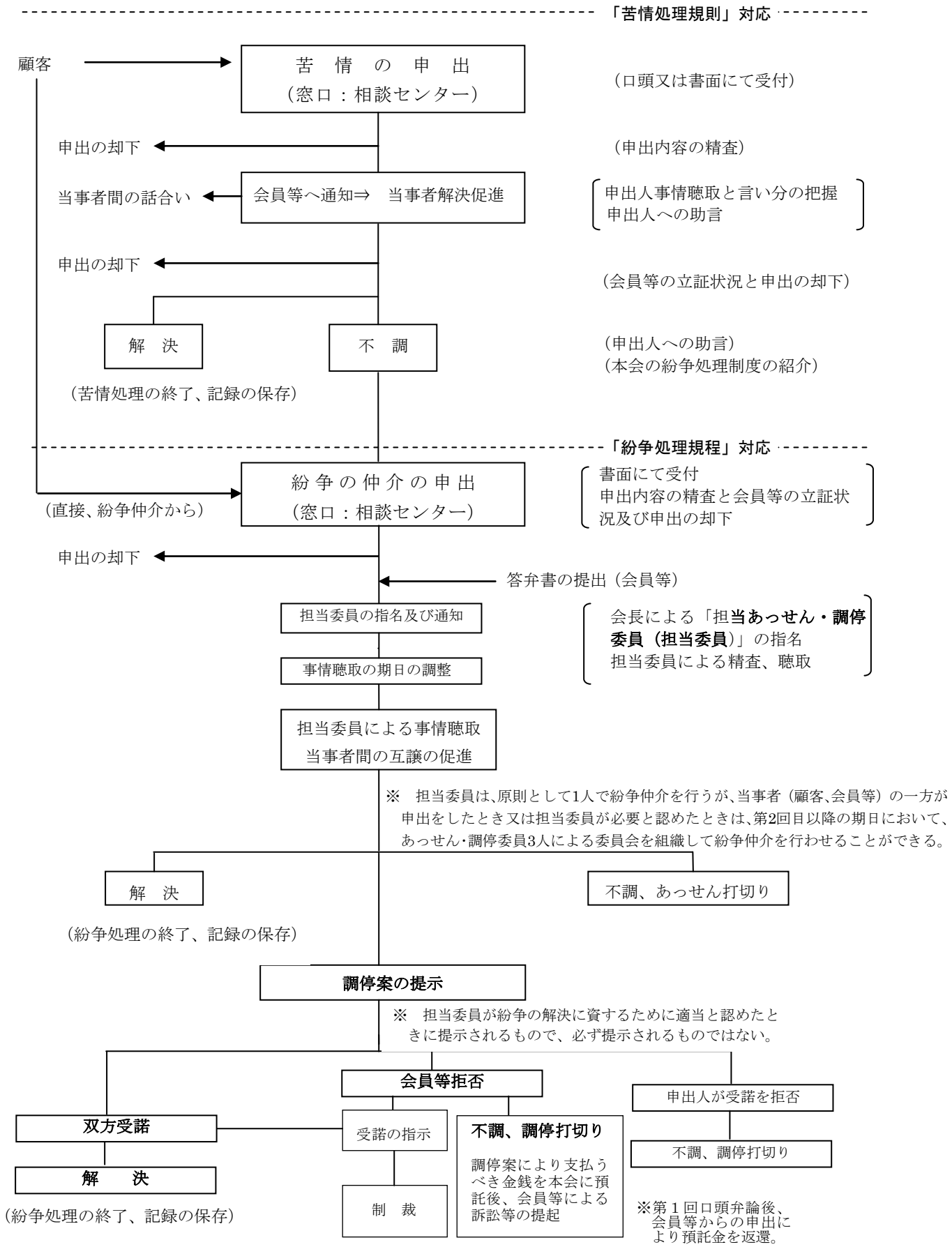苦情・紛争仲介の手続きの流れ