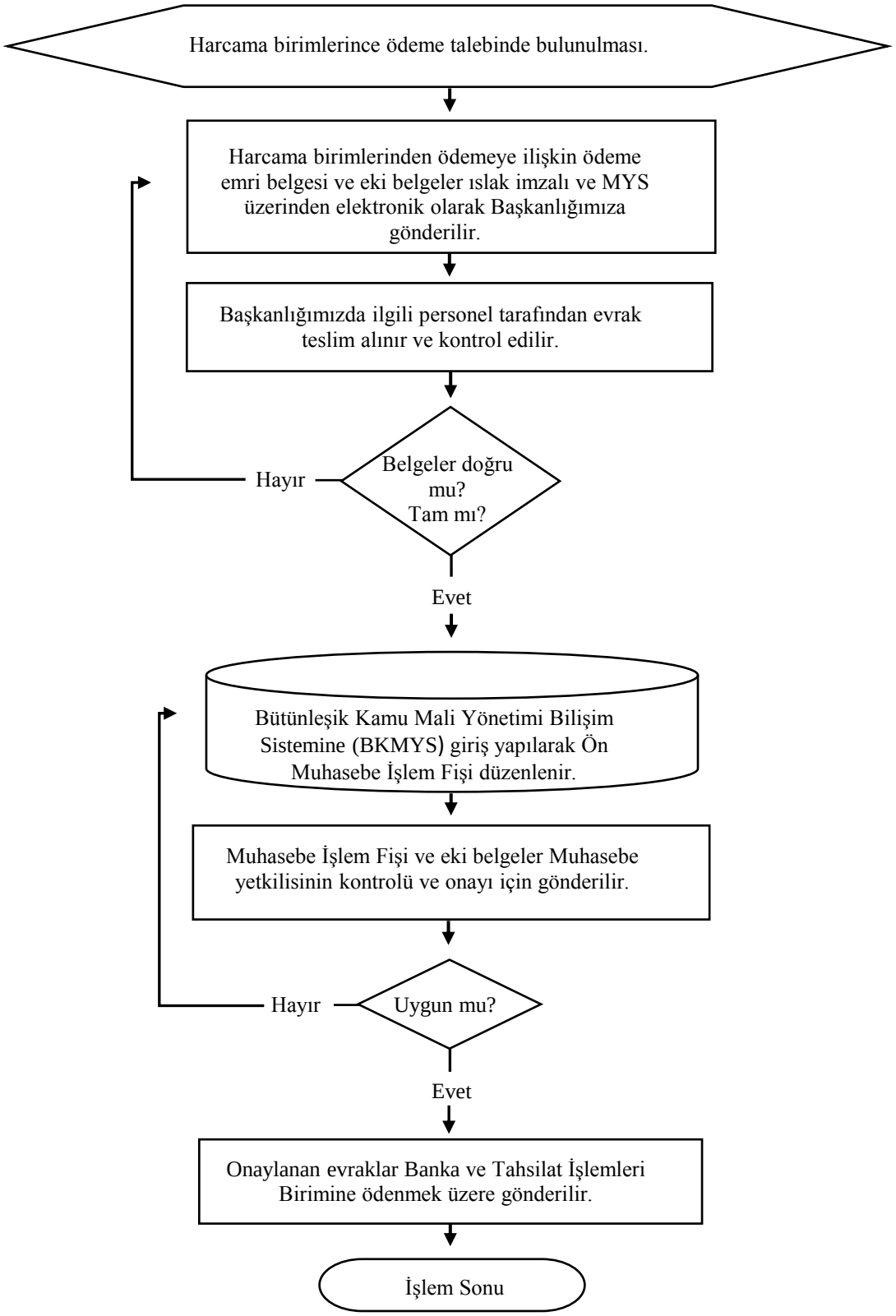DİĞER ÖDEME SÜREÇLERİ