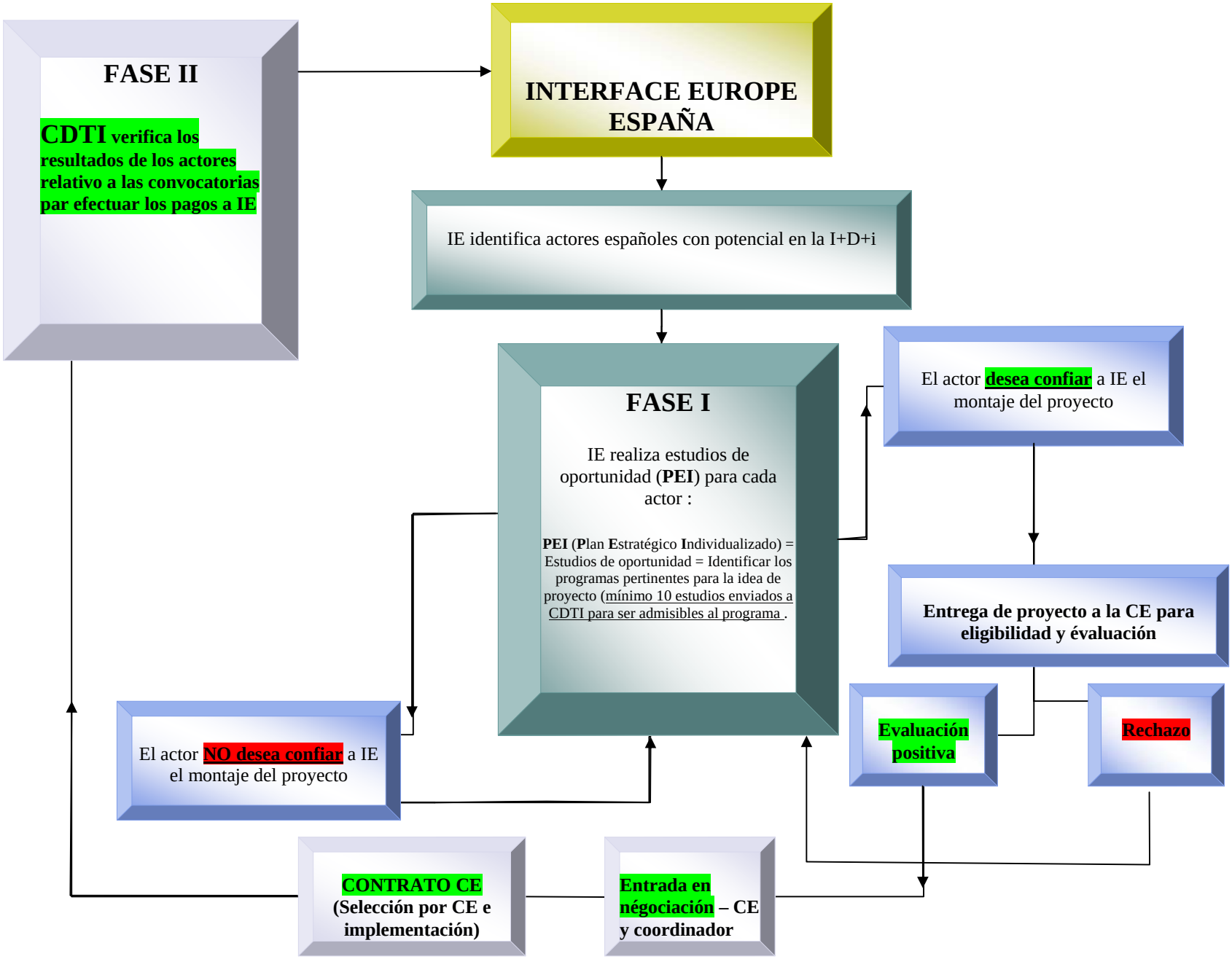TECNOEUROPA – BONOS TECNOLOGICOS - DIAGRAMA DE FLUJOS