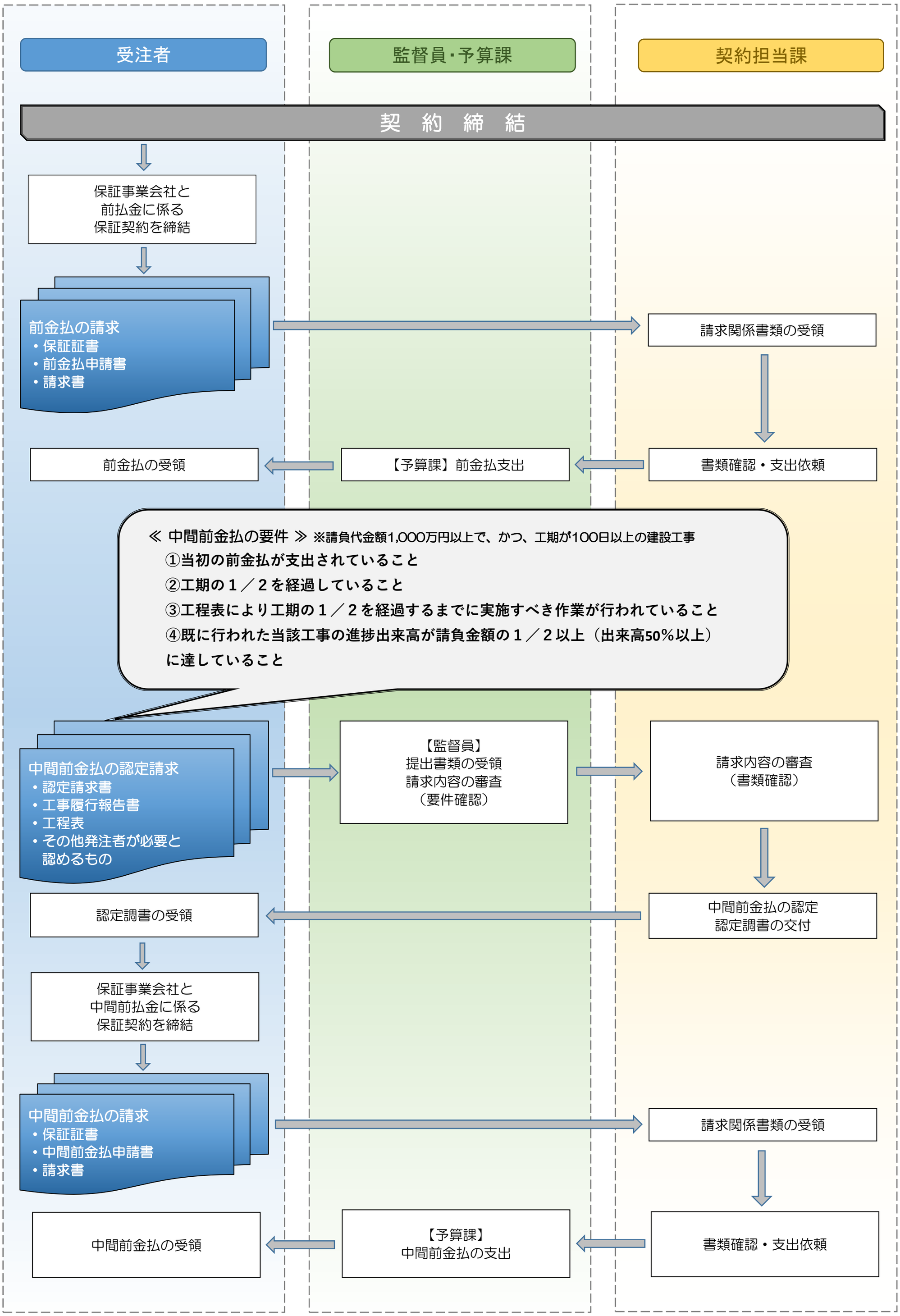中間前金払フローチャート