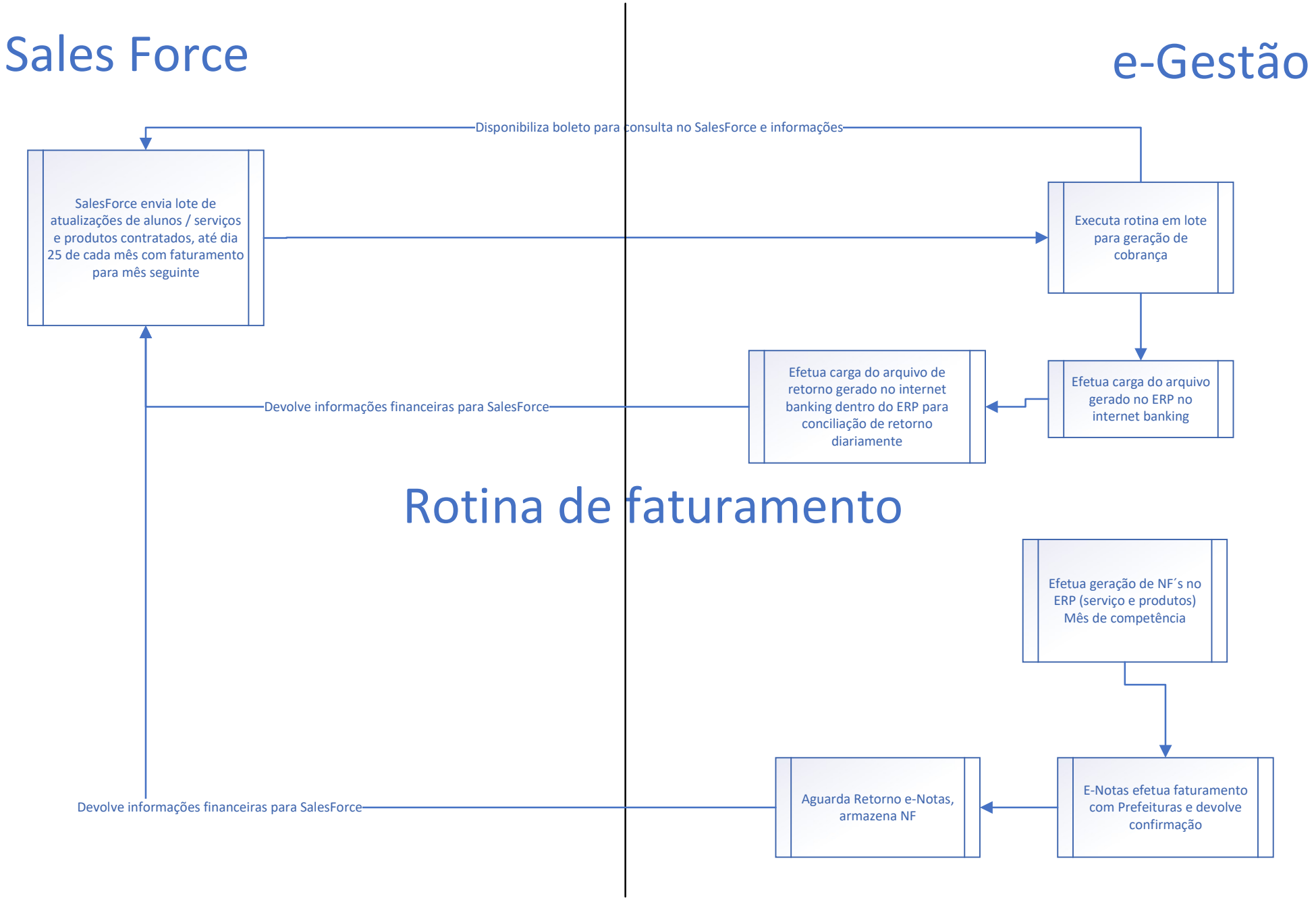Fluxo faturamento / cobrança mensalidade