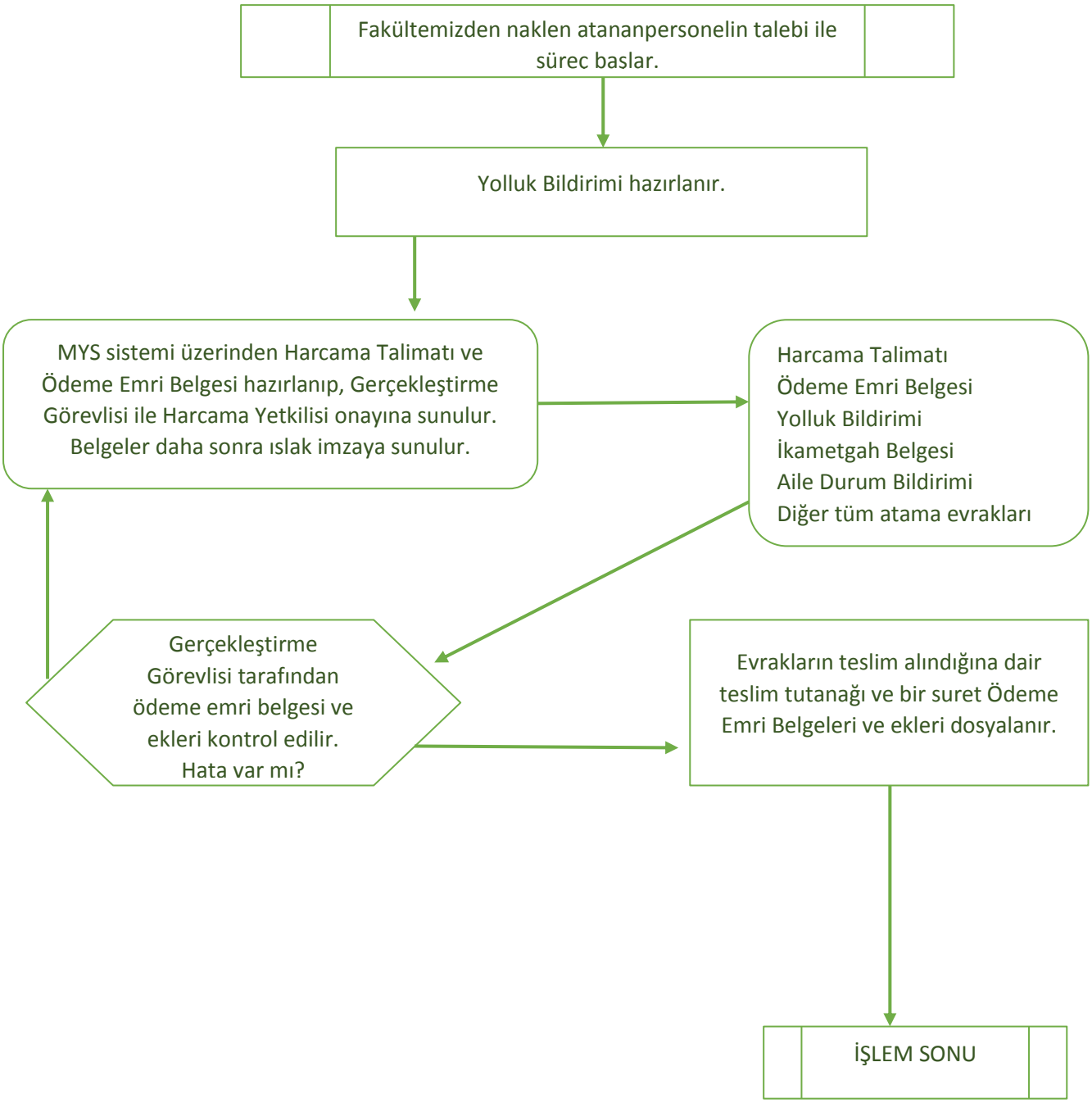SÜREKLİ GÖREV YOLLUĞU- NAKİL ÖDEMELERİ SÜREÇ AKIŞ ŞEMASI