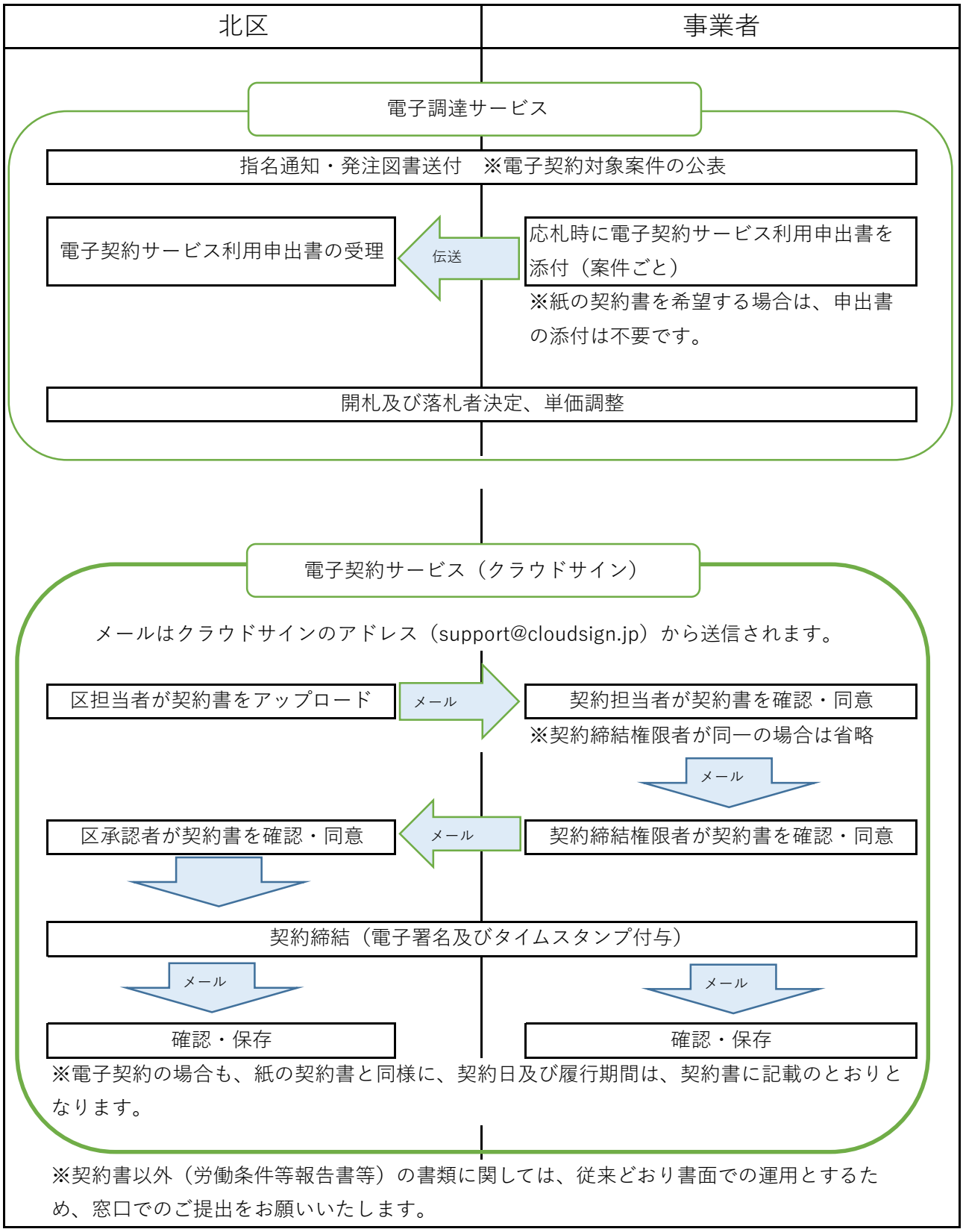電子契約事務フロー（物品）