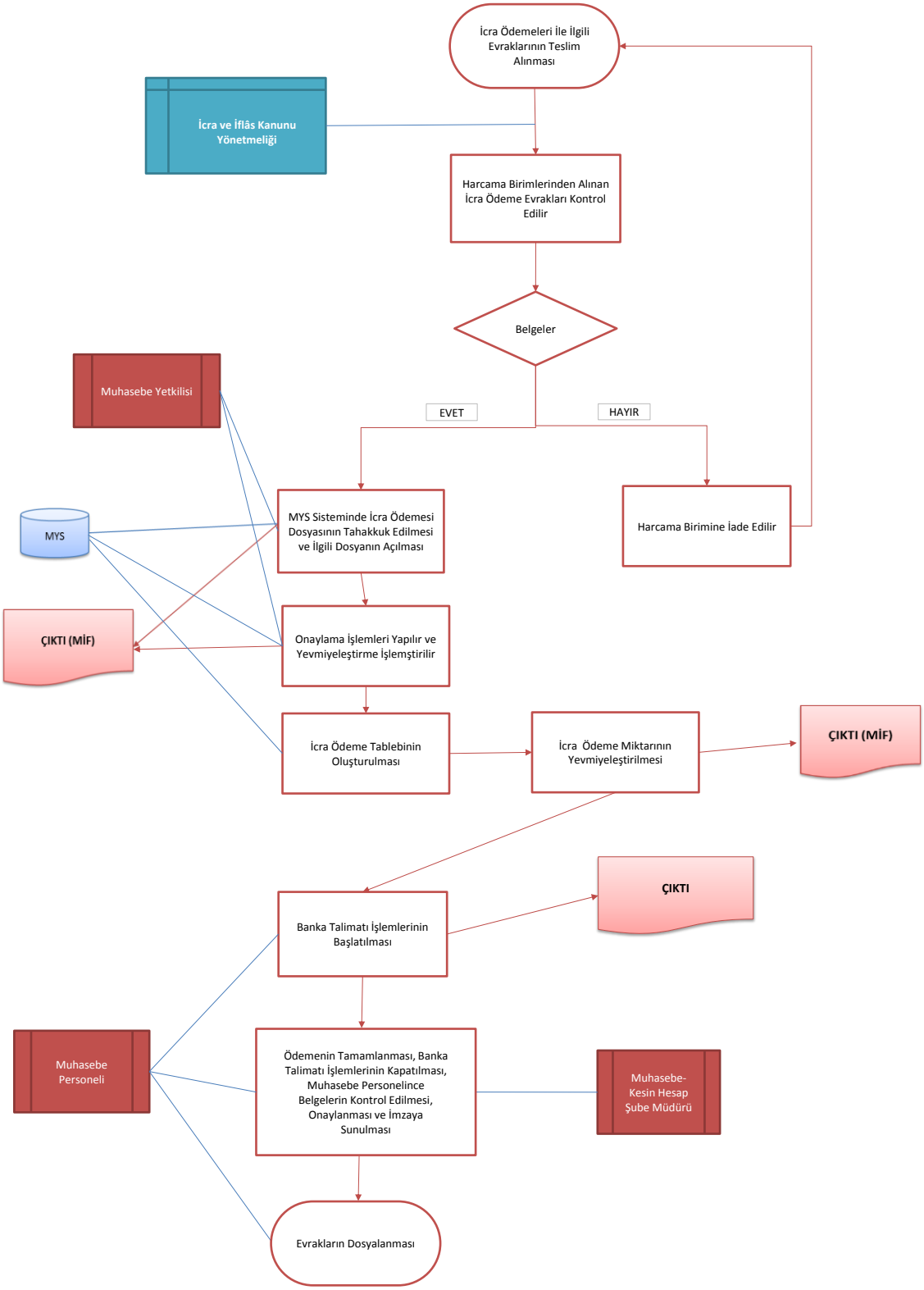İcra Ödemeleri İş Akış Süreci