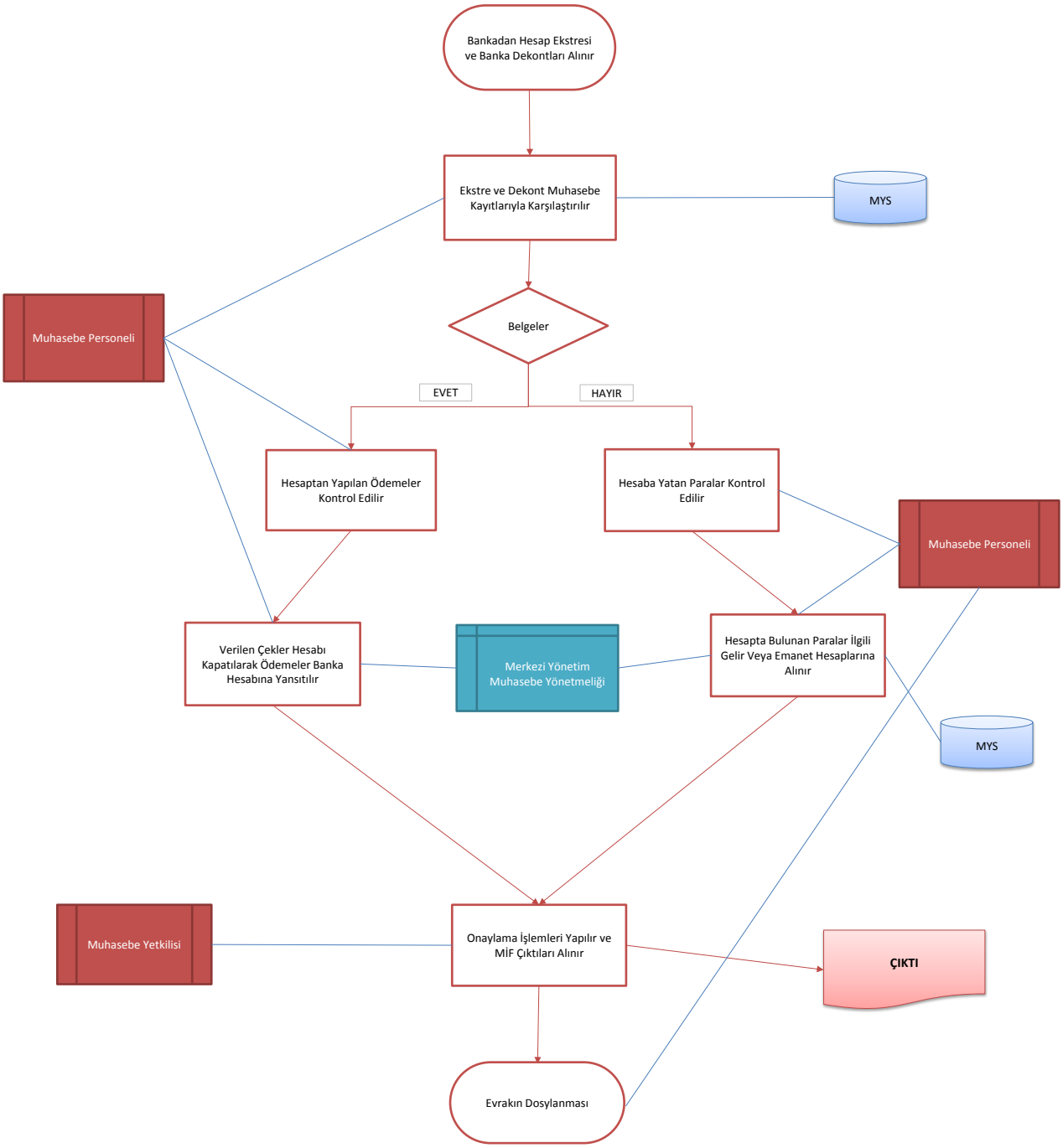Banka Hesabı ve Gönderme Emrinin Kapatılması İş Akış Süreci