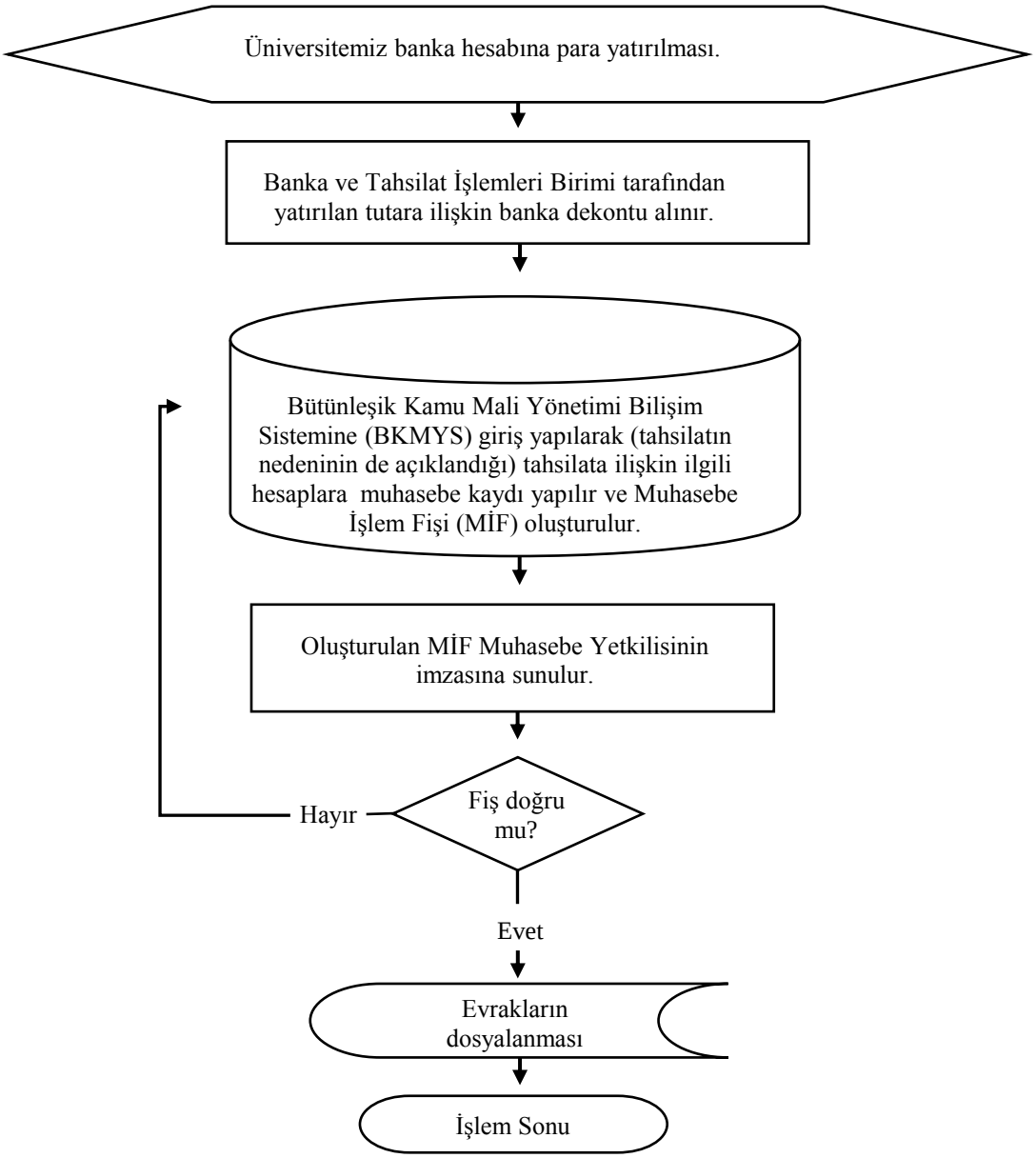BANKA VE TAHSİLAT İŞLEMLERİ (TAHSİLAT) SÜRECİ