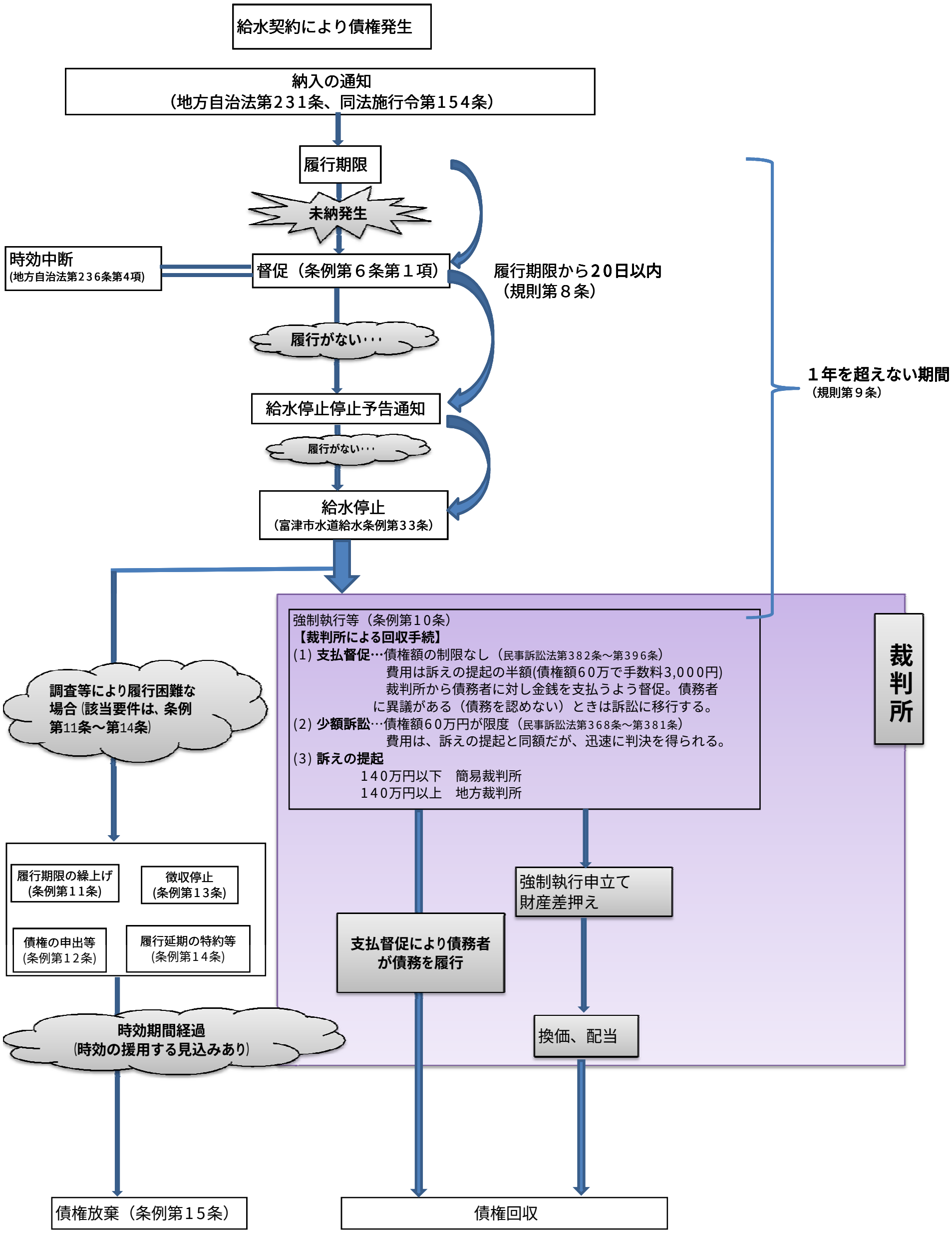債権管理フロー（水道料金）