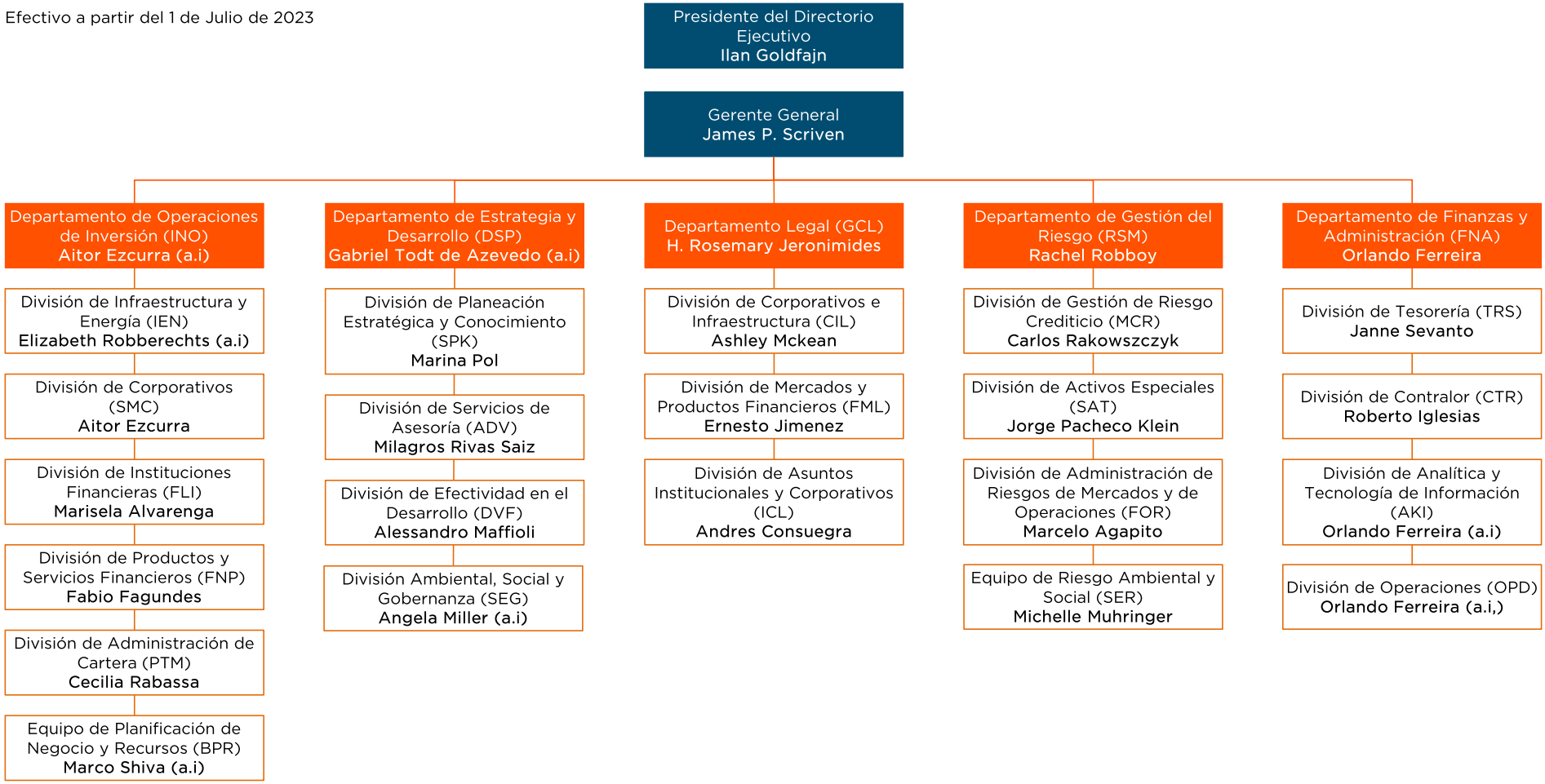Efectivo a partir del 1 de Julio de 2023