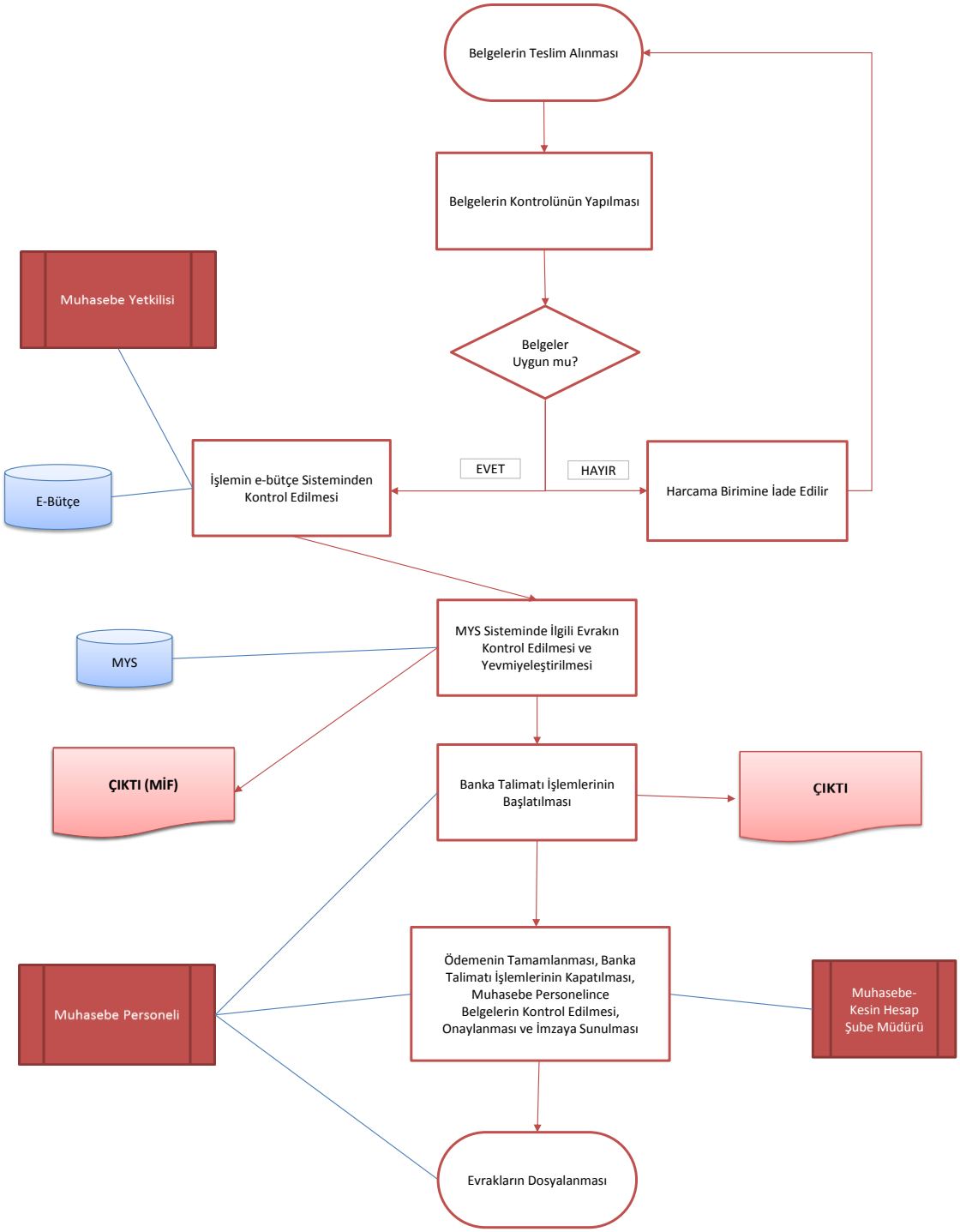Ön Ödeme İşlemleri İş Akış Süreci