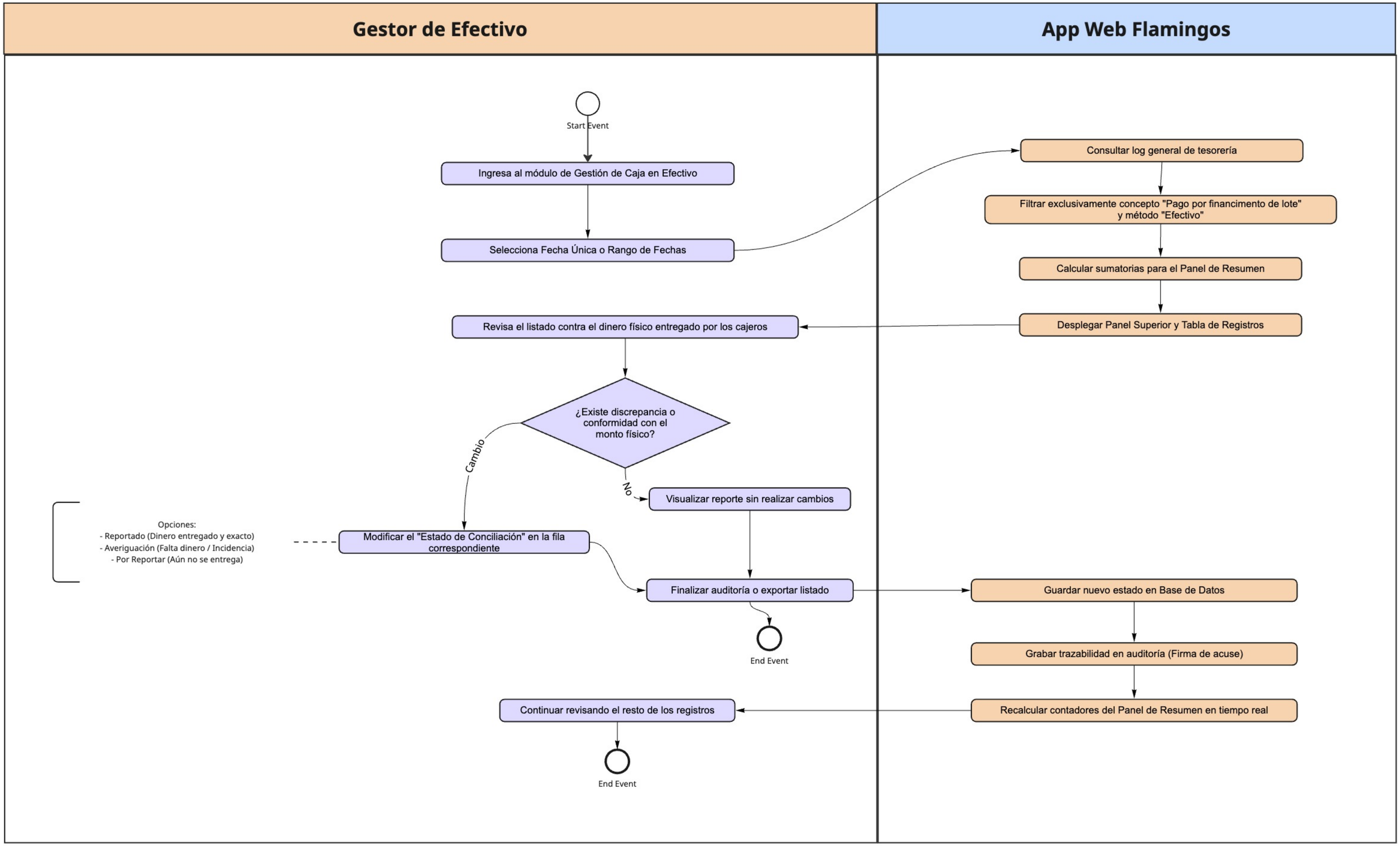Flujo de Conciliación y Gestión de Efectivo