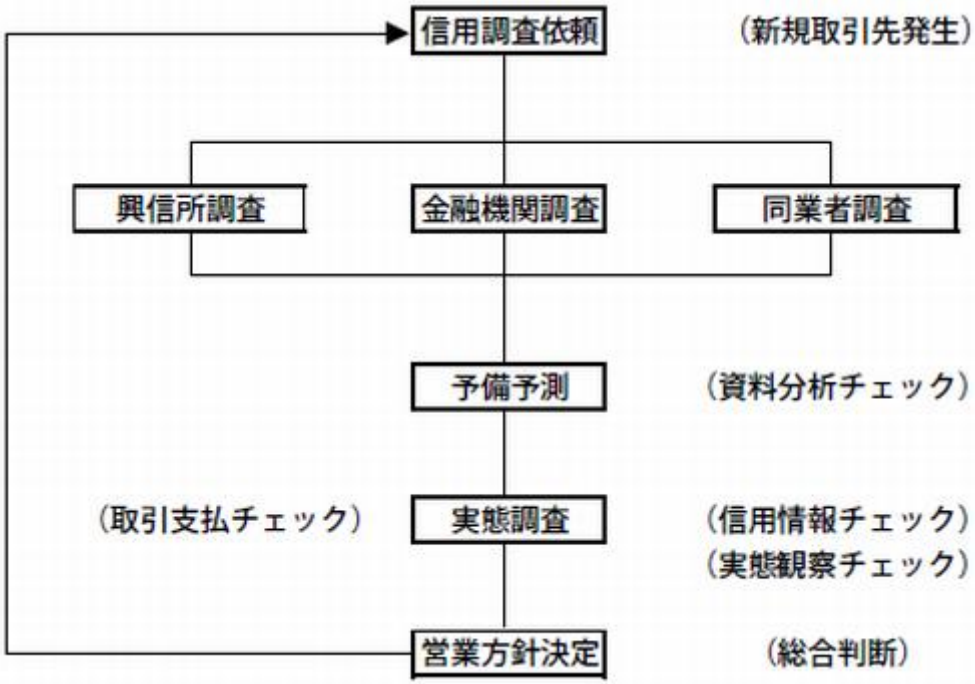信用調査フローチャート