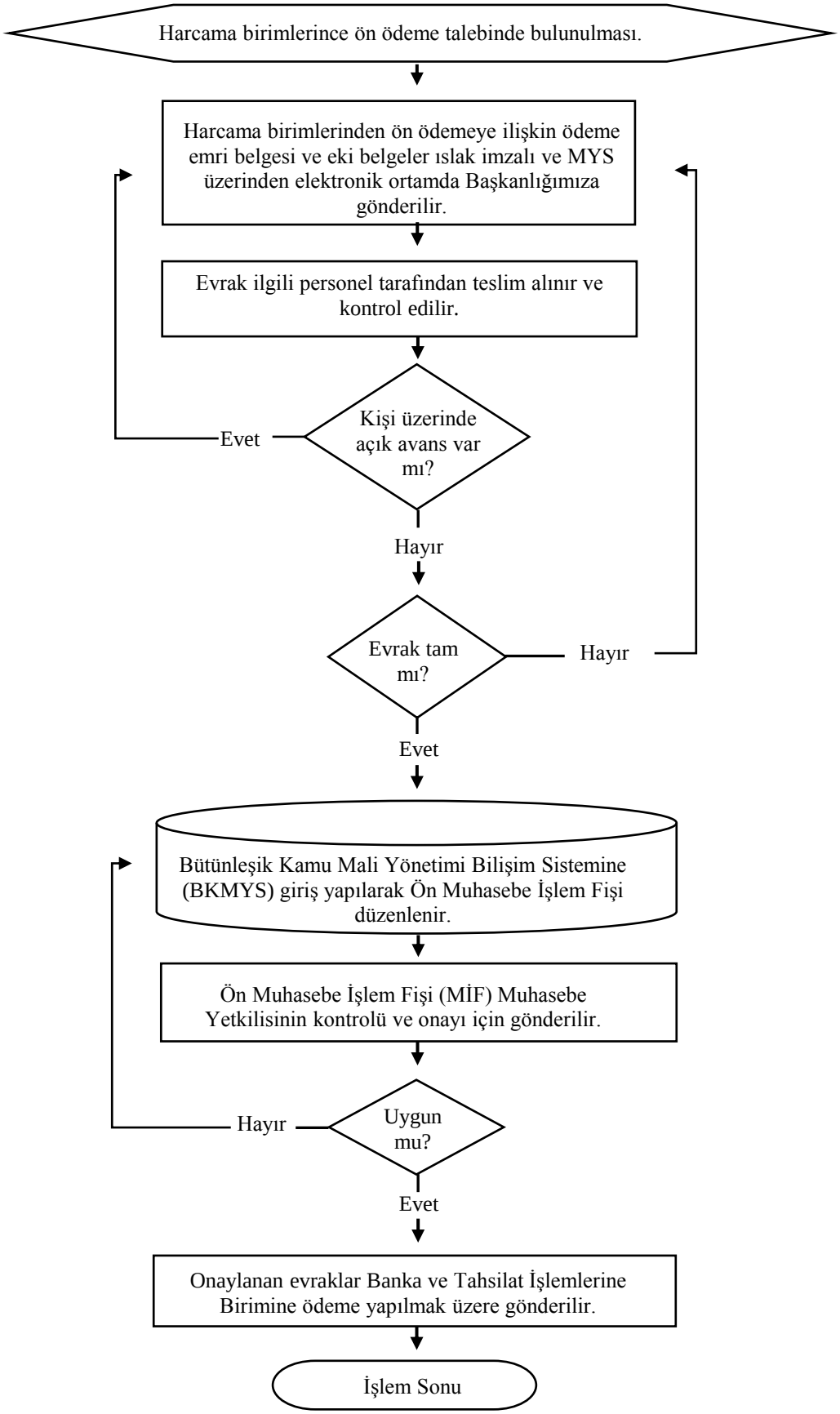ÖN ÖDEME İŞLEMLERİ SÜRECİ