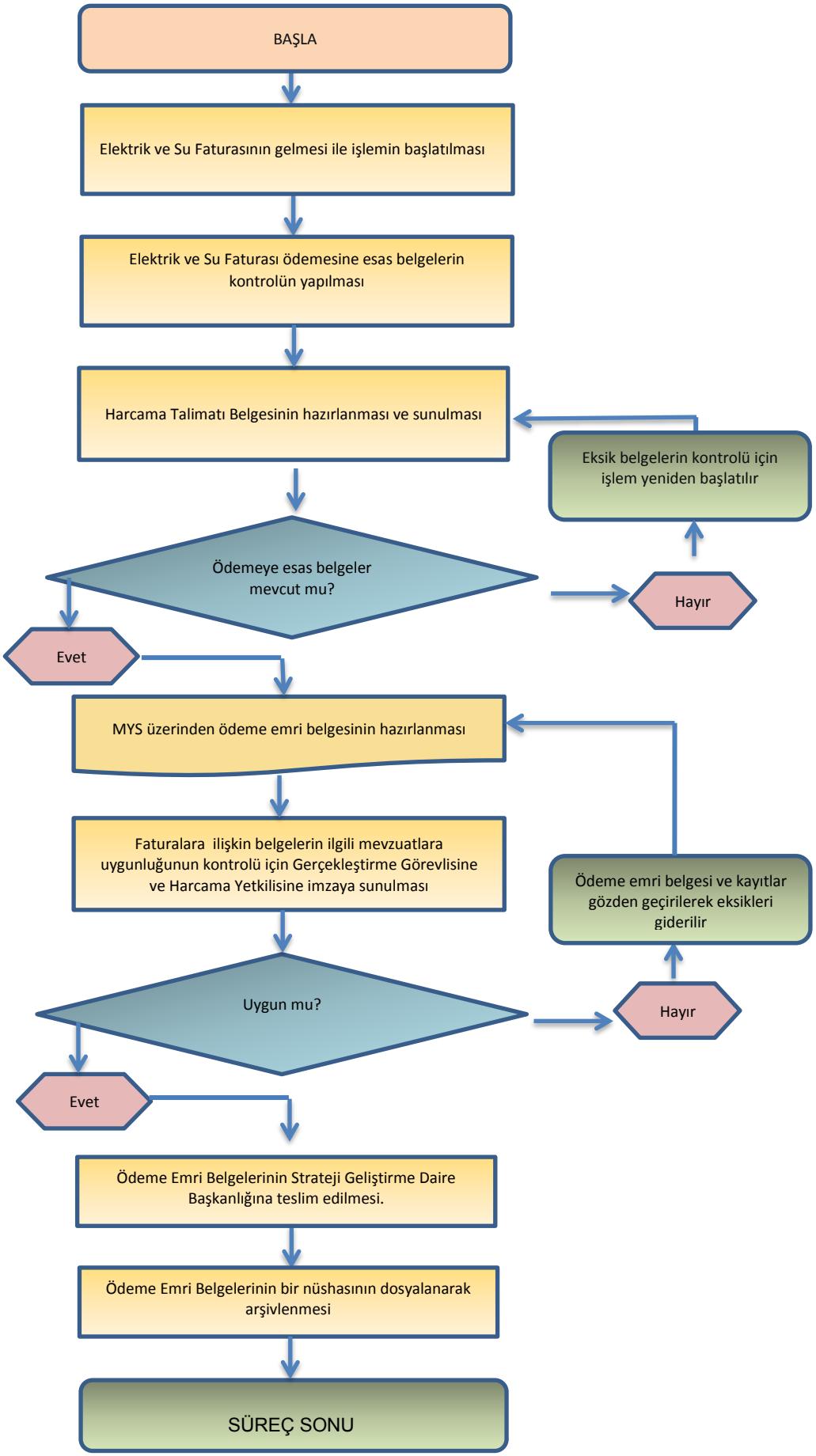ELEKTRİK VE SU FATURASI ÖDEME İŞLEMLERİ