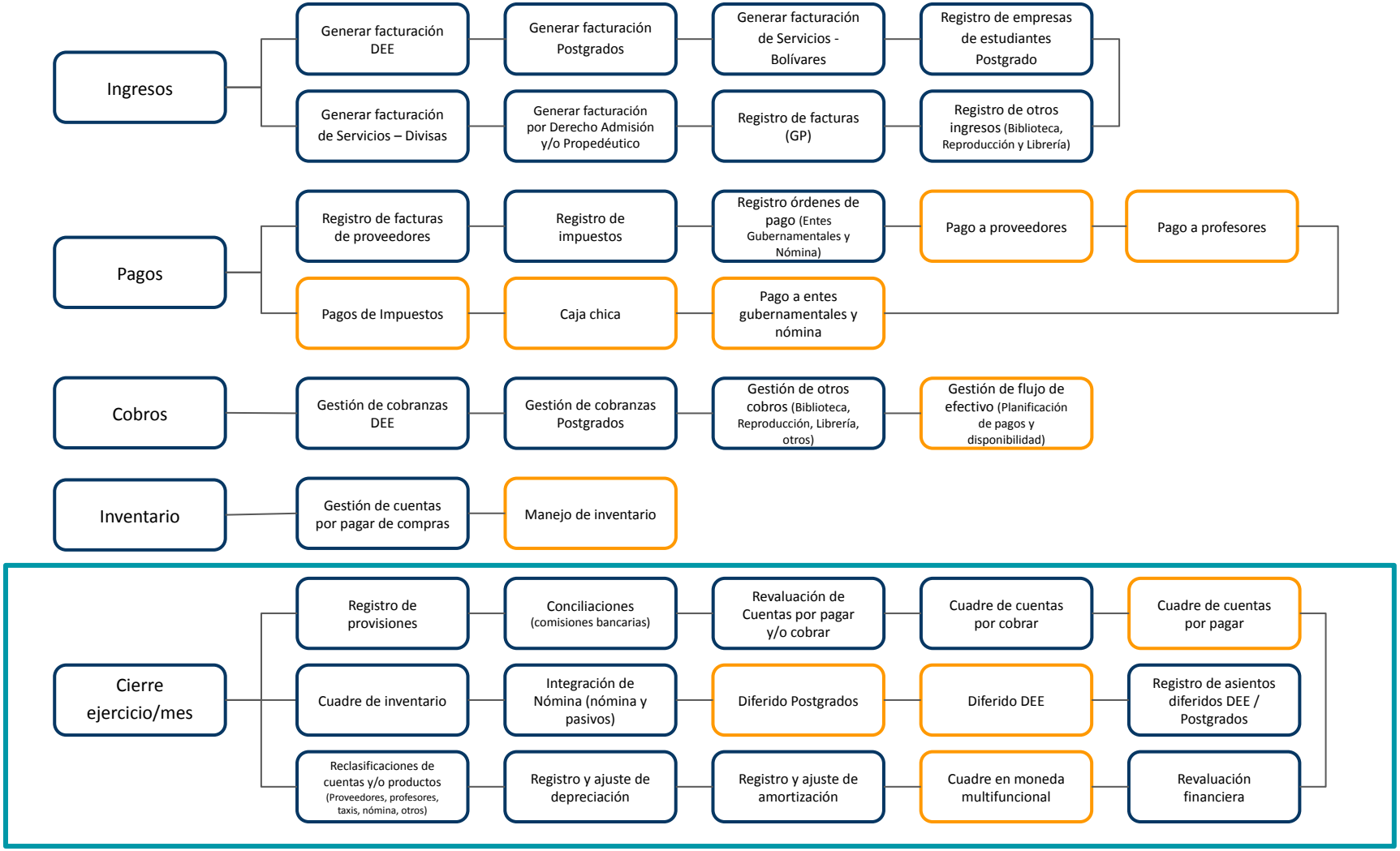Procesos Contable Financieros