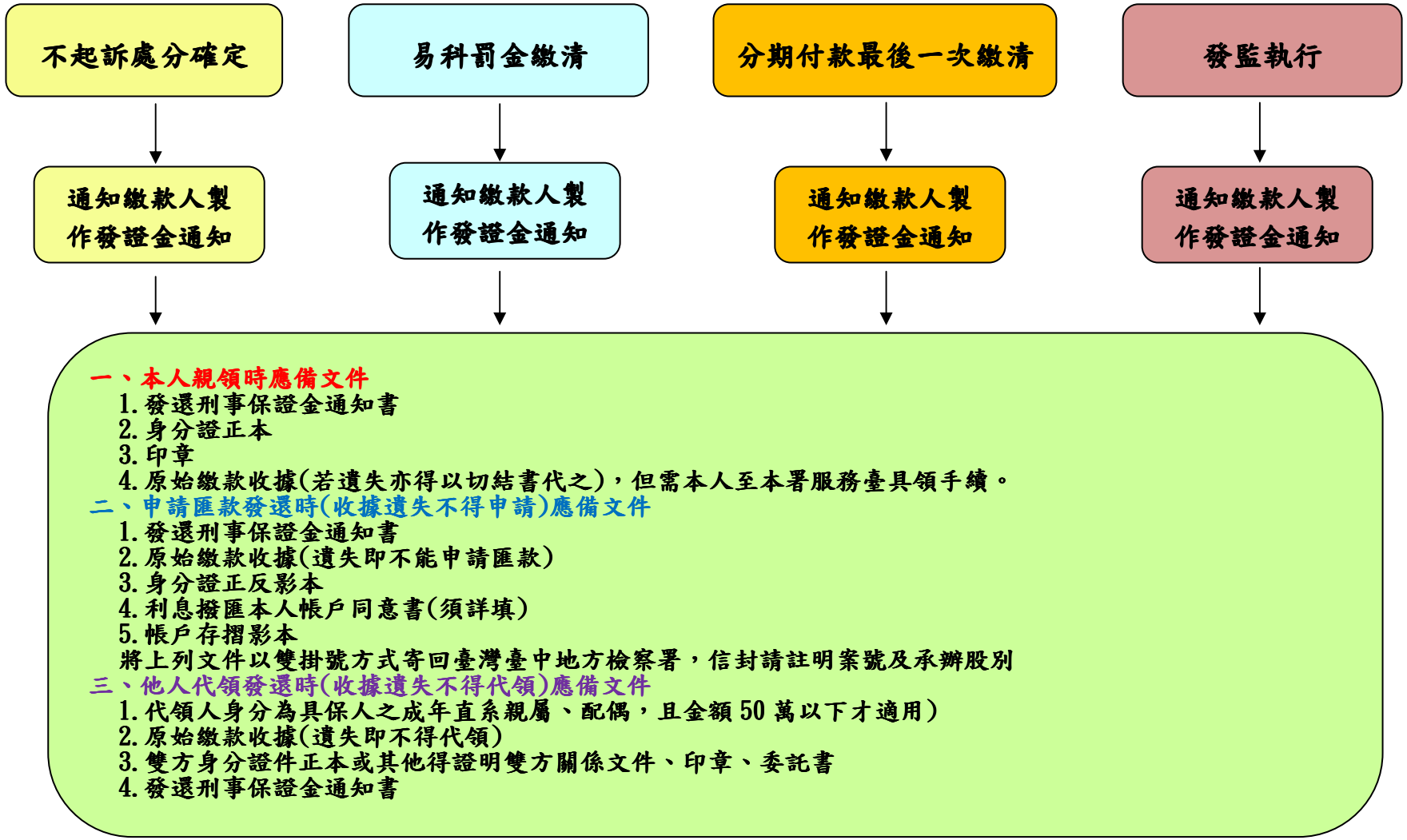發還保證金單一窗口流程圖