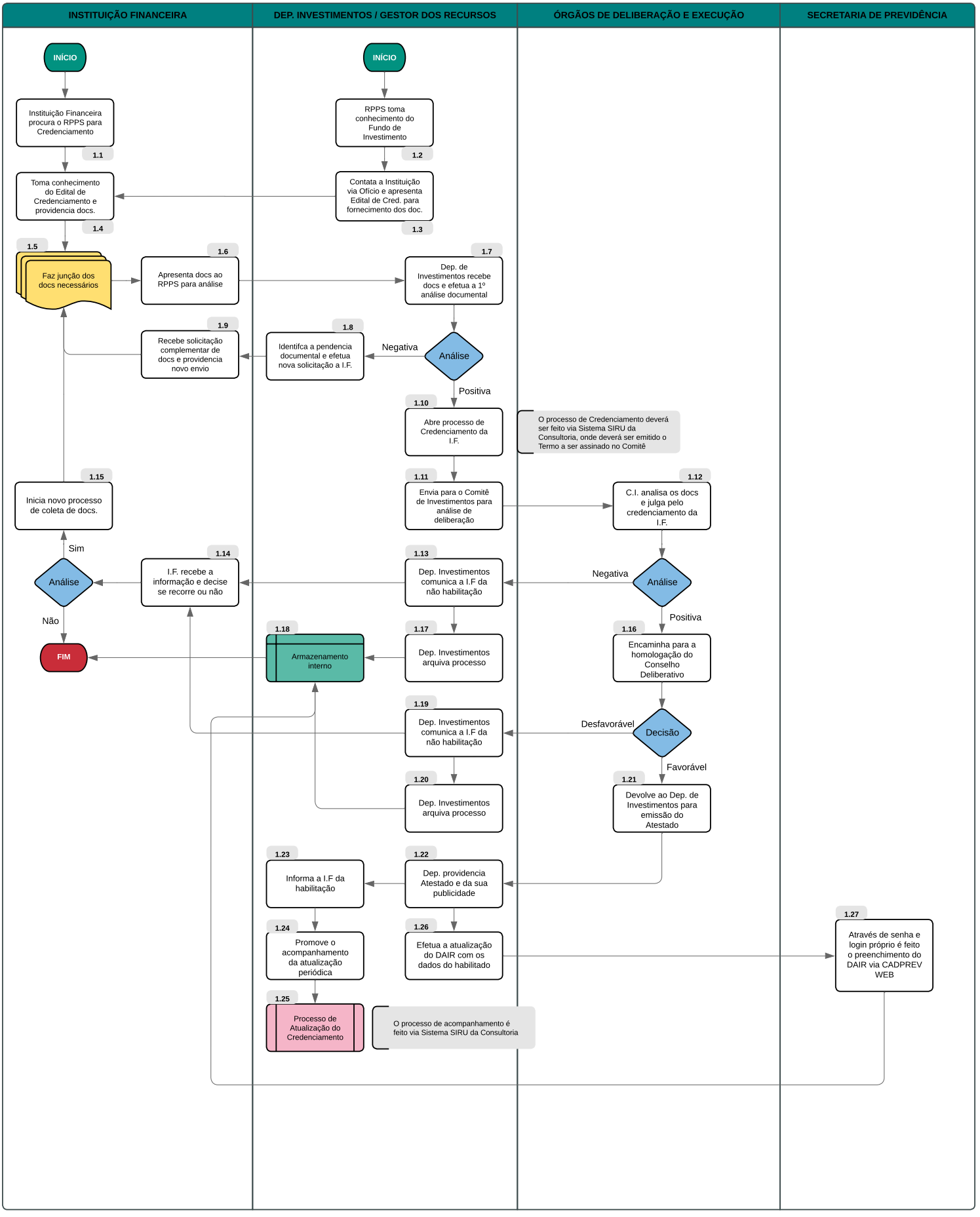Mapeamento do Processo de Credenciamento das Instituições Financeiras