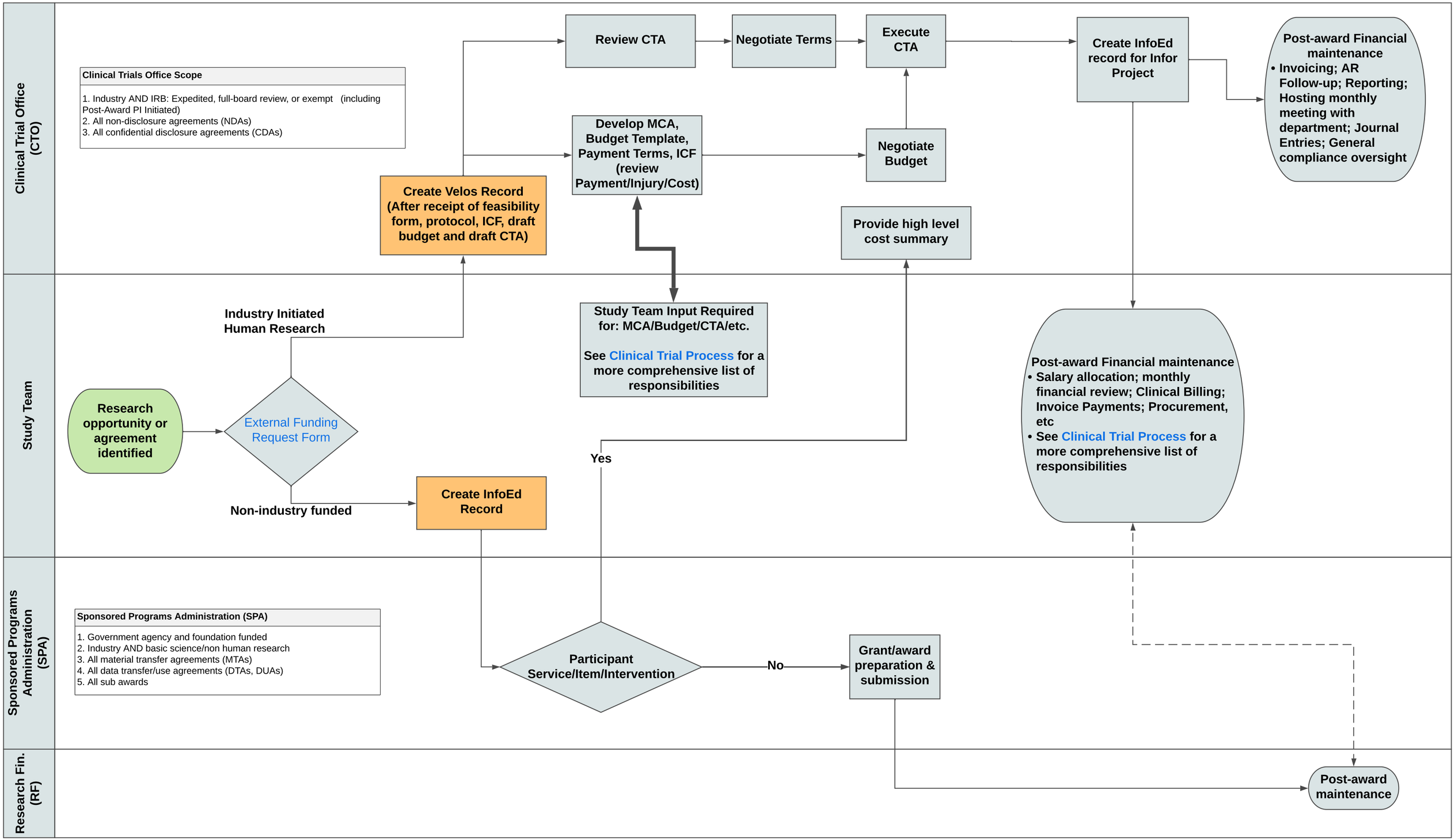CTO Clinical Trial/Research Financial Workflow