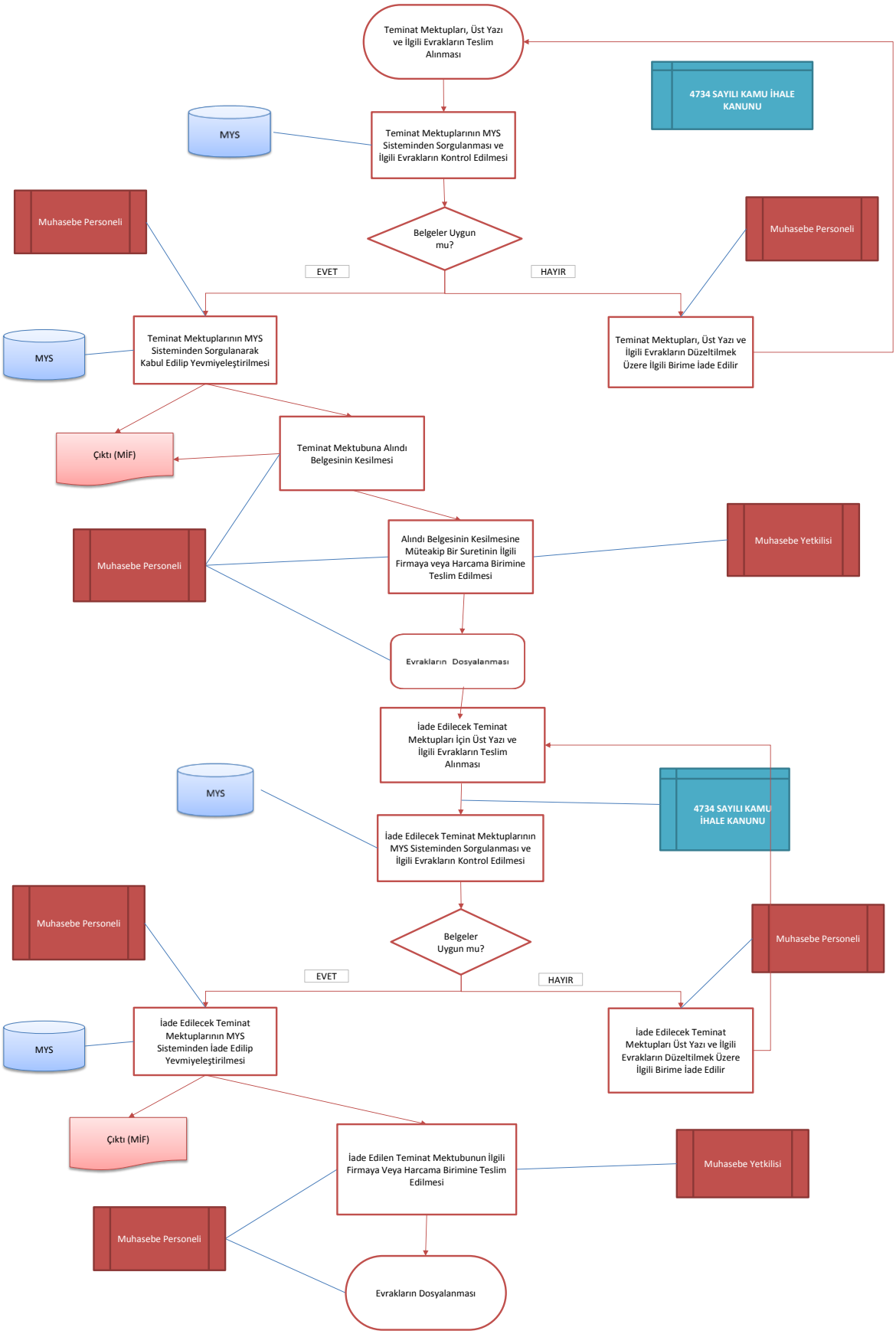Kesin-Geçici Teminat Kabülü ve İadesi İş Akış Süreci