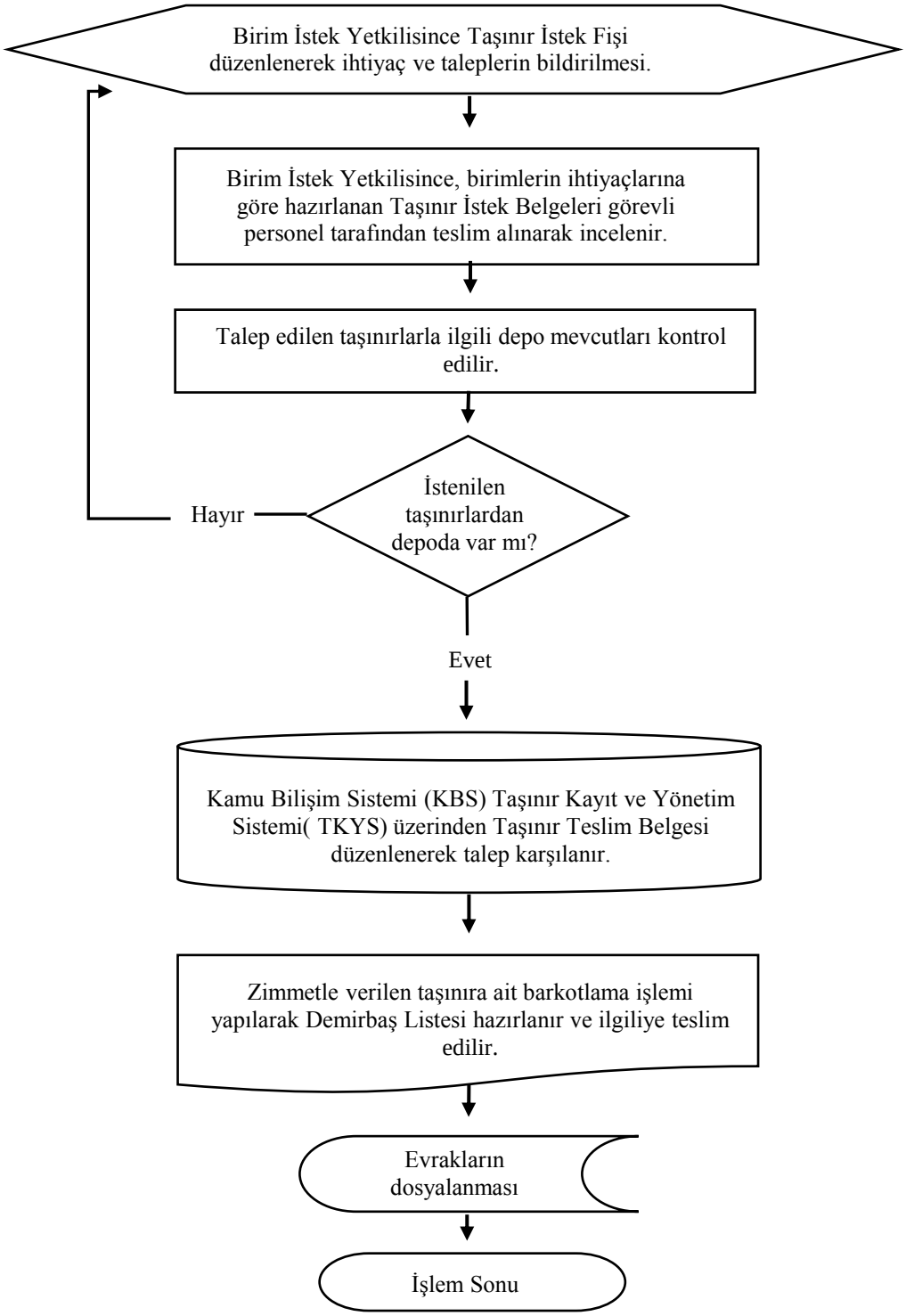ZİMMET İŞLEMLERİ SÜRECİ