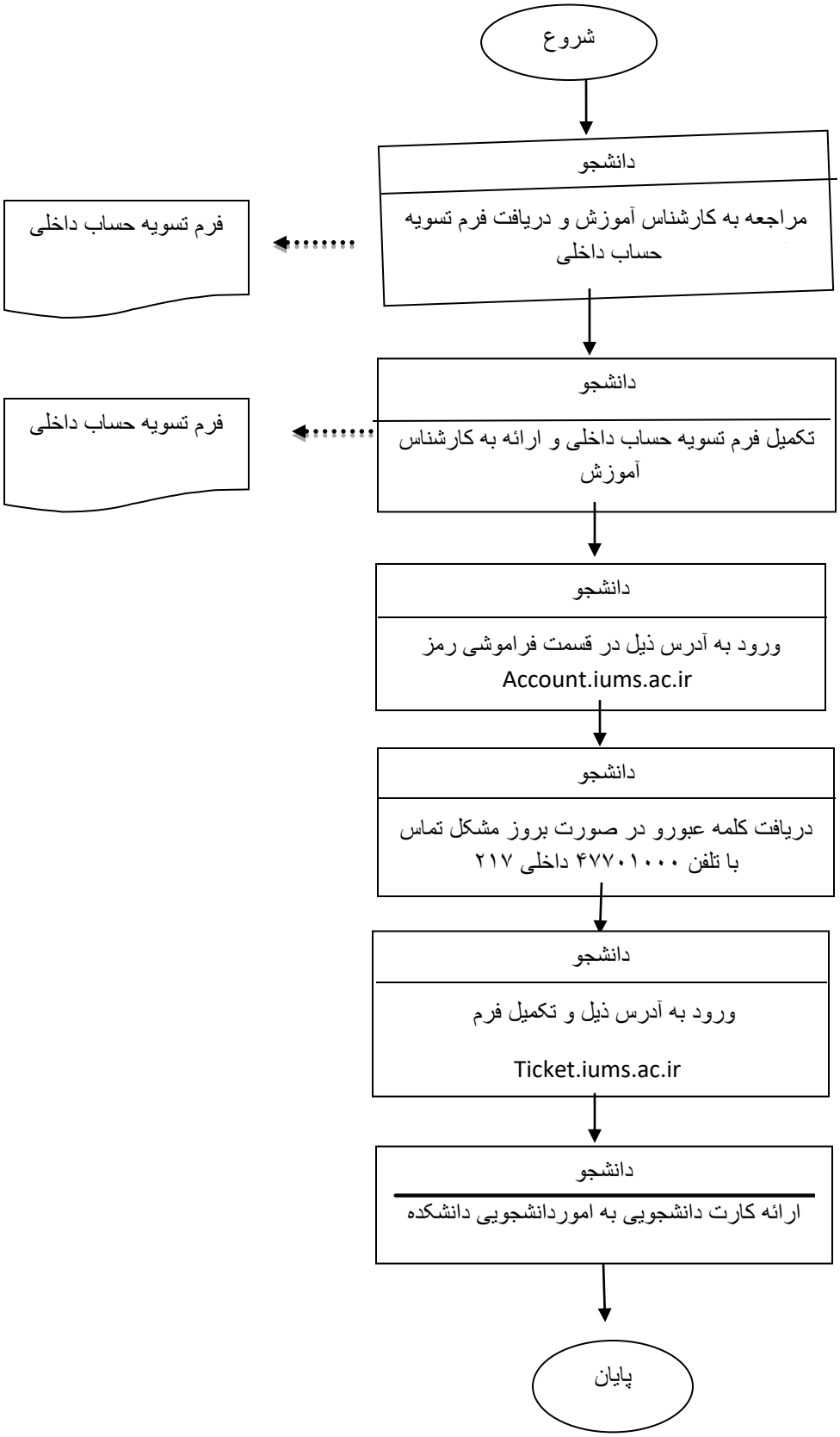فلوچارت تسویه حساب