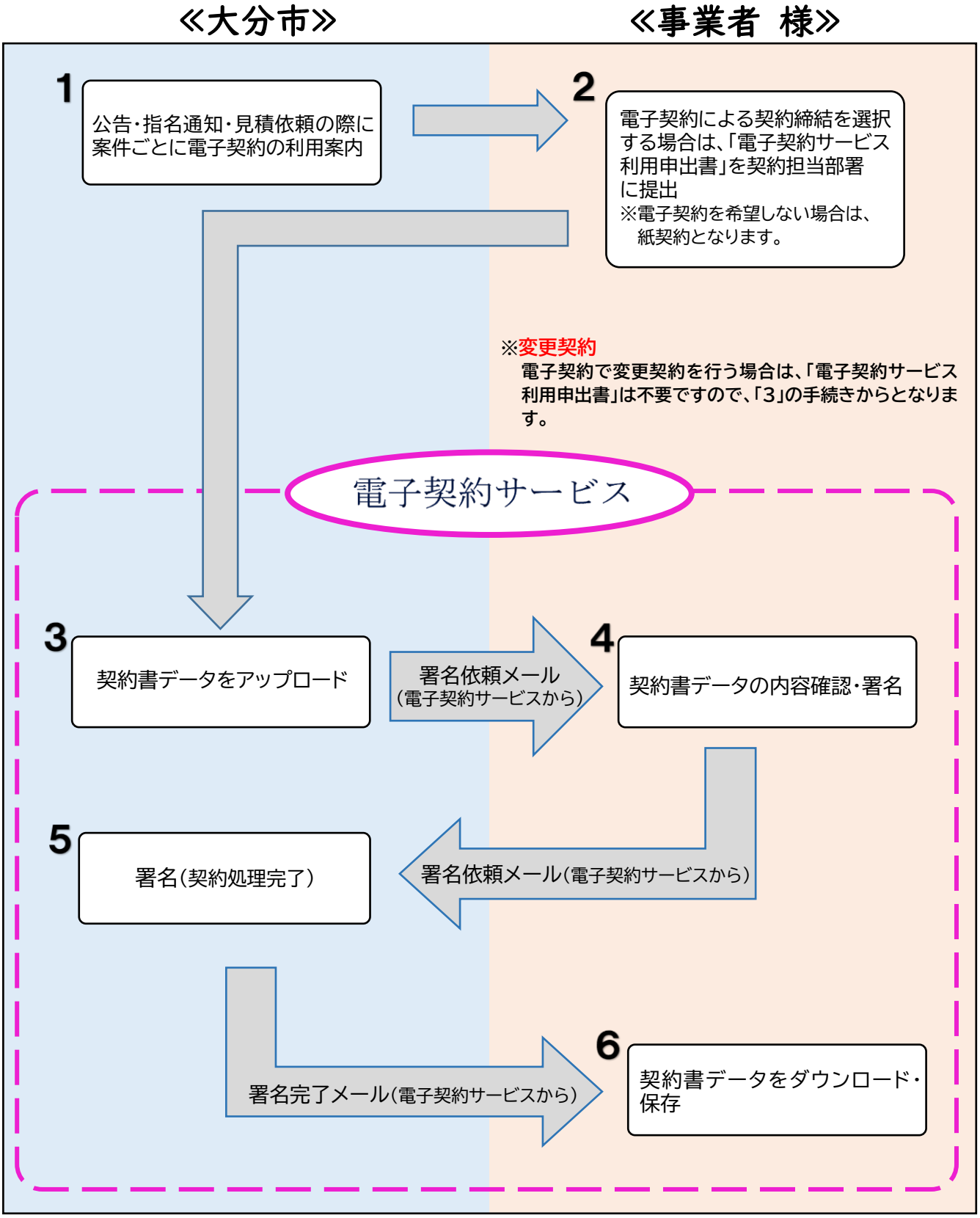電子契約事務手続きフロー