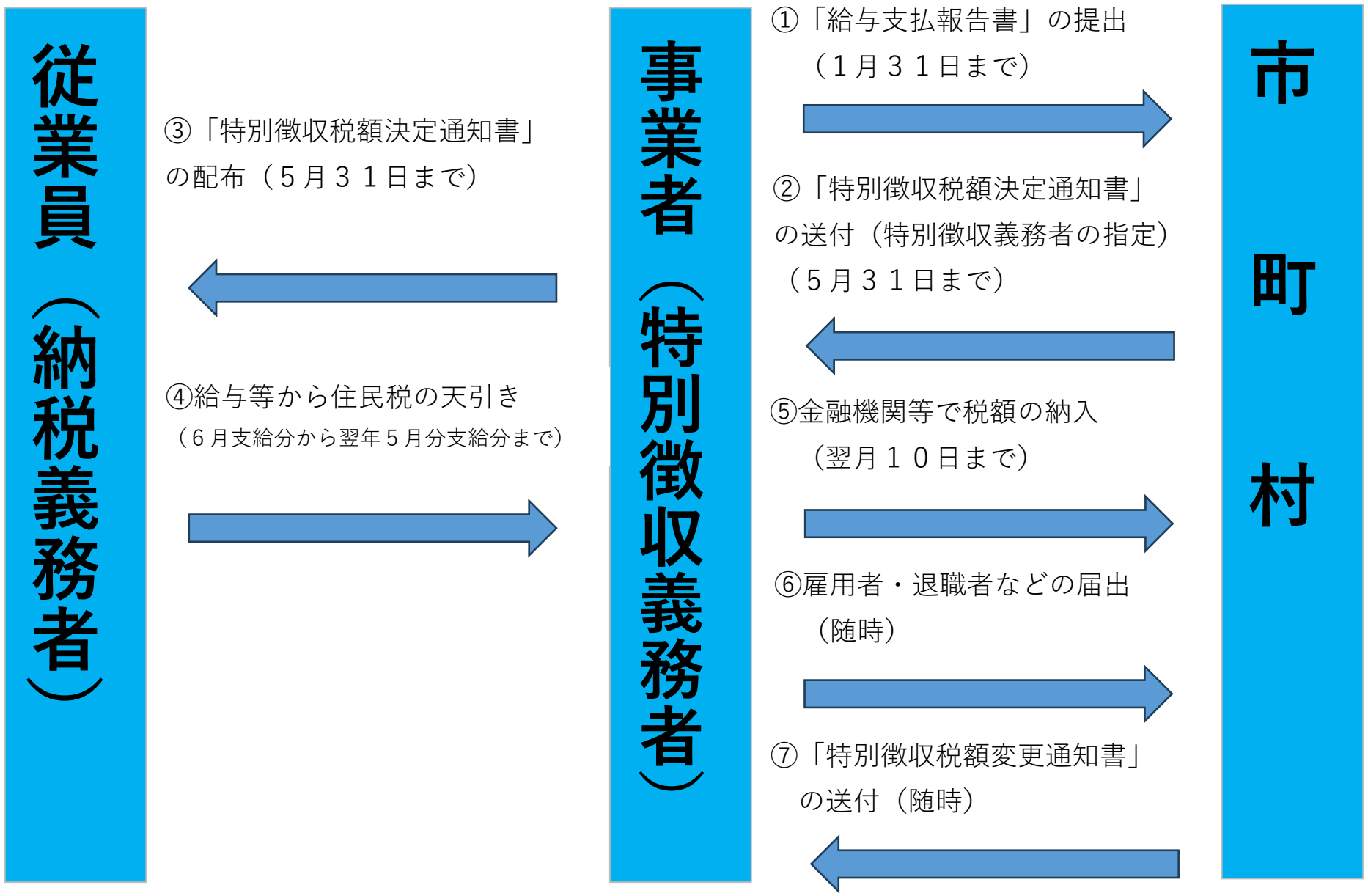特別徴収（給与天引き）事務の流れ