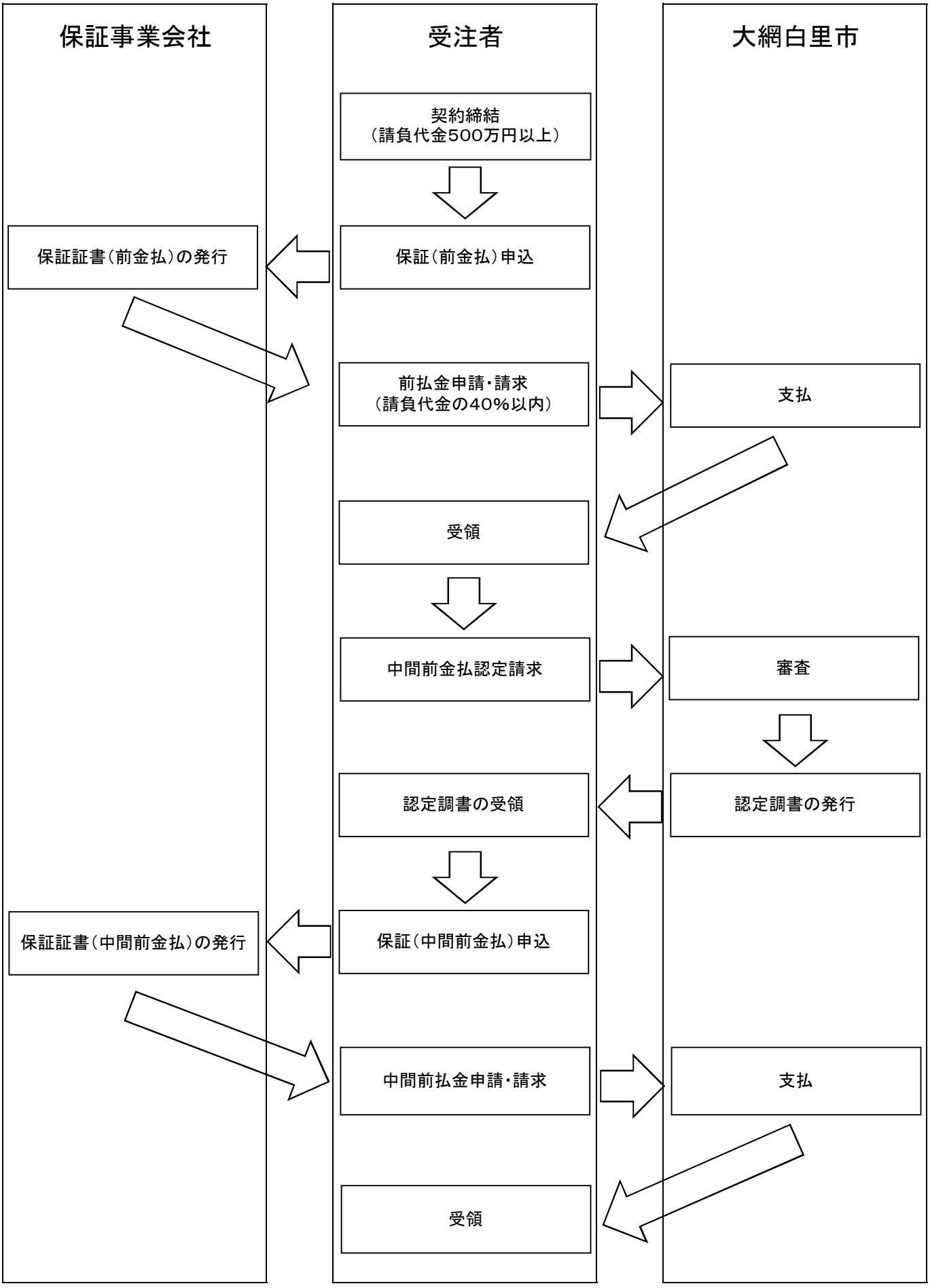前払金事務手続きフロー