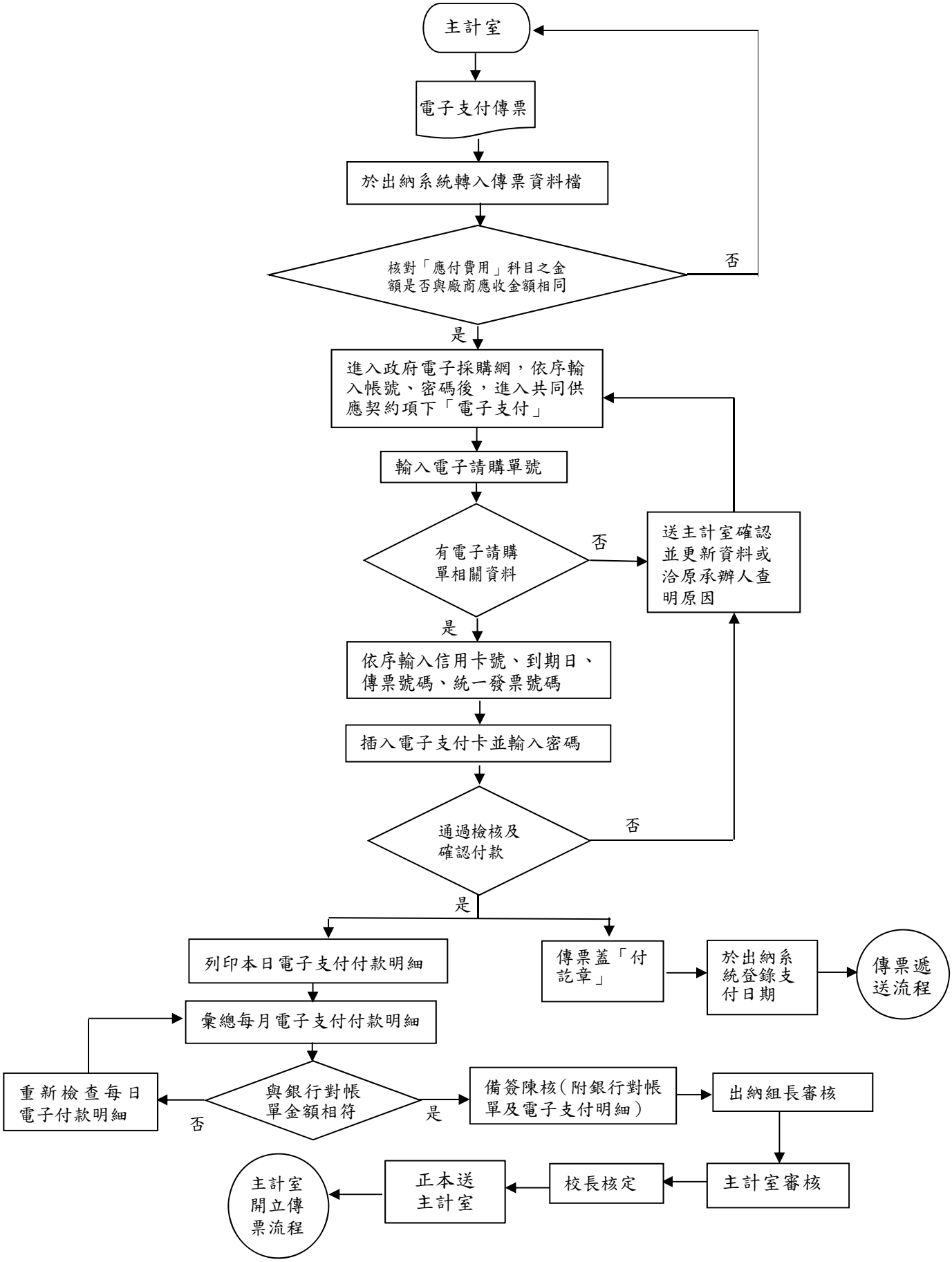電子支付及核銷作業流程圖