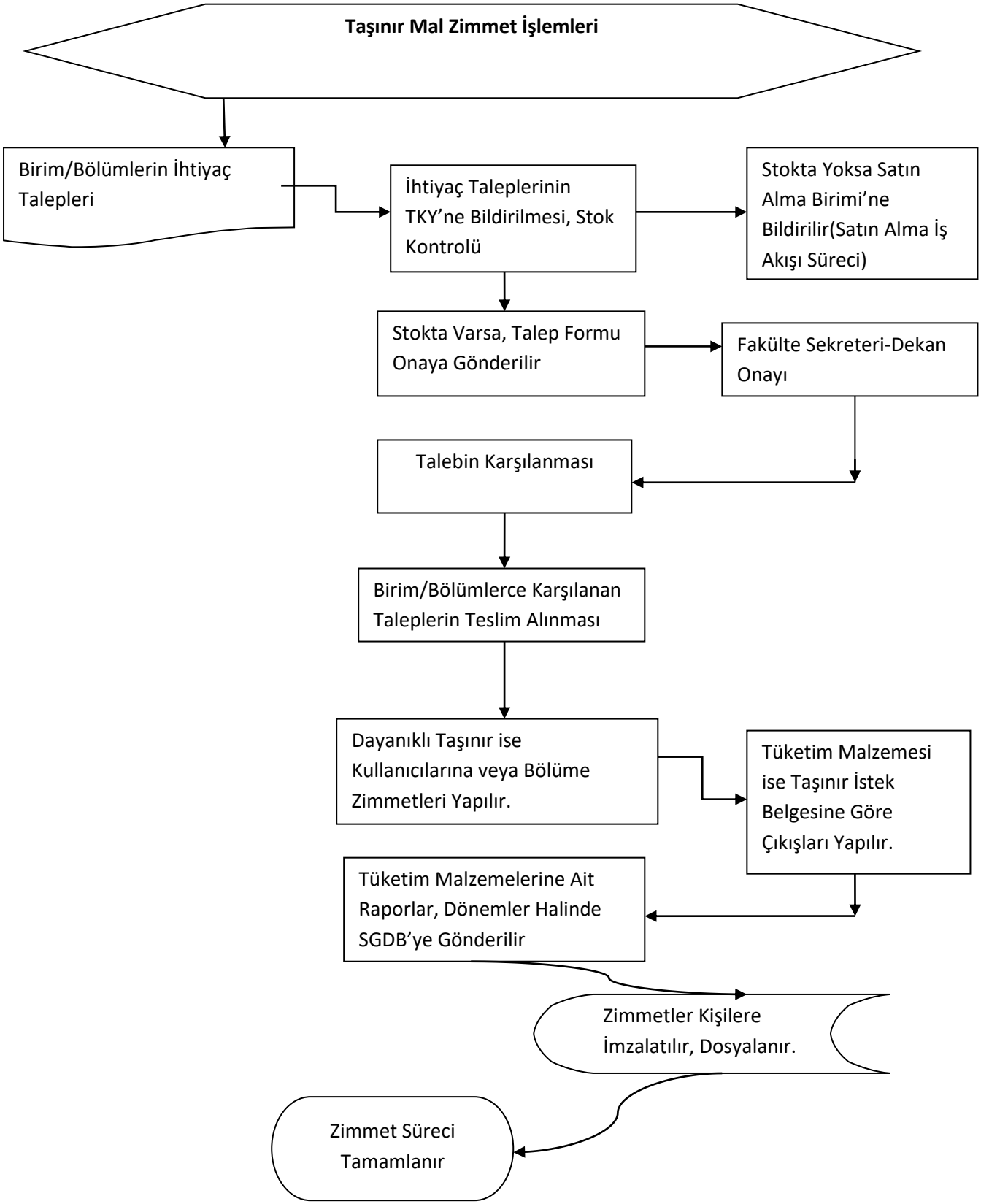ZİMMET İŞLEMLERİ İŞ AKIŞ SÜRECİ