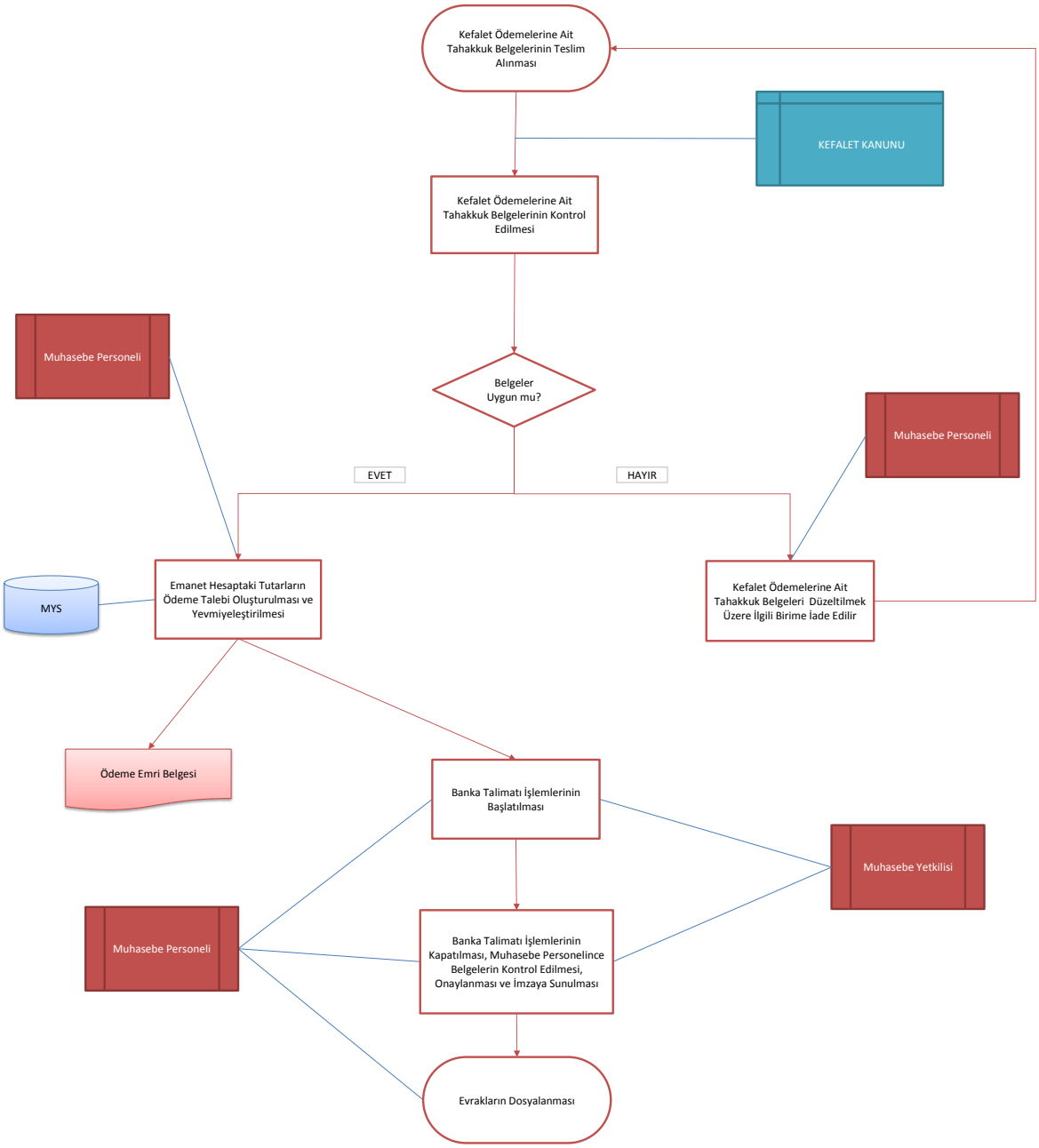Kefalet Ödemeleri İş Akış Süreci