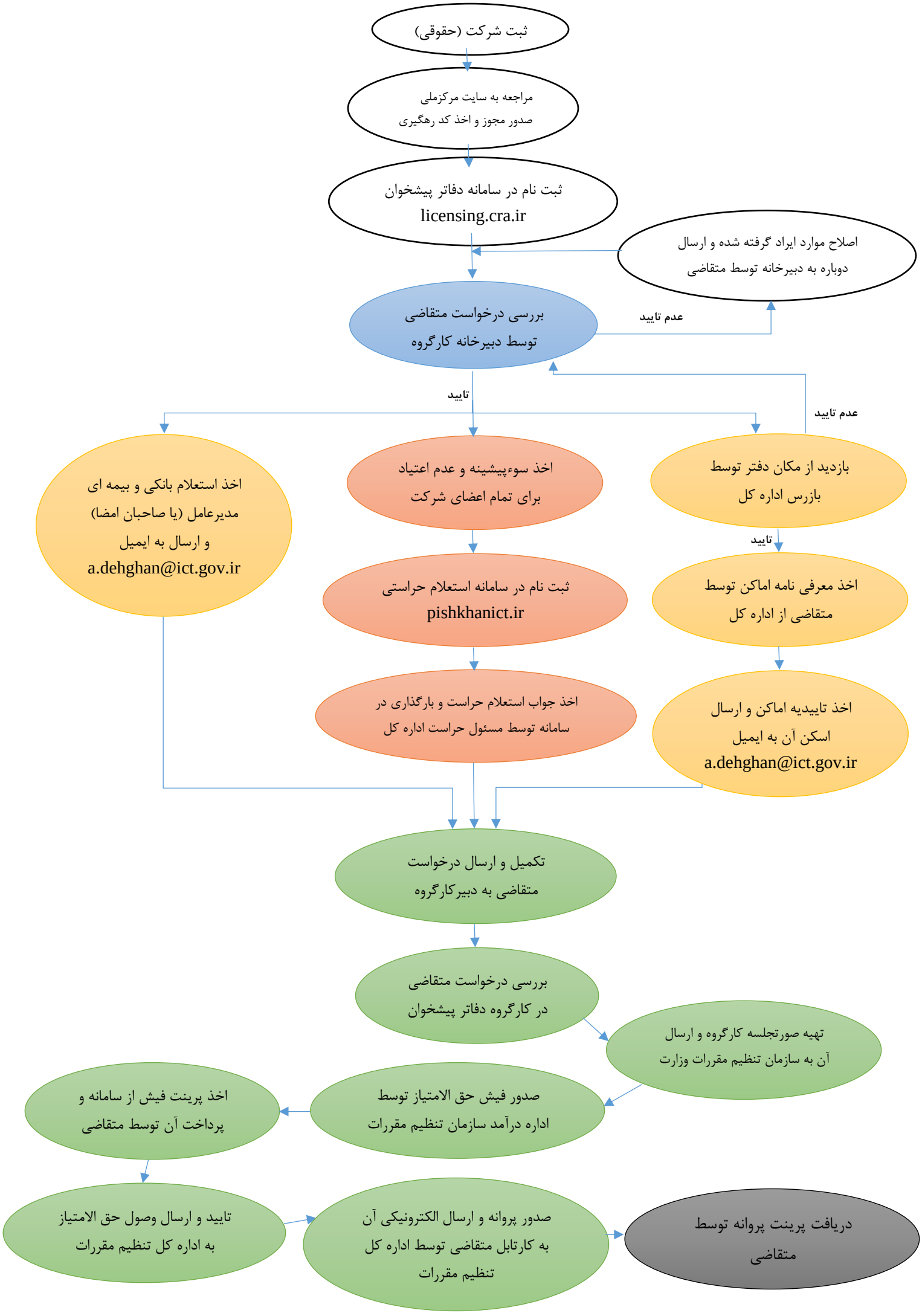فرایند صدور مجوز دفتر پیشخوان