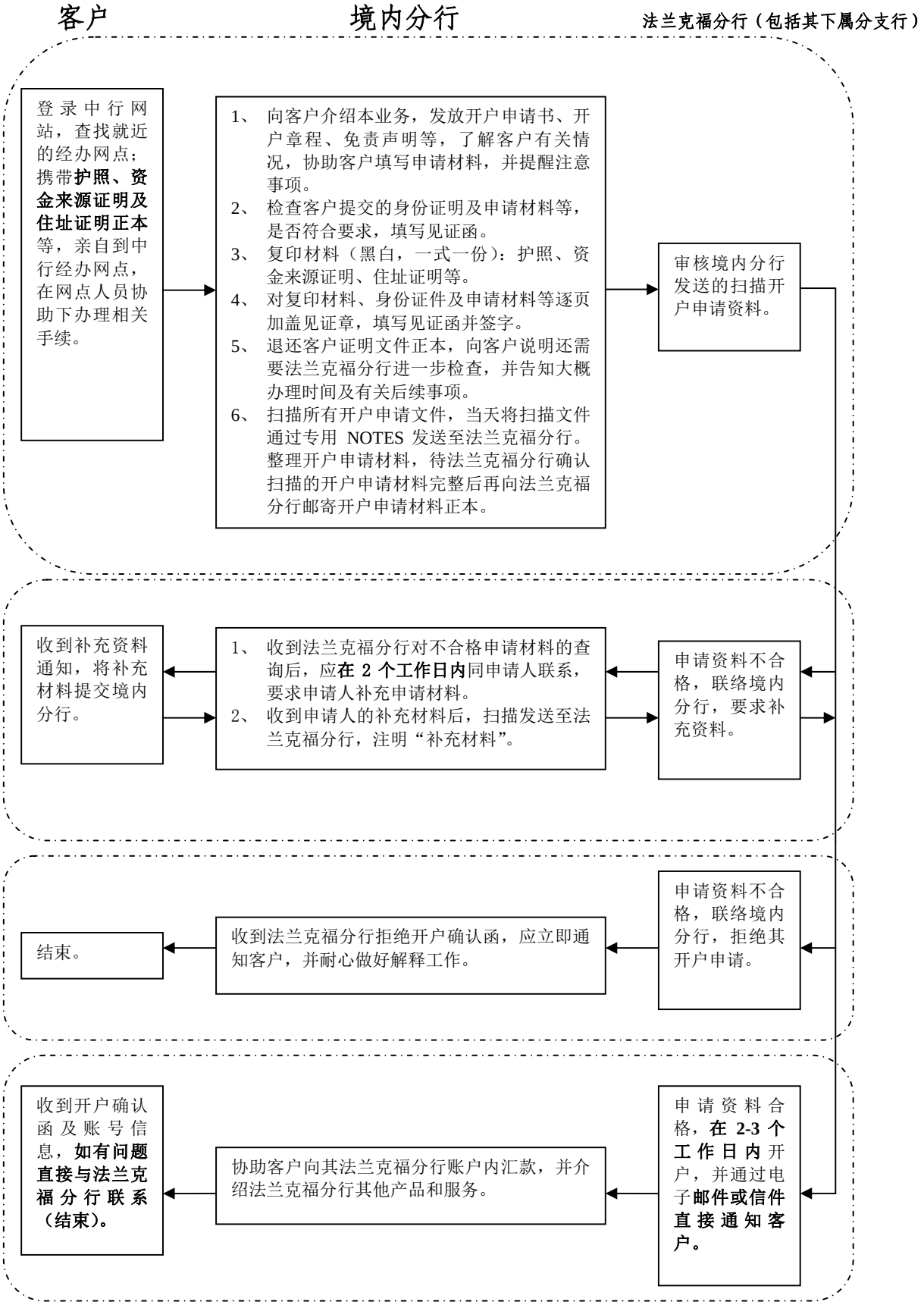法兰克福海外个人见证账户服务办理流程图