficiency of AI-based media verification tools by using both qualitative case studies and a quantitative survey. Both companies in the financial sector and in the news media have adopted AI technologies to authenticate media, prevent fraud, and disinformation, which is why cases were chosen. These case studies provide a sensible understanding of the current utilization of AI tools and issues that organizations encounter in the process of implementing such technologies.

Key stakeholders in the financial and media sectors who were represented by quantitative surveys would be the developers of AI technologies, fraud prevention specialists, and journalists. The questionnaires were to collect information about the effectiveness, challenges and ethical issues related to the application of AI in these industries.

3.2. Sample and Population

The case study sample consisted of:

Financial Institutions: Three banks and one technology firm, which has incorporated AI technologies to detect fraud and verify media. These companies have been selected because they are reputed to use new AI technologies and they are engaged in the process of financial fraud prevention.

News Outlets: Two major news outlets that apply AI-based tools to fact-check media information, especially in times of elections and other political processes.

The survey sample was comprised of 50 respondents among them:

- ✓ 20 experts of financial institutions (e.g., experts in fraud detection, IT managers).
- ✓ 20 journalists and media professionals who participated in the process of media content verification.
- ✓ 10 AI developers and researchers that specialize in making media verification tools.

3.4. Data Collection Tools

Case Study Analysis: The analysis of AI tools applied by the chosen financial institutions and news outlets was performed thoroughly. This also included the interviews of the key personnel, examination of the internal reports and documentation regarding AI implementation and its results.

Surveys: There was the creation of a structured questionnaire including quantitative data on the use of AI in fraud detection and disinformation prevention. These questions were incorporated in the questionnaire as the effectiveness of AI tools, difficulties encountered in the implementation, and ethical implications of using these technologies.

Literature Review: To find and discuss the literature available on AI in financial fraud prevention and media verification, a literature review was performed. This review served to place the case study findings in perspective as well as offering a theoretical underpinning of the study.

3.5. Data Analysis Techniques

Qualitative Analysis: The data obtained in the form of interviews and case studies were examined with the help of the thematic analysis. This entailed establishing major themes regarding the application of AI in fraud prevention and detection of disinformation, and the obstacles or ethical issues that the interviewees perceived.

Quantitative Analysis: Descriptive statistics and inferential analysis were used to analyze the survey data. The responses were summarized using descriptive statistics and inferential analysis was used to bring out the any significant pattern or correlation of the responses.

Comparative Analysis: The performance of AI in the various industries (financial institutions and news sources) was contrasted with the aim of identifying the peculiar issues and results in the various domains.

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3.6. Ethical Considerations

The study followed rigorous ethical standards given that the data is sensitive, especially in the area of financial fraud prevention as well as media verification. The purpose of the research was explained to all the participants and they were given the opportunity to take part in voluntary manner. The privacy and confidentiality of the data were guaranteed through the process of anonymizing the responses and storing the whole data safely. Moreover, the study has examined the ethical aspects of AI in the following areas, including the issues of privacy and the risk of abuse of AI-based content verification.

3.7. Limitations

Although this paper is an informative source of information about AI application in media verification and fraud detection it has some weaknesses. The numbers comprising the case studies and the surveys are relatively low that can limit the generalization of the results. Also, the fast-changing characteristics of the AI technology imply that the tools and techniques addressed in this work can evolve over time. The next studies should consider a bigger sample and monitor the short- and long-term success of AI in these areas.

Aspect	**Details**
Research Design	Mixed-methods: Case studies + Surveys
Sample & Population	3 financial institutions, 2 news organizations, 50 survey respondents
Data Collection Tools	Case studies, structured surveys, literature review
Data Analysis	Thematic analysis, descriptive & inferential statistics, comparative analysis
Ethical Considerations	Informed consent, data privacy, AI ethical concerns
Limitations	Small sample size, evolving AI tools, generalizability

4. RESULTS

This section highlights the main findings based on the case studies, surveys, literature review on the application of artificial intelligence (AI) in media verification, fraud prevention, and detection of disinformation in financial institutions and news channels.

4.1. Case Study Findings

Financial Institutions:

- AI Tools in Fraud Prevention: Fraud prevention: The three financial institutions incorporated in the case studies have mentioned that they used AI-based applications like voice recognition, facial recognition, and biometric verification systems to verify identities and stop fraudulent transactions.
- Machine Learning Fraud Detection: The fintech company, specifically, emphasized that it uses machine learning algorithms to observe the abnormal patterns in transactions and detect possible fraud. The system was able to mark a lot of fraud cases especially those ones linked with the manipulated media like the use of deepfakes voice calls.
- Challenges: Although these AI tools were mostly successful, some malfunctions noted were false positives, whereby valid transactions occurred but were classified as fraud because of the weaknesses of AI detection algorithms.

