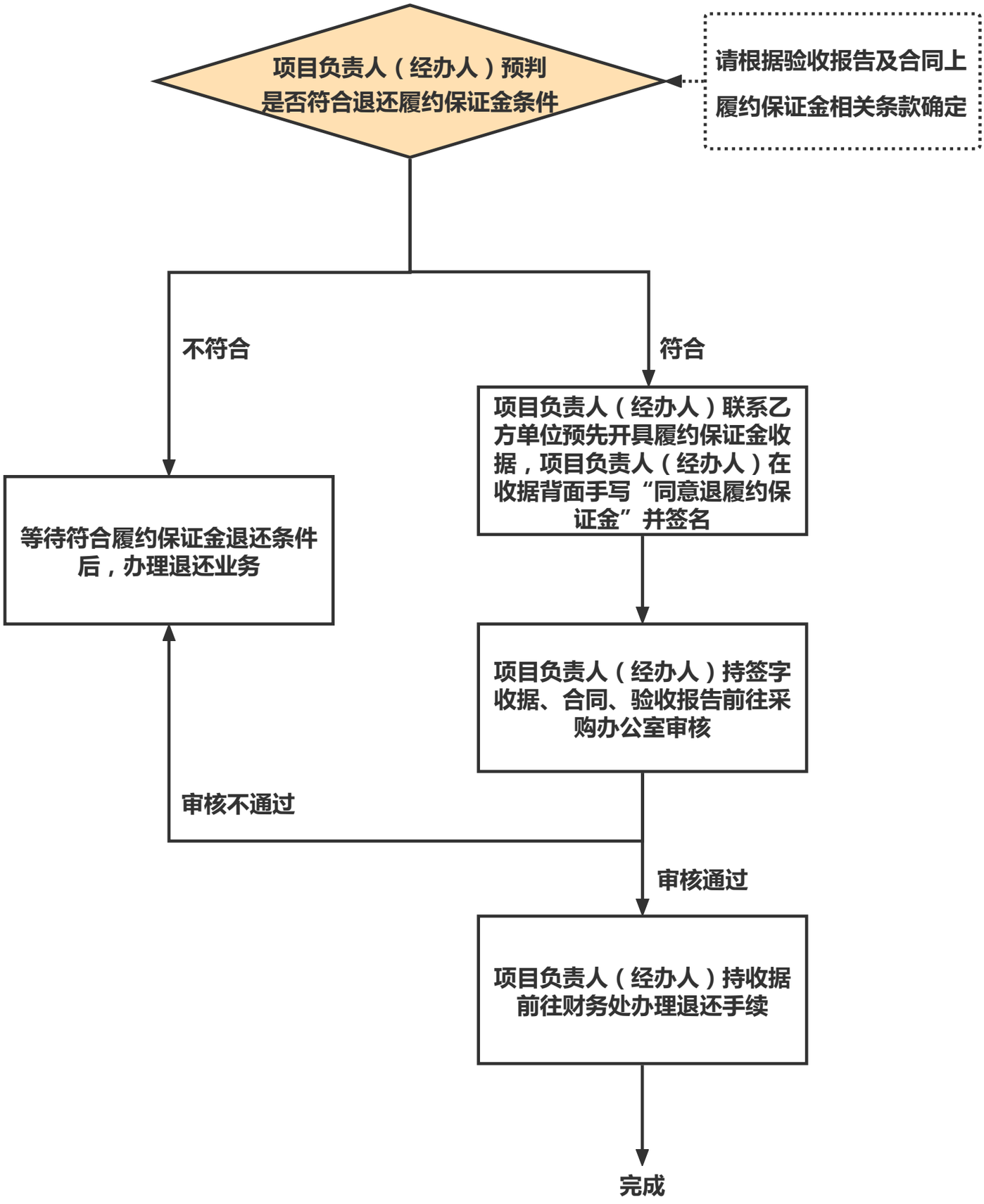退还履约保证金业务流程