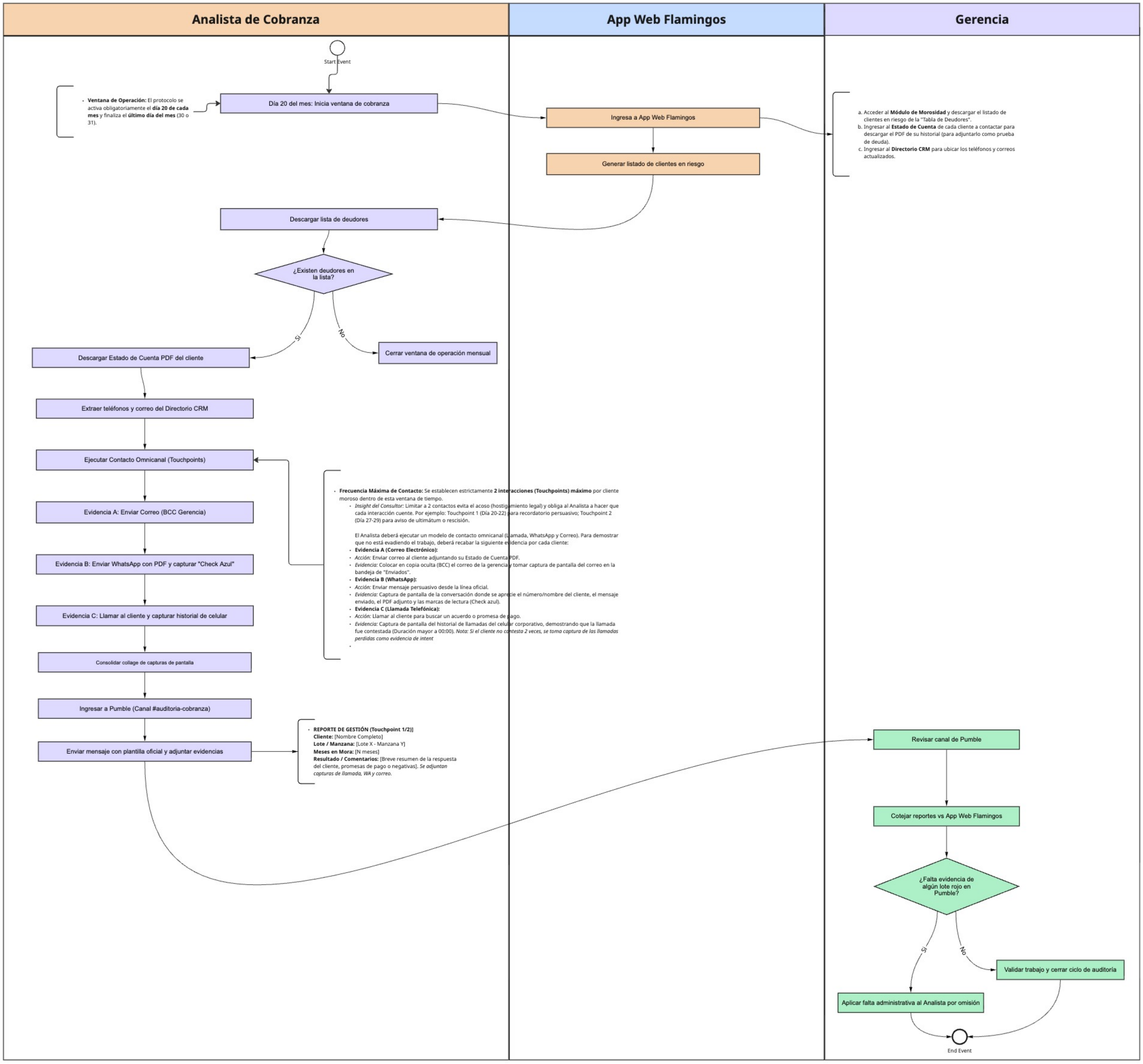Protocolo de Gestión y Auditoría de Cobranza Activa