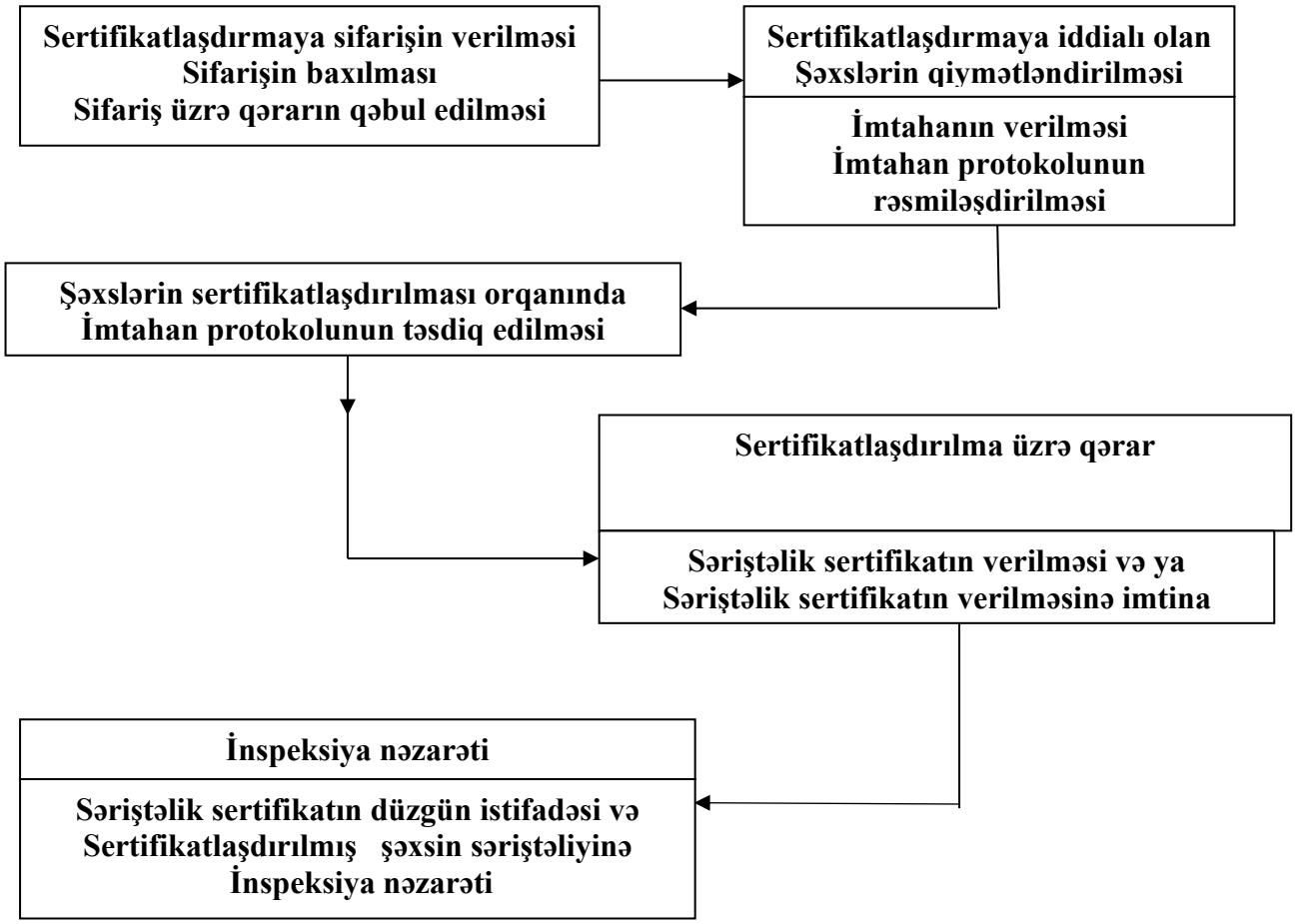Şəxslərin sertifikatlaşdırma sxemi