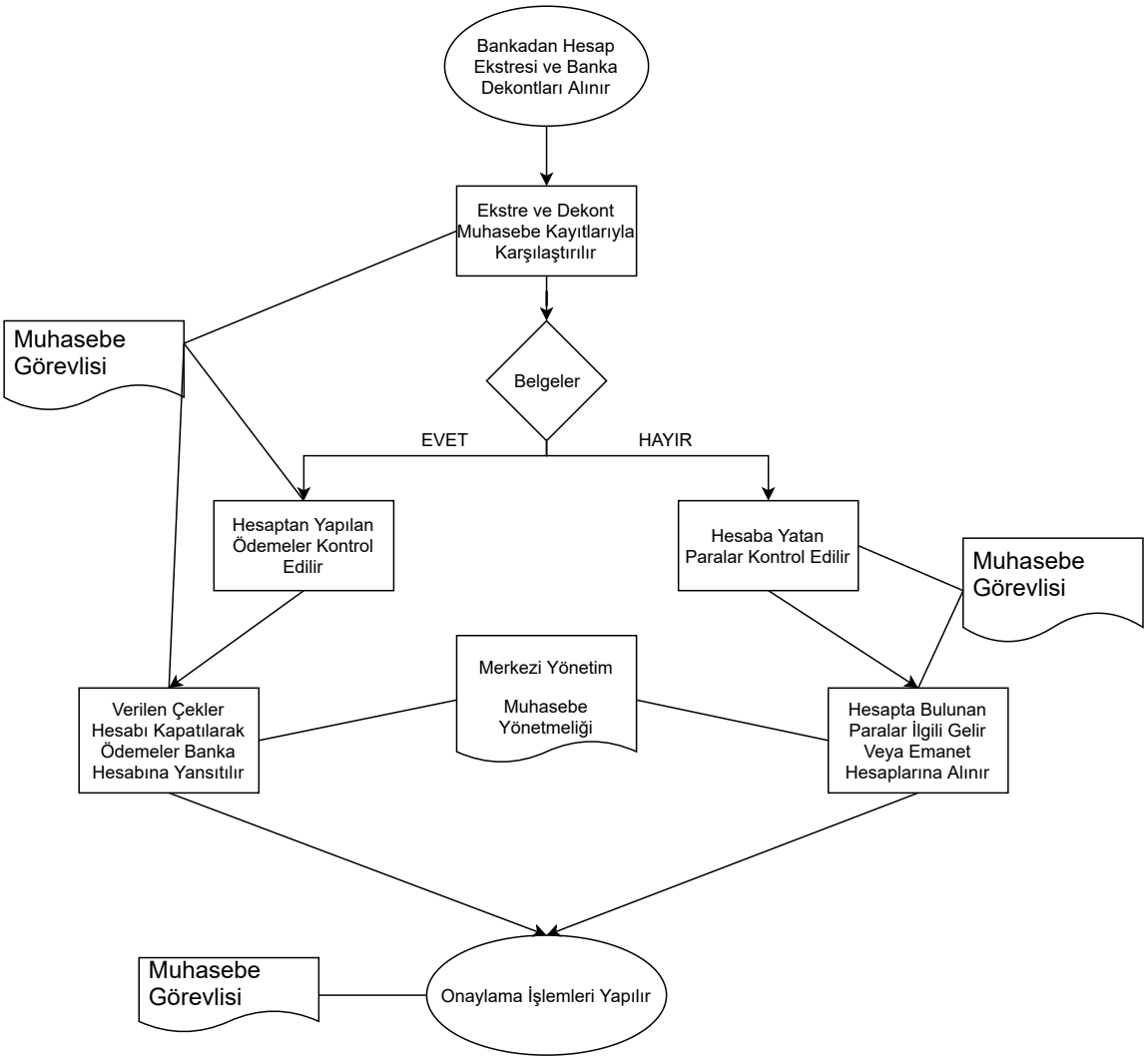Banka Hesabı ve Gönderme Emrinin Kapatılması İş AkışSüreci