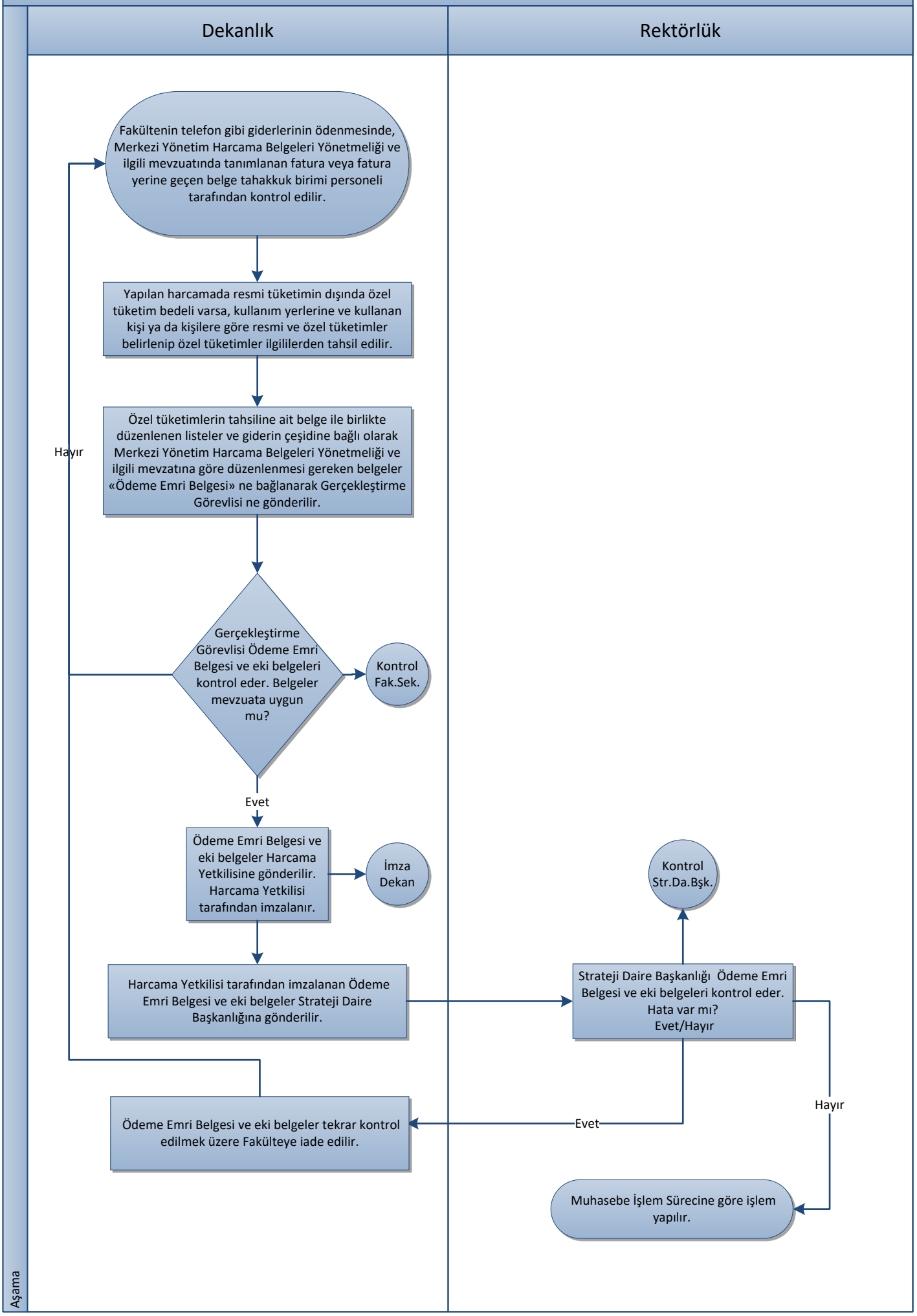Diğer Ödeme İşlemleri İş Akış Şeması