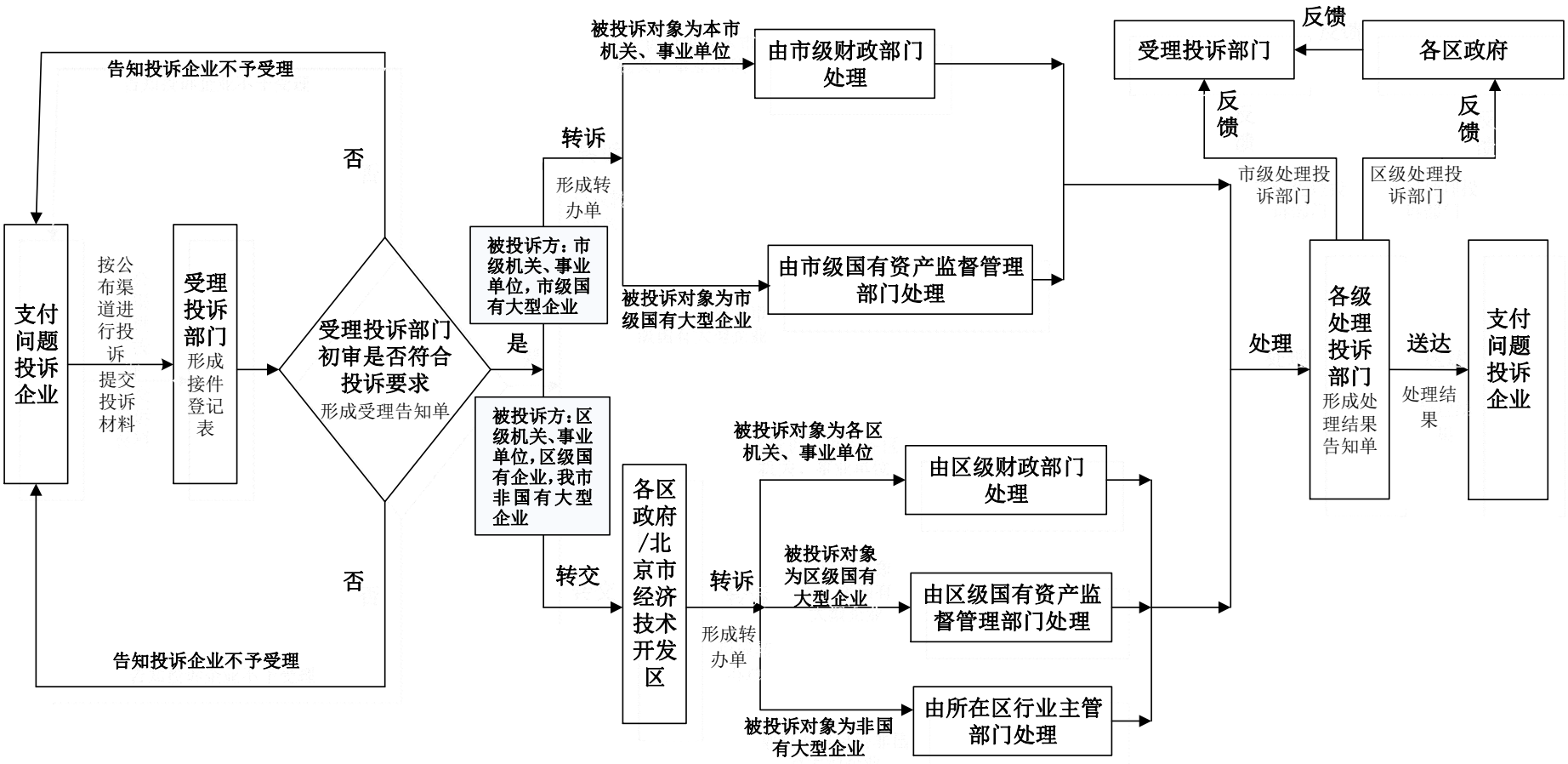北京市中小企业款项支付及确权问题投诉处理流程图