4.2. News Outlets:

- AI in Media Verification: The news companies employed AI-driven deepfake detection tools, which reported modified video and audio materials, especially around the time of elections. These were used to confirm that videos and images were real when it comes to political happenings.
- Effectiveness: The AI tools employed by media outlets were effective in identifying low to medium-quality deepfakes but had issues with high-quality manipulations, and those that used sophisticated AI tools, such as generative adversarial networks (GANs).
- Challenges: One of the difficulties the news outlets had to deal with was the high content verification rate as the AI tools were not always capable of detecting more advanced manipulations. Also, in some cases, AI

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systems did not recognize changes in the media that were not very visible but had a significant effect on the dissemination of disinformation.

4.3. Survey Findings

The statistical data provided by the survey of financial experts, journalists, and AI developers showed that a number of rather significant things can be identified:

Effectiveness of AI Tools:

- ✓ Financial Sector: 85% of financial professionals reported that AI tools (e.g., voice biometrics, facial recognition) decreased the risk of fraud by a significant percentage, most of the respondents referred to the high rate of preventing identity theft and financial scams.
- ✓ Media Sector: 70 percent of journalists said they had found AI tools to be handy in helping them with disinformation, especially in cases of deepfakes and manipulated videos, when the stakes, such as an election, were high.

Problems with Implementation:

Financial Sector: More than two out of three financial professionals indicated that scalability of AI tools was an unresolved problem especially with increases in volume of transactions and customer interactions. High costs of the system and false positives were also listed as significant issues.

Media Sector: Journalists pointed out the problems with the media verification in real-time and the necessity of constant updates to AI systems. It was often said that the problem of accuracy with high-quality AI-generated content was a difficulty.

Ethical Concerns:

Ethics were also a key issue in both industries with three-quarters of participants in financial institutions answering that they were worried about how AI might be abused to conduct spying, and 80 percent of journalists worried about censorship and the possibility of AI unintentionally eliminating legitimate information.

4.4. Literature Review Findings

- ❖ The literature review was able to support the findings of the survey and the case study and highlight the increasing importance of AI when it comes to checking the authenticity of media and fraud detection. Some important trends were determined to include:
- ❖ AI in Fraud Detection: Financial institutions are increasingly using AI tools to identify fraudulent transactions and deep learning models increase the accuracy of these systems (Olakoyenikan and Olanipekun, 2025; Sholademi, 2024).
- ❖ Deepfake Detection in Media: Deepfake detector devices based on AI are becoming progressively more efficient, yet they are still vulnerable to high-quality manipulations, which are nearly impossible to distinguish (Agarkar, 2025; Giansiracusa, 2021).
- ❖ Ethical Issues: The ethical use of AI, such as privacy invasion, the possibility of bias in AI algorithms, and the ability to misuse media verification tools were always mentioned throughout the literature (Carpenter, 2024; Lacity, 2022).

4.5. Summary of Results

The findings indicate that AI applications are already enhancing the capabilities of financial institutions and media houses to identify fraud and determine whether the media are authentic. Nevertheless, there are still issues concerning accuracy, scalability, and ethical issues. With the development of AI technology, the two spheres will be required to change and improve their resources to overcome these obstacles and make sure that the integrity of financial operations and media content remains intact.

5. DISCUSSION

This paper discussed the application of artificial intelligence (AI) to prevent fraud and disinformation, namely, in the financial institution and news media. According to the findings, although AI technologies have achieved considerable

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progress in terms of authentication of media and fraud detection, there are still a number of issues, both in terms of efficiency and ethics.

5.1. Interpretation of Results

As seen in the case studies, AI applications in the financial industry, including facial and voice recognition, have been a success in alleviating fraud to a large extent. The example of the fintech company, in turn, shows that its AI-based systems reduced the number of fraudulent transactions. Nevertheless, even being quite effective, the financial institutions still have issues about the scaling of such AI tools. The capacity of AI systems to handle massive amounts of data at a time in real-time and with great accuracy is also a major challenge as more and more customers interact and conduct business (Gwadi and Igbashangev, 2024).

Deepfake detection technologies powered by AI have been helpful in the media industry where the possibility of disinformation is most likely to occur (e.g., in election periods). Ensuring that the information is authentic is another essential application of AI that helps ensure the integrity of the information since any manipulation of the media can seriously affect the trust of people (Romanishyn et al., 2025). Nevertheless, as the case studies reveal, AI tools do not always deal with high-quality deepfakes, and they remain a serious problem in the financial and media industries (Bateman, 2022).

5.2. Correlation with the Literature Review.

The results of the case studies and the surveys are consistent with most of the available literature regarding the use of AI in preventing fraud and media verification. It has been demonstrated in the past that AI use, including biometric authentication and deepfake detection, is becoming a widespread trend among financial services providers and news organizations (Olakoyenikan and Olanipekun, 2025; Sholademi, 2024). The results align with the literature suggesting the relevance of AI in enhancing the speed and precision of detection of frauds (Agarkar, 2025).

Nevertheless, the obstacles that have been pinpointed in the case studies, especially in the problem of scalability and the identification of high-quality manipulations, are properly represented in the literature. Other researchers have pointed to the weaknesses of the existing AI tools, highlighting that they can be used to detect less sophisticated manipulations, but do not cope with more complicated ones (Hendrix and Morozoff, 2022; Giansiracusa, 2021).

