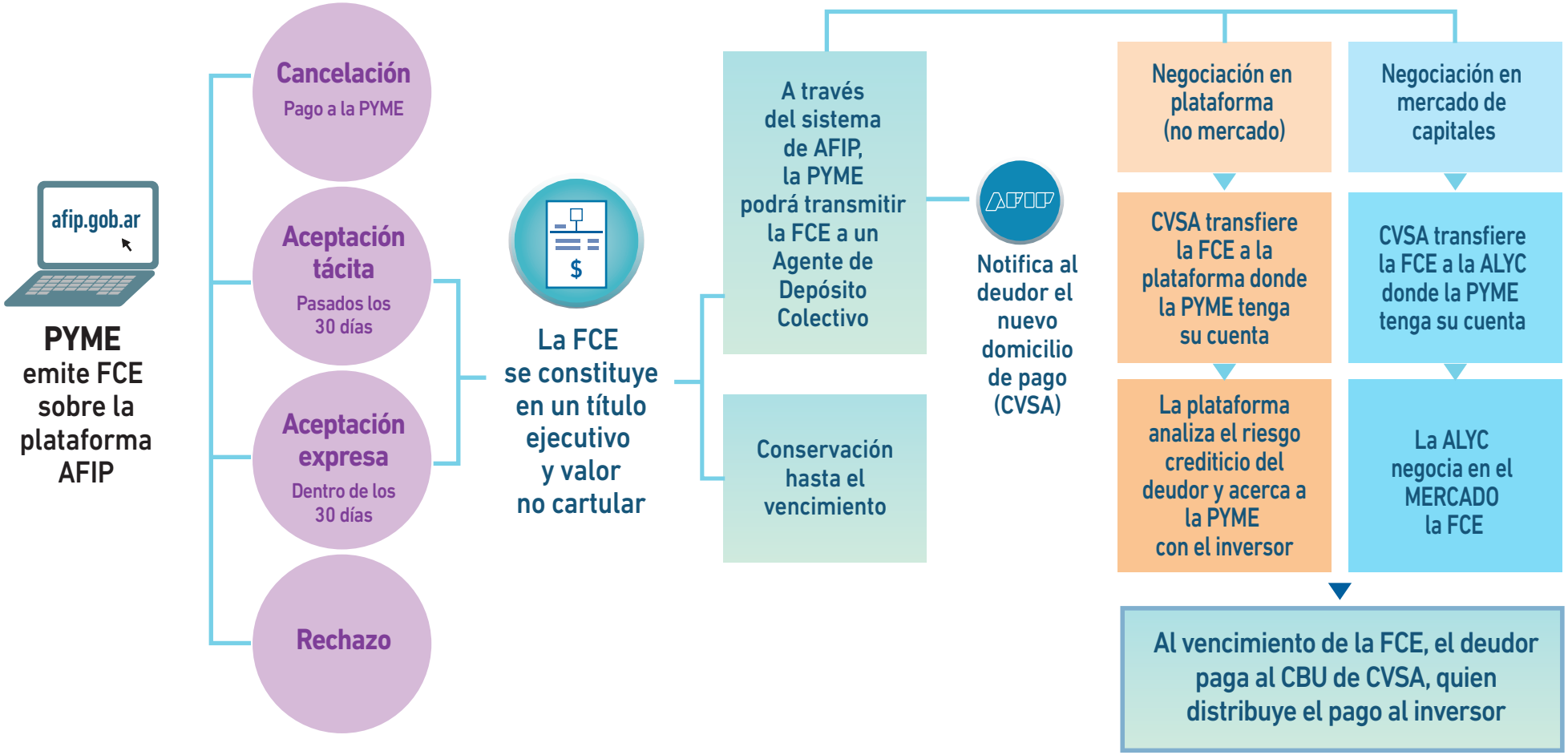FCE FACTURA DE CRÉDITO ELECTRÓNICA **PYME**