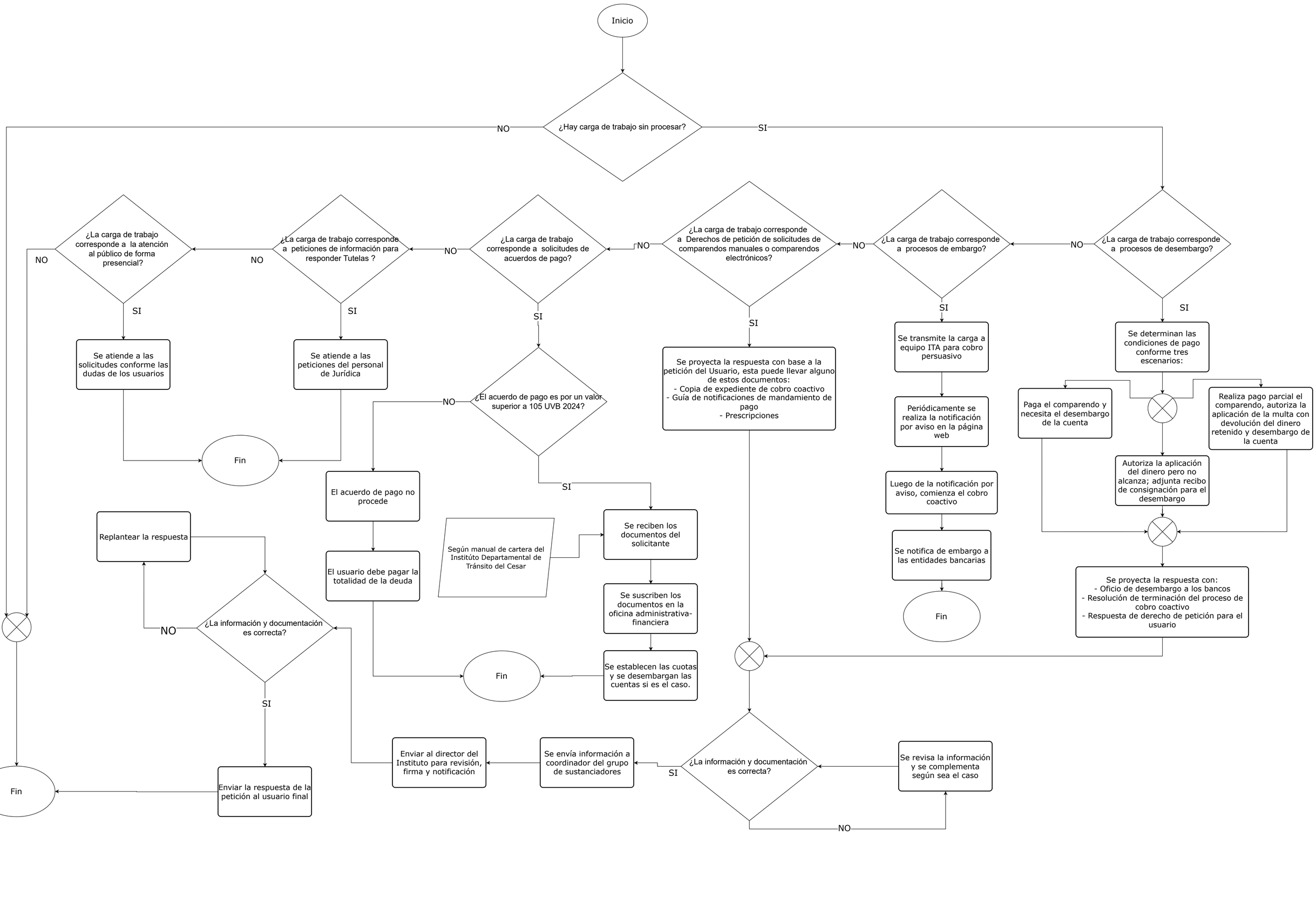GESTIÓN DE COBROS