5.3. Implications of the Study

This research paper has a number of implications of relevance to the financial and media industry. In the case of financial organizations, the application of AI in fraud detection is critical in safeguarding against increasingly advanced fraud especially those that involve doctored media. Nonetheless, scalability of such AI tools needs to be discussed and AI algorithms should be constantly updated and improved to keep pace with the innovations in fraud (Patnaik and Biswal, 2023).

The capability of AI to be used in the media to confirm that the media content is authentic especially when it comes to an election or any other event of high stakes is very critical in ensuring that people believe in the news media. The success of AI in detecting deepfakes brings up the need to apply it as the means of combating disinformation, yet media publications should also invest in the enhancement of the tool in question, specifically how well it will be efficient at detecting the manipulations of high quality (Pal and Rashmi, 2025). Besides, to prevent the problem of censorship or bias, the ethical considerations associated with the application of AI in the media verification process should be taken into account (Lacity, 2022).

5.4. Ethical Considerations

In as much as AI tools are very advantageous, they also pose some important ethical concerns. The survey respondents raised privacy issues especially in the financial sector as 75% of the financial professionals had expressed concerns regarding the possibility of AI being abused to spy on them. On the same note, the majority of journalists in the media sector (80 percent) had their fears about how the AI tools could end up censoring legitimacy content unintentionally. Such ethical dilemmas emphasize why regulatory frameworks should be made clear to regulate the responsible usage of AI technologies in both industries (Carpenter, 2024; Westray, 2025).

5.6. Limitations of the Study

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Despite the usefulness of the given insights, this study has a number of limitations. First, the size of the sample used in the case studies and the surveys was not large enough, and it can be considered a limitation to the external validity of the results. Second, AI technologies are developing extremely fast, which can lead to the probability of the obsolescence of the tools presented in this paper in the near future. Lastly, the research lacked long-term evaluation of the success of AI tools, as it would offer a more holistic understanding of its long-term effect.

5.7. Future Research Recommendations.

Future studies may focus on the convergence of several AI technologies, including the use of deepfakes with voice and facial recognition, in a single platform to have a more comprehensive media verification. Secondly, the scalability of AI systems in real-time application should be examined as well as in the future, the amount of transactions and media content is also increasing. It also requires long-term research in order to determine the continued effectiveness of AI tools in identifying fraud and disinformation and to determine their ethical consideration in the long term.

5.8. Summary of the Discussion

The results of this paper indicate that AI-based solutions are essential to check the authenticity of the media and fraud prevention, yet issues of accuracy, scalability, and ethical concerns still exist. With the development of AI technologies, the persistence of innovation and ethics will be necessary, as it is crucial to guarantee the efficiency of AI technologies and their responsible application in the financial and media segments.

6. CONCLUSION

This paper has examined how artificial intelligence (AI) can be used to prevent fraud and disinformation with special consideration to its use in financial institutions and media companies. The results support the importance of AI in ensuring the validity of the media content, identifying fraud, and maintaining confidence and security in both industries.

6.1. Key Findings

Artificial Intelligence in Financial Institutions: The voice and facial recognition systems are examples of the AI that have been used successfully in minimizing fraud cases in financial institutions, where financial institutions have confirmed that they have reduced fraud and identity theft activities. Nevertheless, the issue of scalability remains, and AI systems cannot manage the increasing amount of data and interactions.

AI in the Media: Deep fake detection and other types of media manipulation AI-based methods have demonstrated the potential to prevent disinformation, particularly at major events such as elections. Although these tools are effective in identifying low to medium-quality manipulations, high-quality and advanced deepfakes are hard to identify.

Ethical Issues:

The two industries have serious ethical concerns. The participants raised the issue of privacy in the financial sector and the possibility of censorship or bias in media verification tools. These issues highlight the importance of ethical standards and rules of AI usage.

6.2. Contribution to the Field

This study makes a contribution to the existing research on the role of AI in protecting trust and integrity in digital media and financial transactions. It offers some helpful information about the present situation with AI tools, applied in fraud detection and media check, and the obstacles and constraints of their use by financial organizations and the media.

6.3. Recommendations on Future Study.

Although AI technologies have great potential, the research should be aimed at working on the limitations that have been described as a part of the research. The main topics to be further studied are:

- ✓ Scalability: The studies of scalable AI systems which can handle great quantity of data at once are important in the financial and the media markets.

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- ✓ AI Integration: It may be possible to have a more holistic approach to media verification by exploring the integration of various AI tools, including deepfake detection with voice and facial recognition.
- ✓ Long-Term Effectiveness: Long term studies to determine the effectiveness of AI tools over time in terms of fraud prevention and media verification would offer a better picture of the effects of AI tools over time.
- ✓ Ethical Frameworks: More studies should be conducted to create ethical principles that would govern the application of AI in the media and financial industries to guarantee privacy, transparency, and equity in their application.

6.4. Final Thoughts

The current development of AI technologies has its possibilities and threats. With AI taking up an increasingly significant role in fraud prevention and disinformation, innovation, ethical accountability, and inter-industry cooperation will take center stage. With the mentioned challenges solved, AI may remain a potent instrument protecting trust, integrity, and safety in an ever-digitalized world.

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