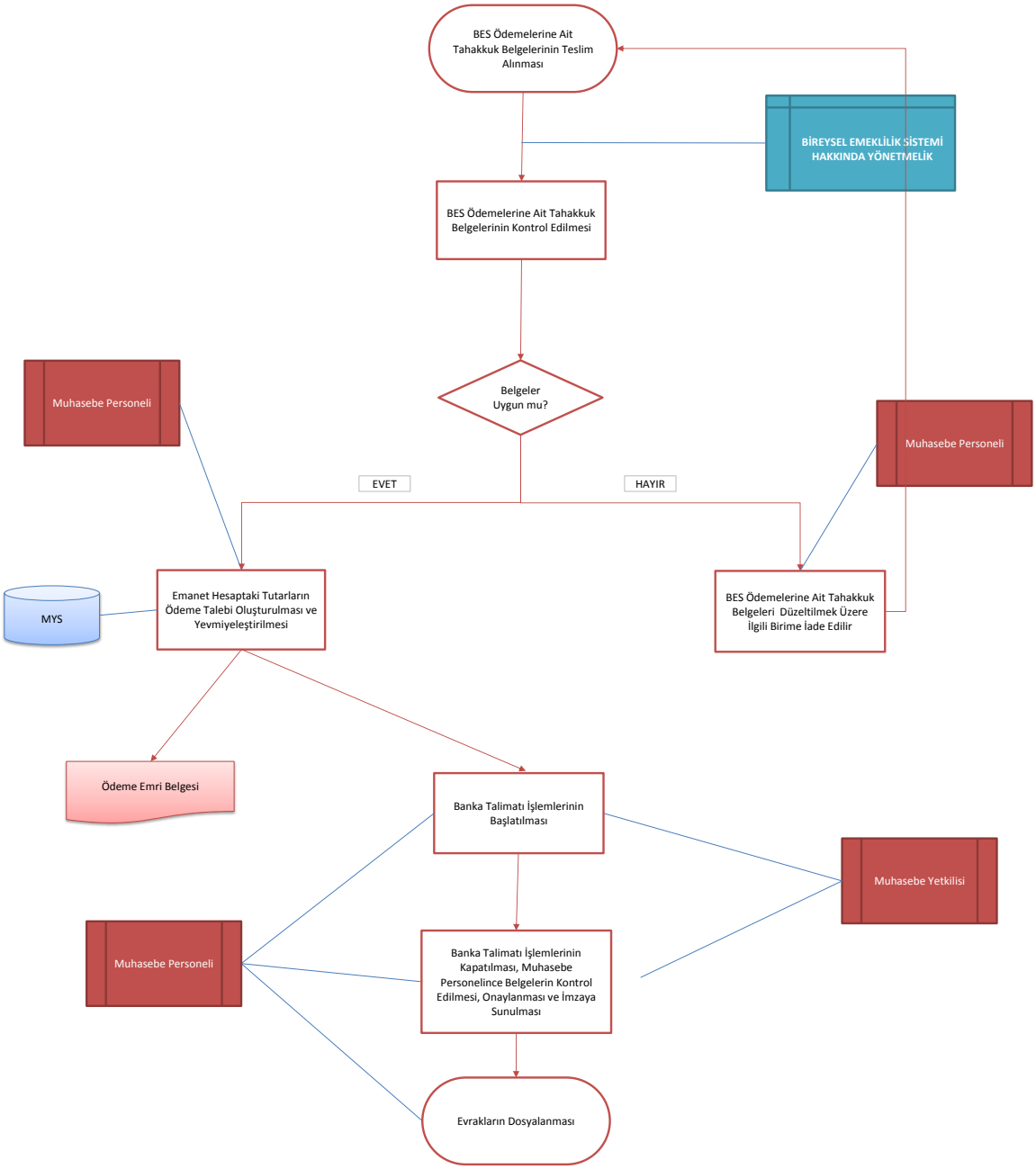BES Ödemeleri İş Akış Süreci