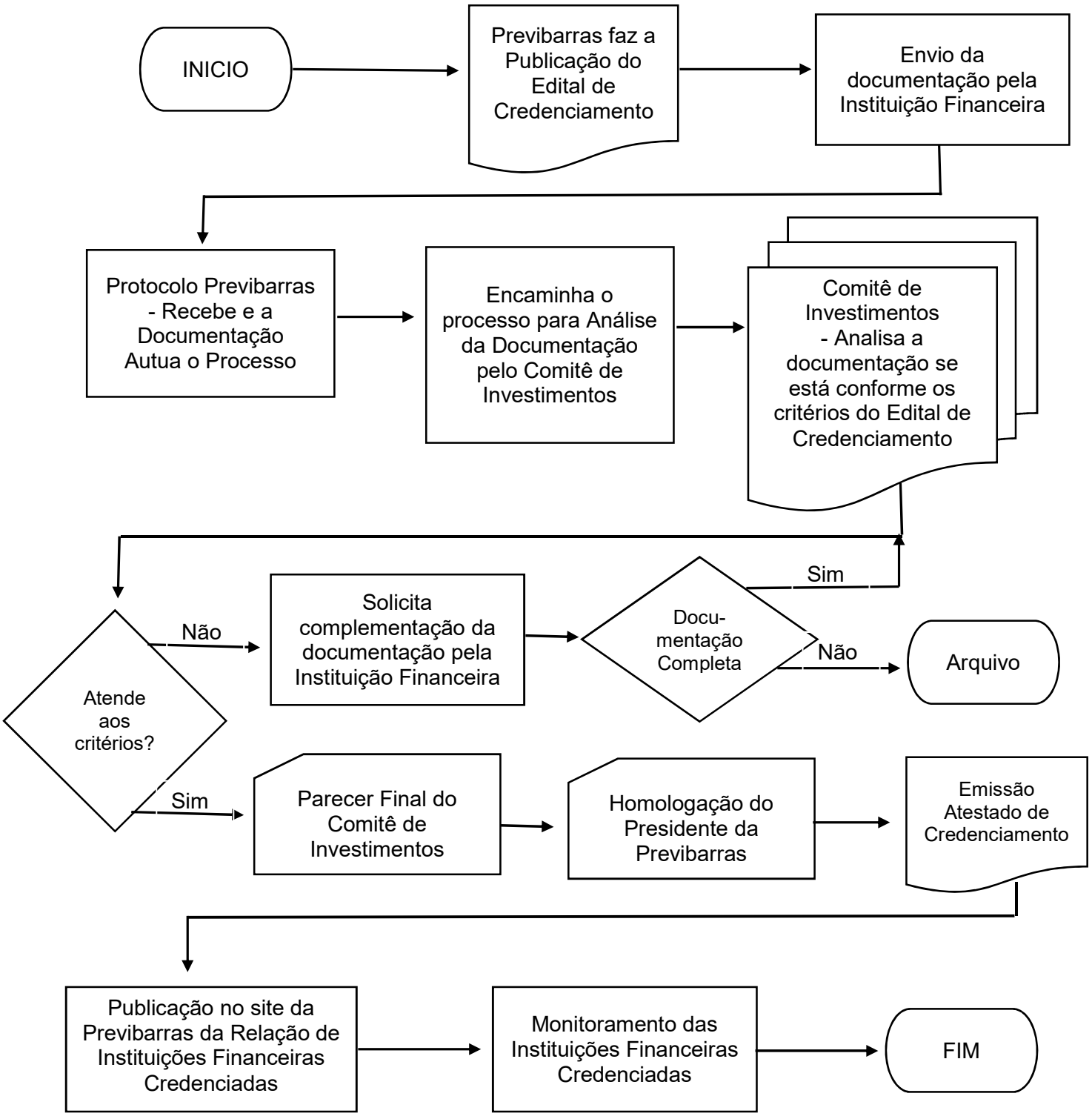FLUXOGRAMA DE CREDENCIAMENTO DE INSTITUIÇÕES FINANCEIRAS