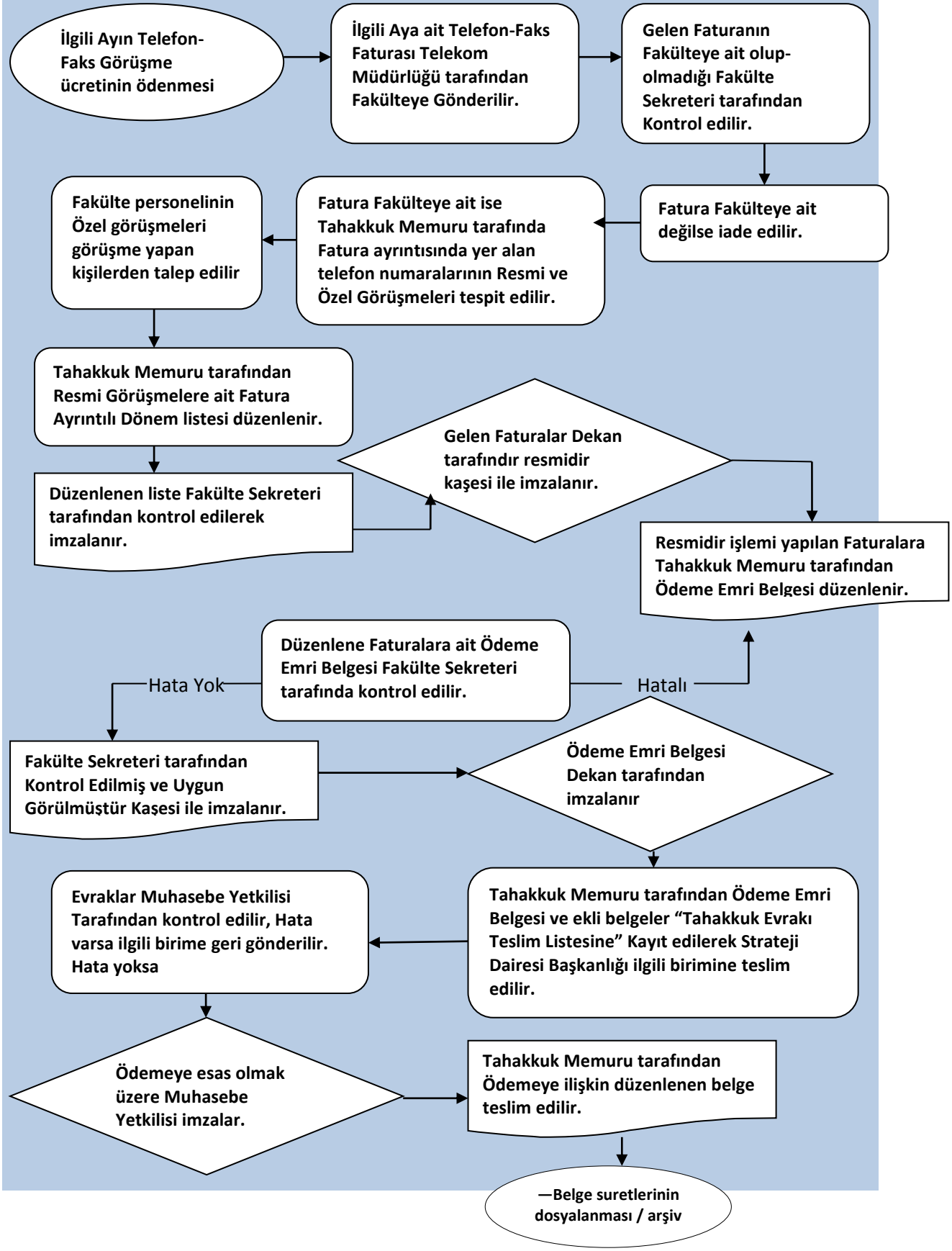TELEFON-FAKS GÖRÜŞME ÜCRETİNİN ÖDEME İŞ AKIŞI