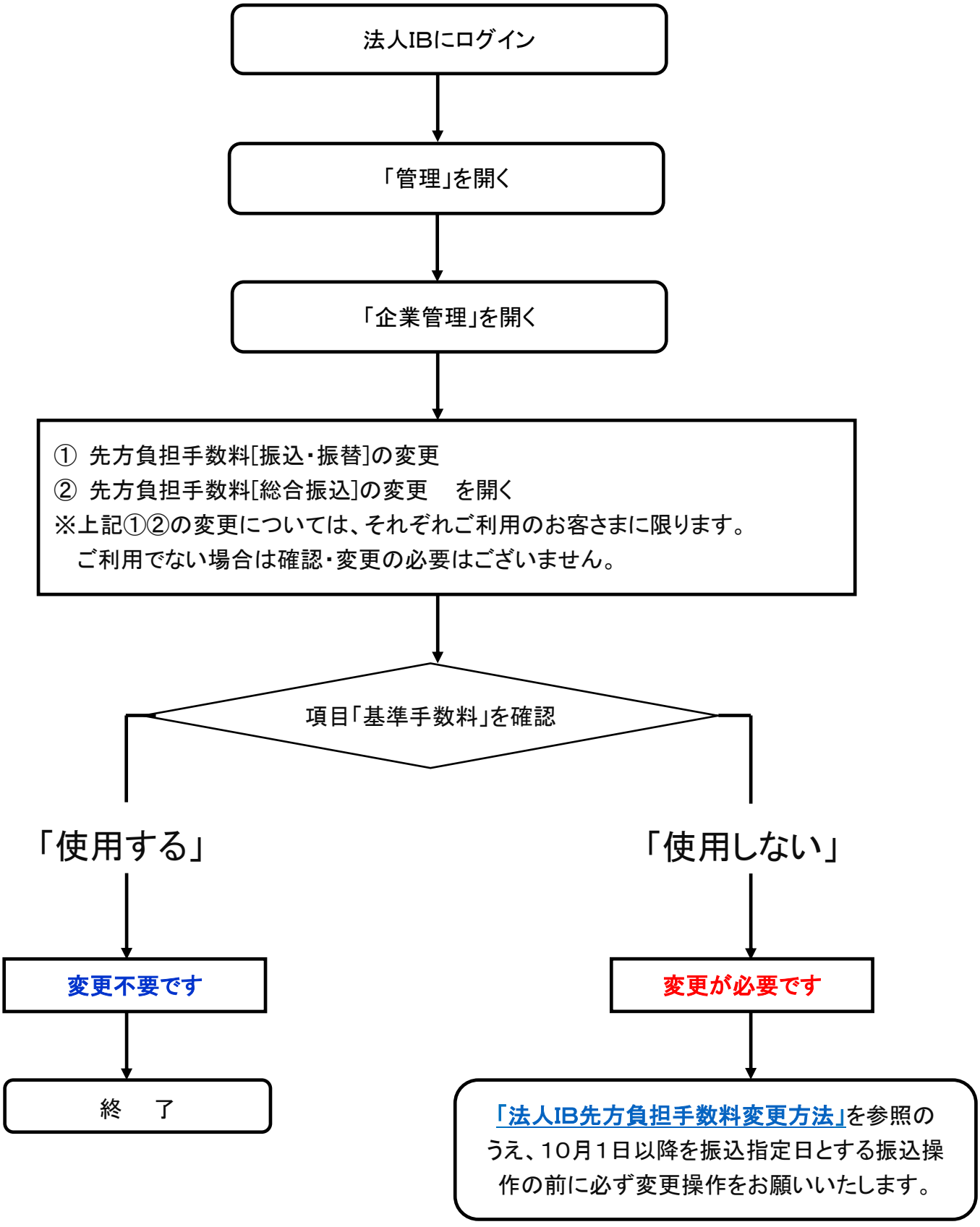振込手数料変更操作要否確認フロー