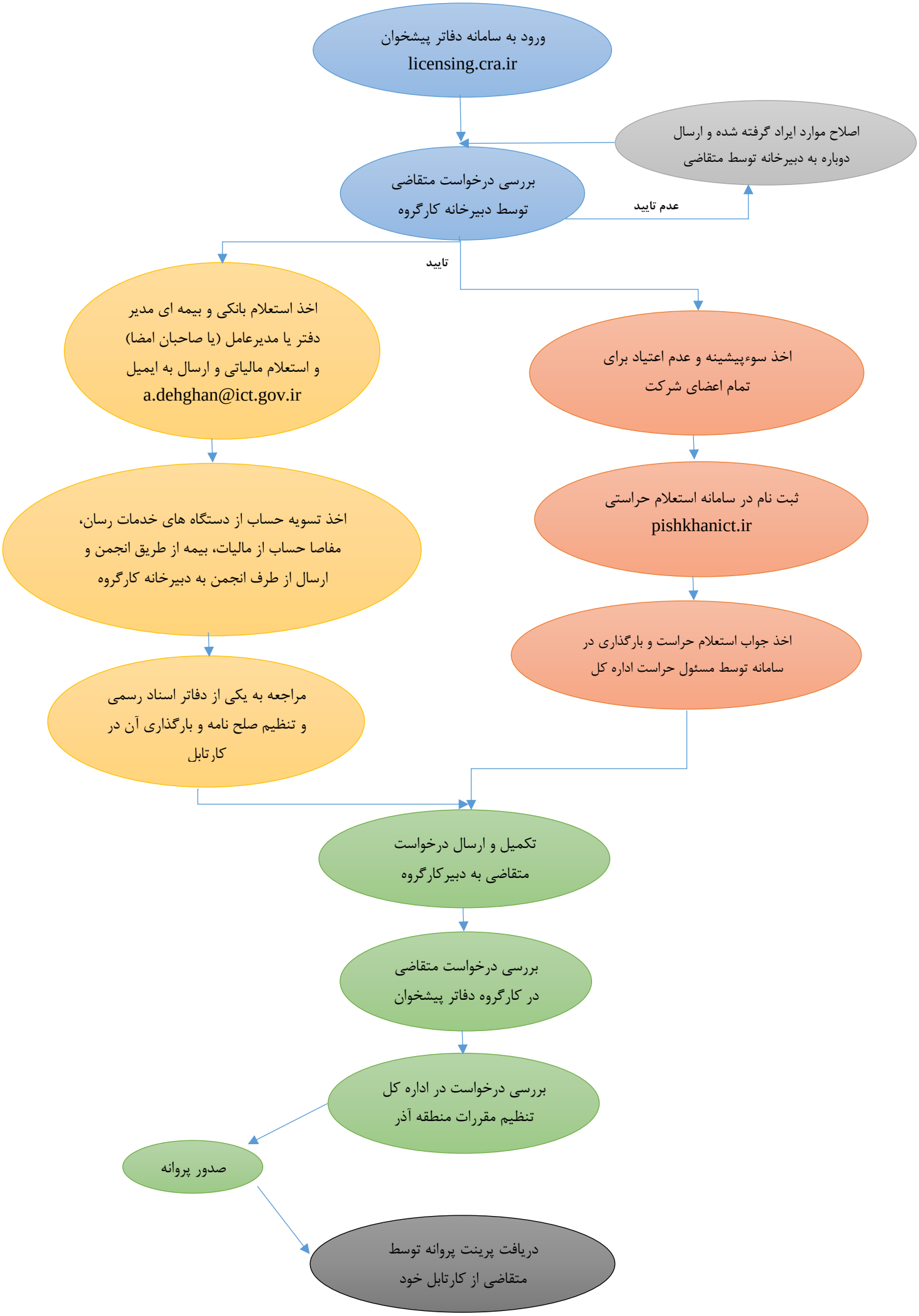فرایند تغییرنام مجوز دفتر پیشخوان