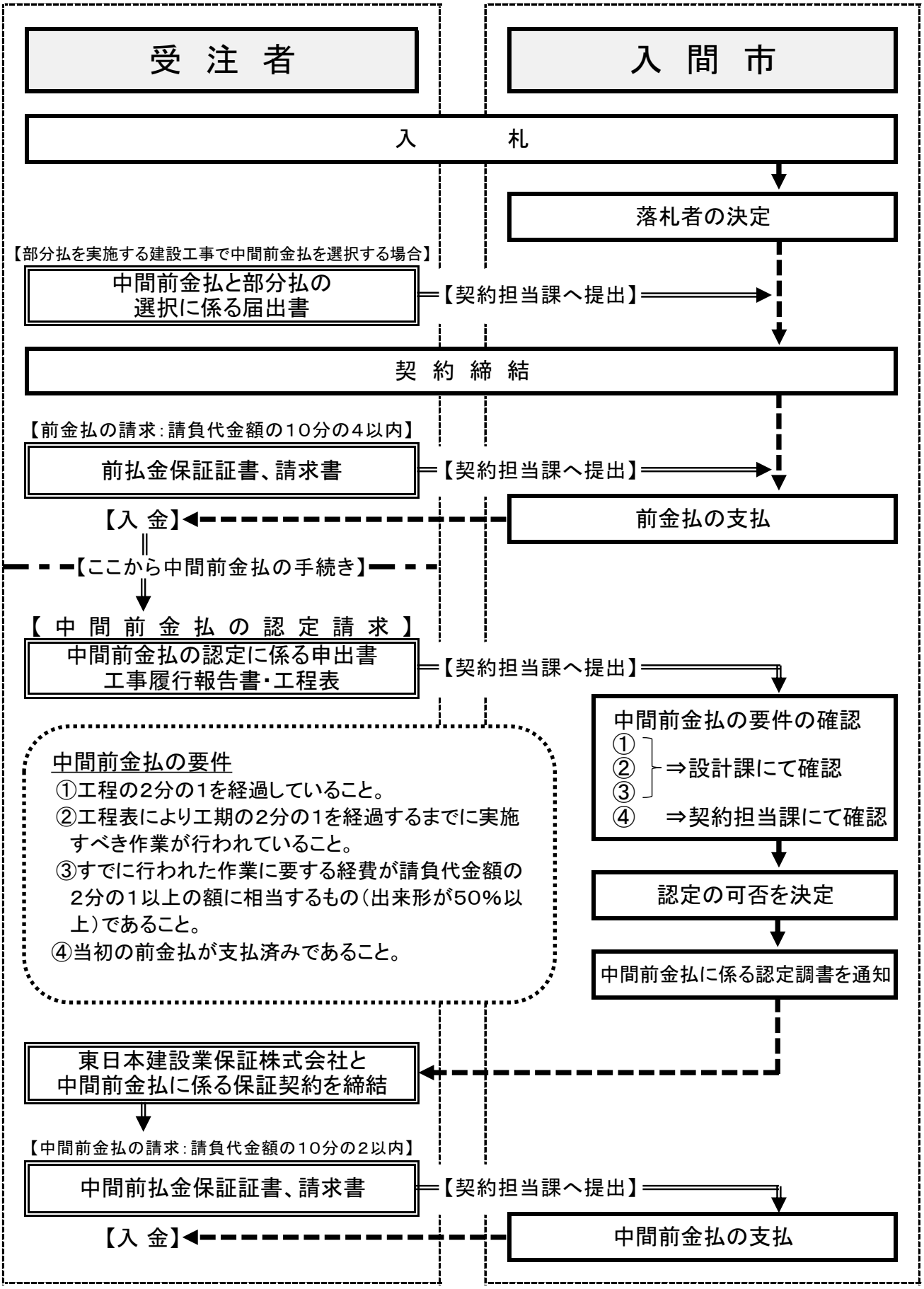中間前金払のフローチャート