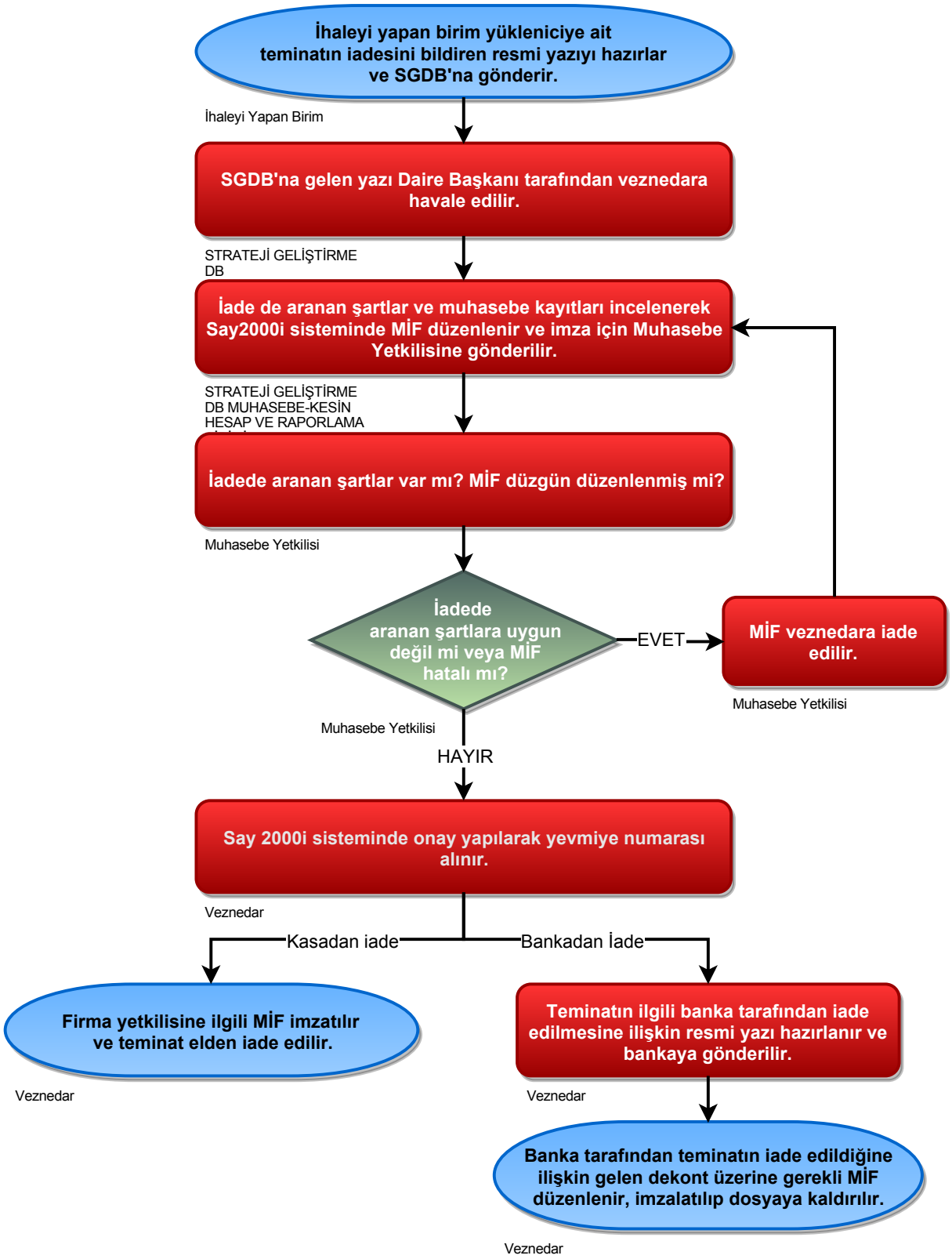Teminat Olarak Alınan Değerlerin İadesi İş Akış Süreci