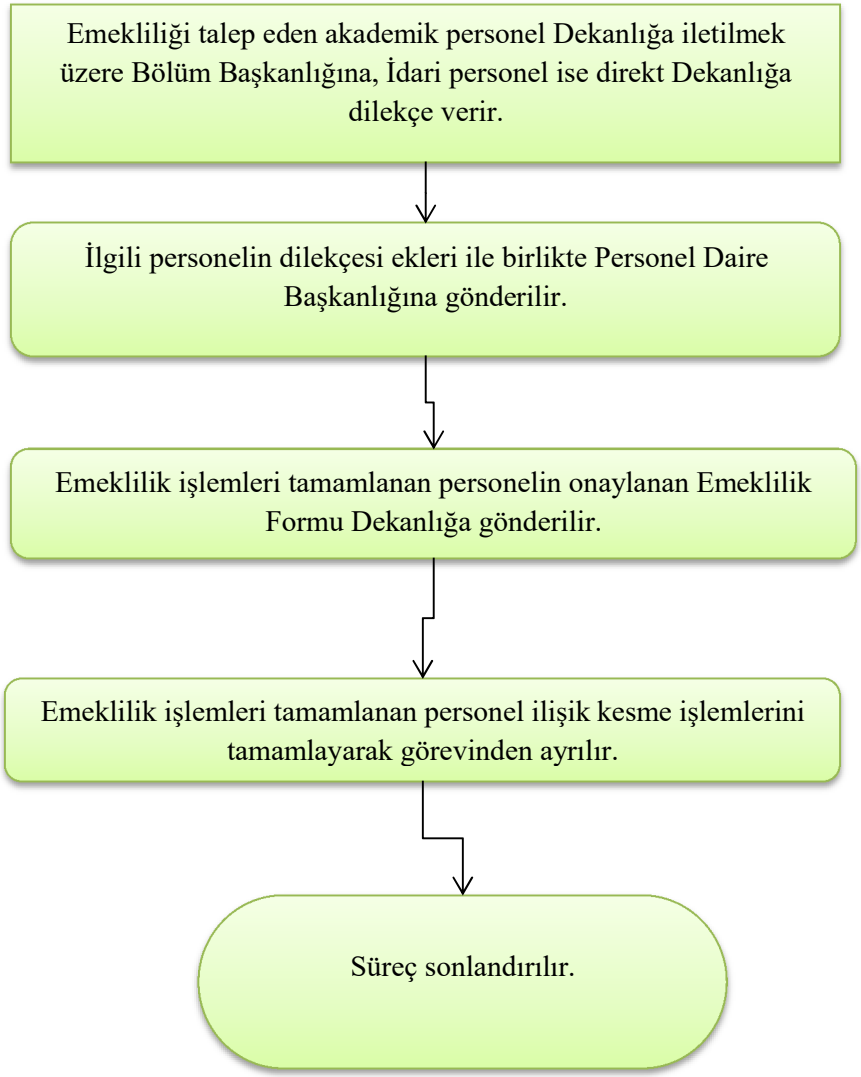EMEKLİLİK İŞLEMLERİ İŞ AKIŞI