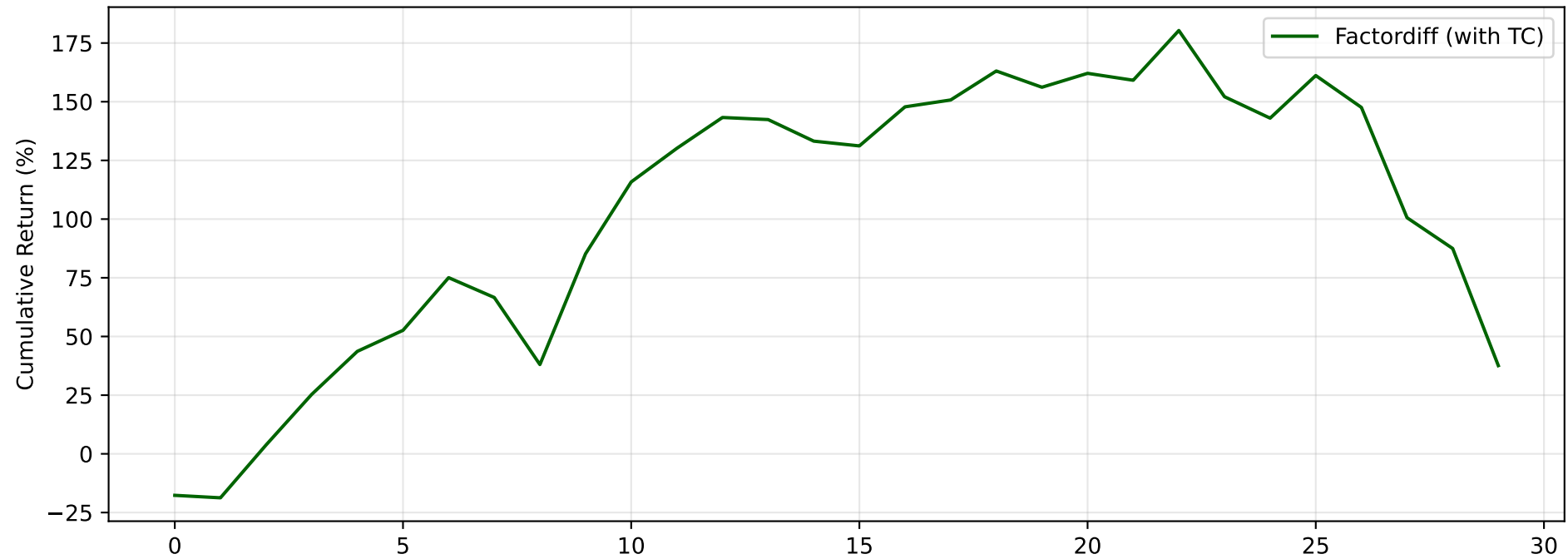Factordiff with Transaction Costs