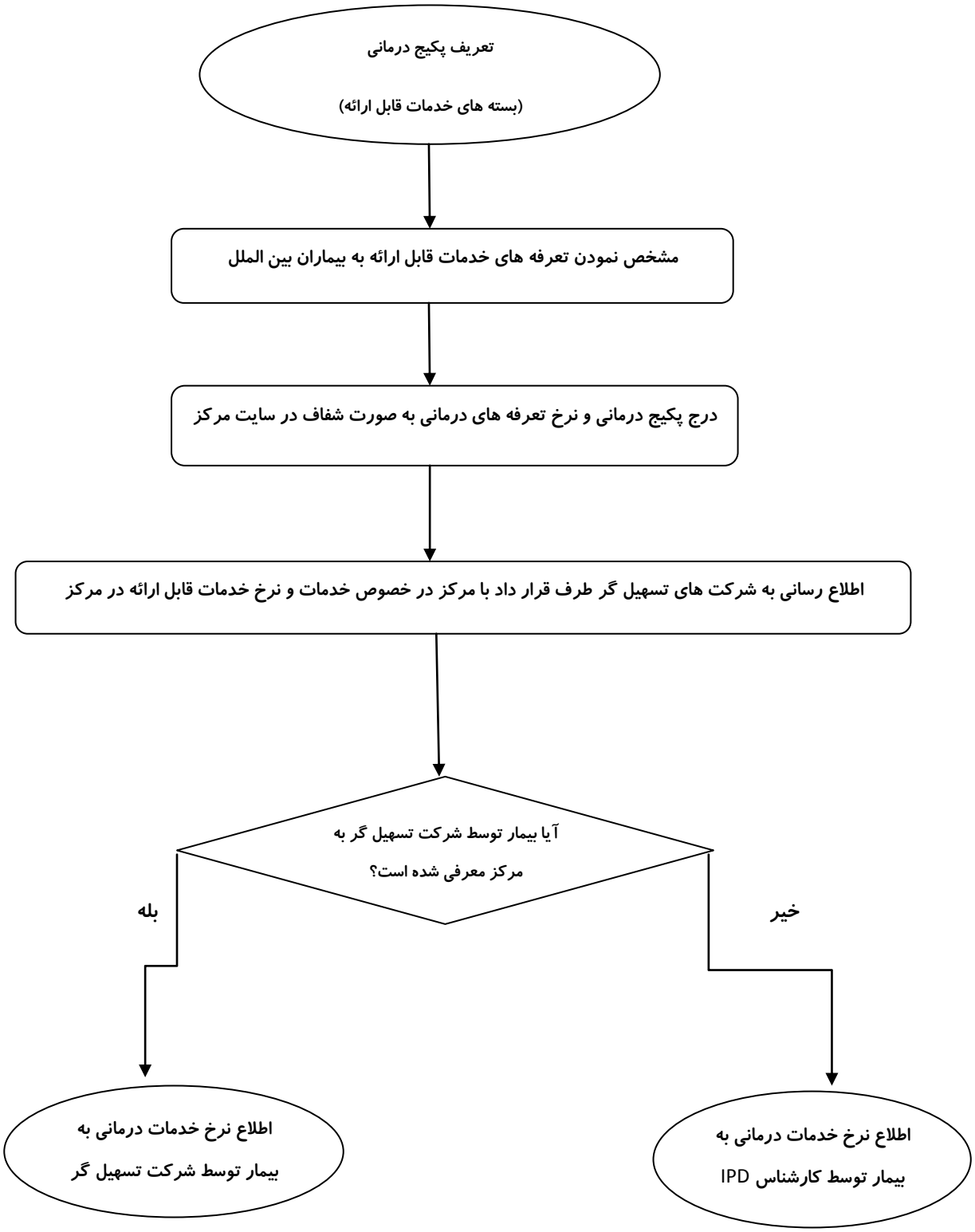فرآیند شفاف سازی هزینه