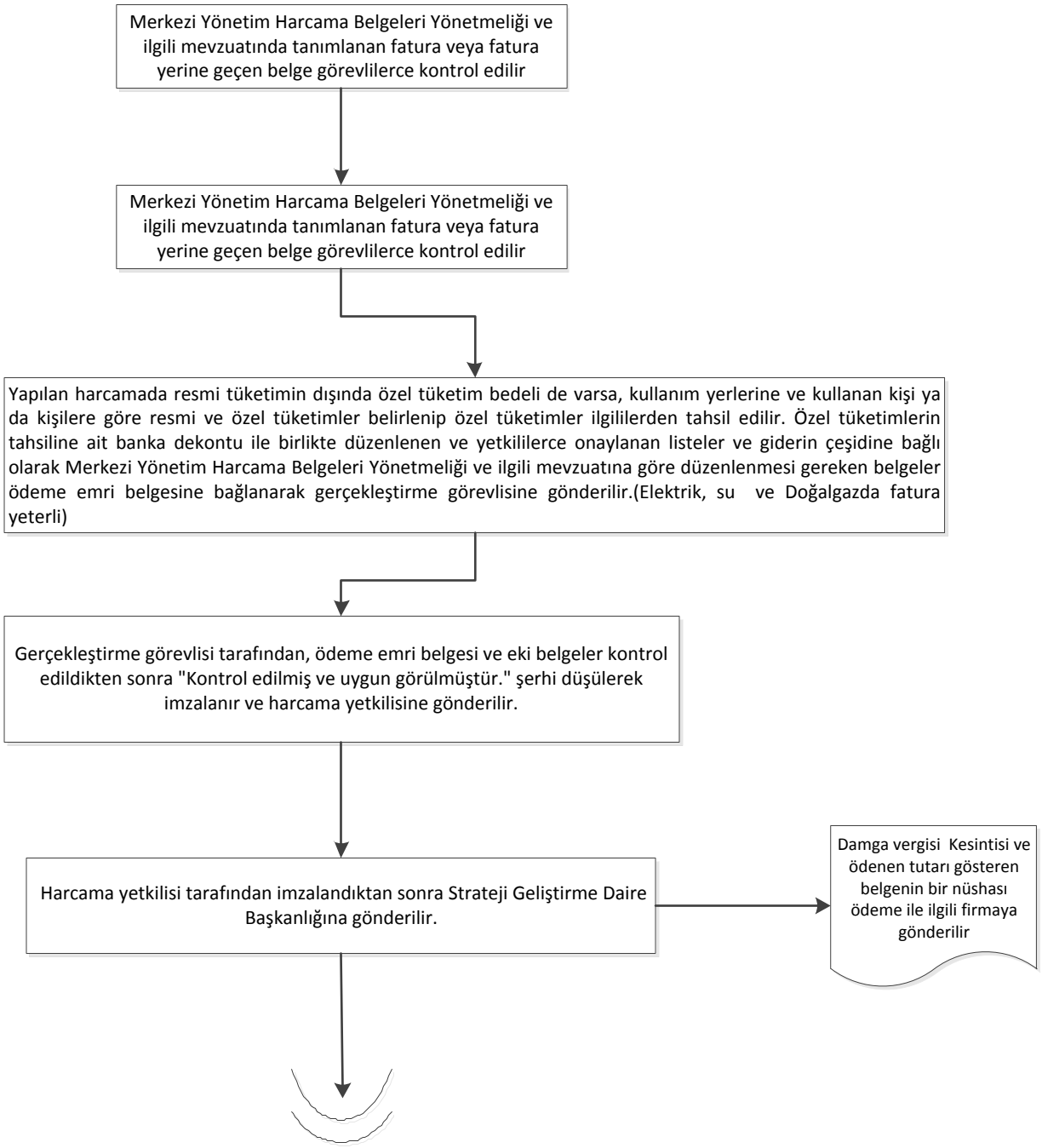11. Telefon/Su/Elektrik/Doğalgaz Faturaları Ödeme Alt Süreç İş Akış Şeması