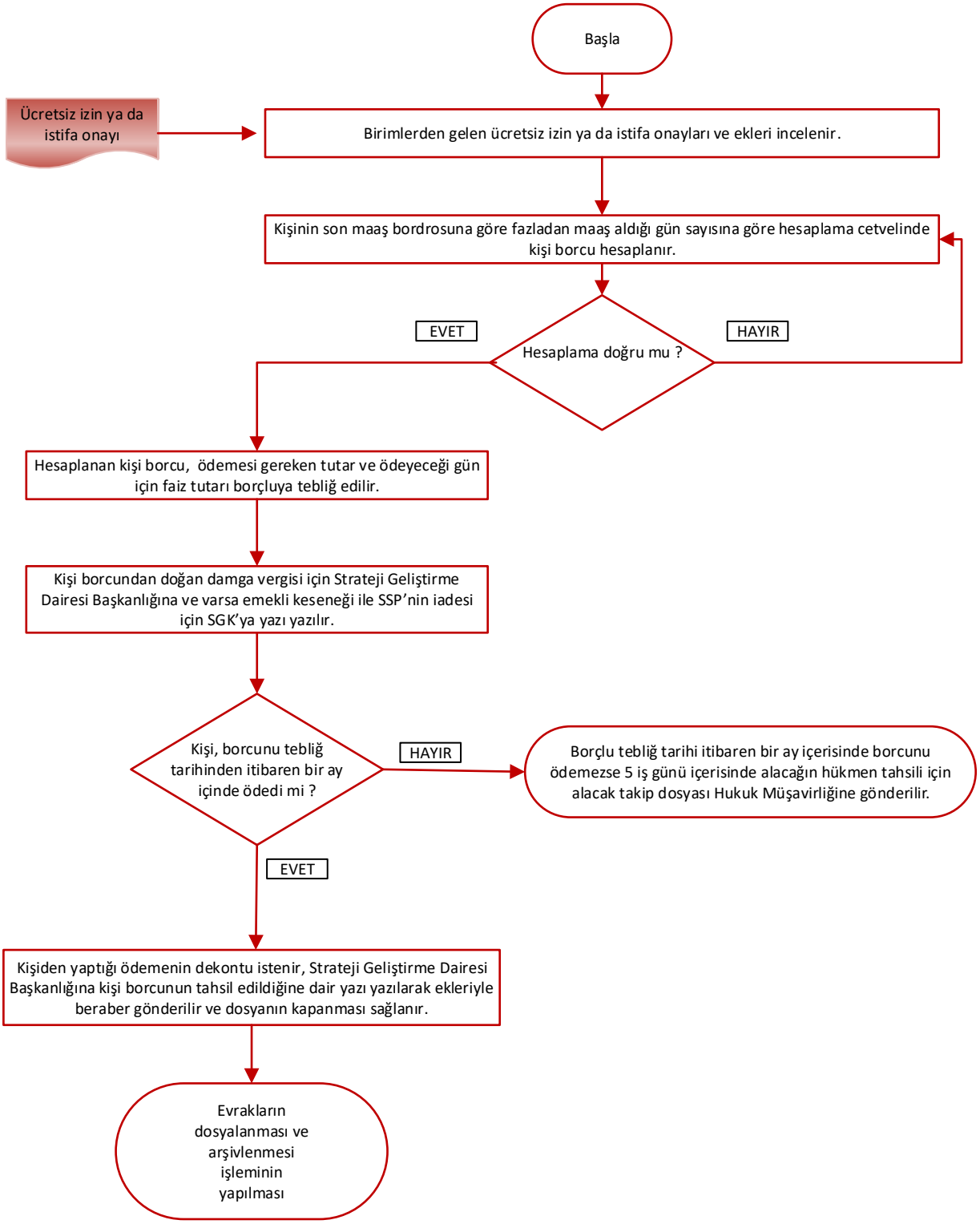Kişi Borcu İşlemleri İş Akış Şeması