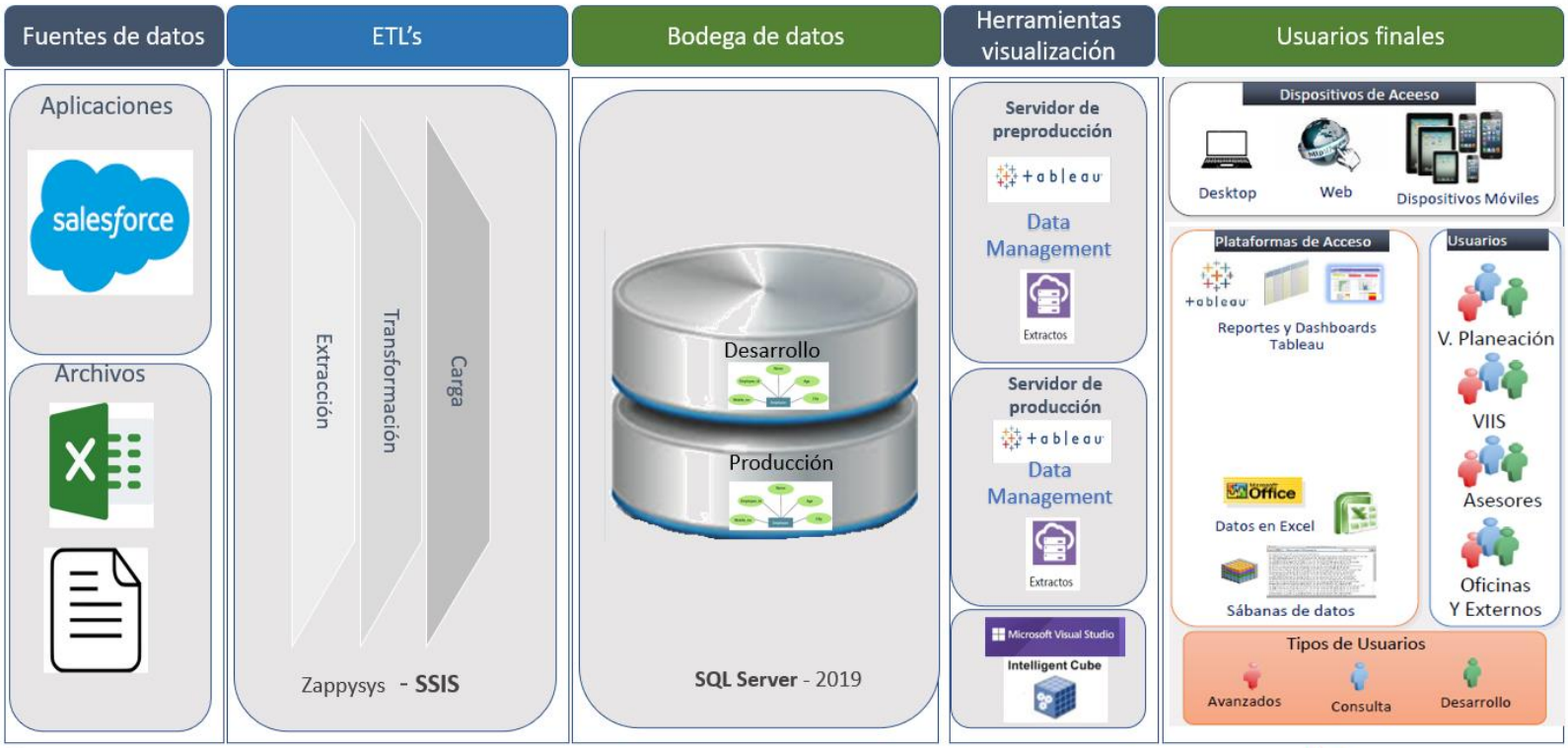Arquitectura BI