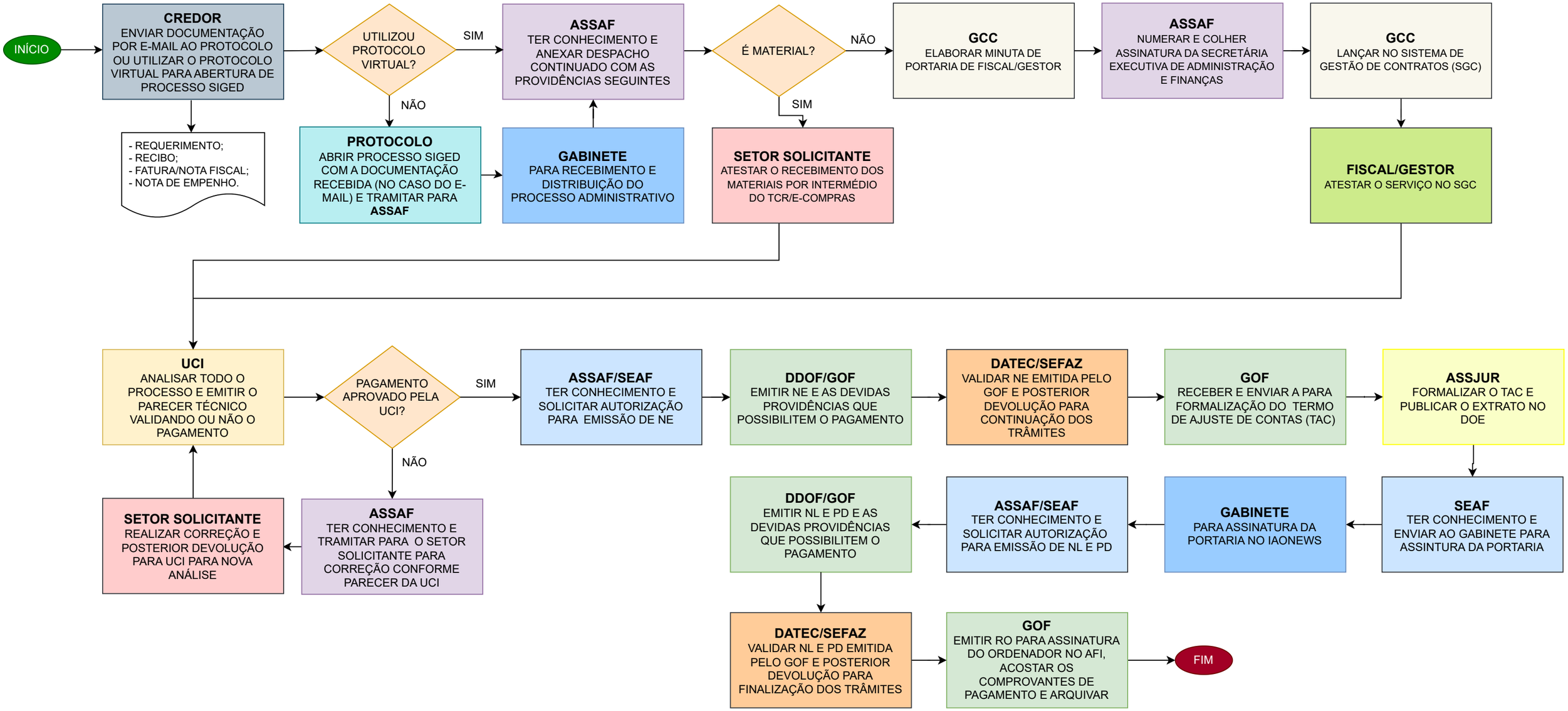FLUXOGRAMA - PAGAMENTOS SEM CONTRATOS