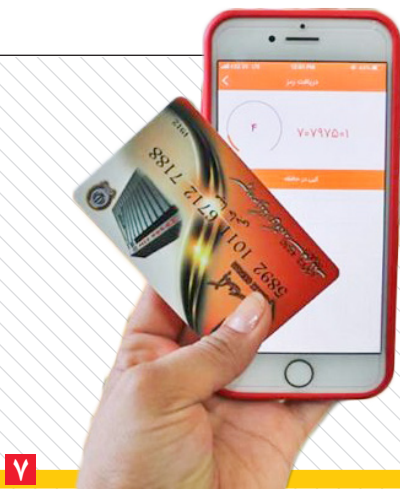


دریافت رمز پویا  
تخلف اپراتور بانک عامل؟

اگرچه بانک مرکزی اعلام کرده دریافت رمز دوم پویا از طریق پیامک، هزینه‌ای به دوش مشتری‌بان نمی‌گذارد اما اپراتورها هزینه پیامک را از حساب مشتری کم می‌کنند. فرآیند عملیاتی شدن رمزهای دوم پویا قرار بود از اول دی ماه جاری، از سوی تمامی بانک‌های دولتی و خصوصی کشور عملیاتی شود. در این فرآیند، بانک مرکزی دو راهکار را برای دریافت رمز دوم پویا از سوی مشتریان نظام بانکی اعلام کرده بود که یکی از آنها دریافت رمز یکبار مصرف از طریق پیامک و دیگری نصب اپلیکیشن از سوی مشتریان...



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اعلام آخرین وضعیت  
سدهای استان اصفهان

مدیر دفتر بهره برداری و نگهداری تاسیسات آبی شرکت آب منطقه اصفهان، آخرین وضعیت سدهای استان اصفهان را تا پایان پاییز اعلام کرد.

احسان امینی در جمع خبرنگاران با اشاره به آخرین وضعیت سدهای استان اصفهان از ابتدای سال آبی جاری تا پایان آذر ماه، اظهار کرد: ذخیره سد زاینده رود در این مدت ۳۱۰ میلیون مترمکعب بوده که نسبت به متوسط درازمدت ۵۰ درصد کاهش داشته است.

وی با اشاره به ذخیره مخزن ۱۶۲ میلیون مترمکعبی سد گلپایگان، افزود: حجم این سد ۳۶ میلیون مترمکعب است و در ذخیره کنونی آن نسبت به متوسط بلند مدت ۱۳۱ درصد افزایش داشته است...

۲

سر انجام ماینرها  
به کجا رسیدند؟

در حالی که بسیاری از کشورهای پیشرفته دنیا چون فرانسه، آلمان اتریش اسپانیا و... در تولید ارز مجازی هیچگونه محدودیتی ندارند کشورهای چون مراکش، بولیوی و اندونزی با سماجت تمام در مقابل ماینرها ایستاده اند. البته در برخی از کشورها هنوز با این تکنولوژی اقتصادی آشنا نشده اند و هیچ قانونی برای آن وضع نکرده اند. کشورهایی هم چون سوئد، اتریش، چاد جز این دسته هستند. اما در کشور ما همه چیز متفاوت است یعنی اول تکنولوژی جدید وارد می شود و کسی به آن اهمیت نمی دهد تا فرآیند جدید وارد می شود و کسی به آن اهمیت نمی دهد تا فرآیند جدید وارد می شود و کسی به آن اهمیت نمی دهد تا فرآیند جدید وارد می شود...

ادامه در صفحه ۲



جریان کم شدن ۲ تا ۴ لیتر بنزین از کارت‌های سوخت چیست؟

## قطره قطره کم گردد!

به دلیل اینکه میزان دقیق سوخت گیری ثبت نشده امکان پیگیری سهمیه از دست رفته بعید به نظر می رسد

۲



بانک رفاه کارگران

## رمز دوم پویا (یک بار مصرف) کارت

مر احل نصب نرم افزار موبایلی  
رمز ساز رفاه بر روی تلفن همراه

۱ مراجعه به پورتال بانک رفاه (WWW.REFAH-BANK.IR/OTPCARD)

یا لینک ارسال شده در پیامک فعال سازی کارت

۲ دریافت و نصب نرم افزار رمز ساز رفاه

۳ تخصیص کلمه عبور ۸ کارا کتری نرم افزار (ترکیبی از اعداد و حروف لاتین)

۴ ورود شماره تلفن همراه و ورود کد ۵ رقمی پیامک شده

به تلفن همراه جهت فعال سازی نرم افزار

۵ وارد نمودن شماره کارت، ۴ رقم درج شده بر روی رسید خودپرداز و

۴ رقم پیامک شده به تلفن همراه مشتری در هنگام فعال سازی کارت

۶ فشردن دکمه ثبت

پایان

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مرکز ارتباط با مشتریان (فراد): ۰۲۱-۸۵۲۵



بانک رفاه کارگران

## رمز دوم پویا (یک بار مصرف) کارت

مر احل فعال سازی  
بر روی دستگاه خودپرداز

۱ مراجعه به دستگاه خودپرداز بانک رفاه کارگران

۲ قرار دادن کارت داخل کارت خوان و ورود رمز اول و انتخاب گزینه تغییر رمز

۳ انتخاب گزینه رمز دوم یک بار مصرف پویا

۴ انتخاب گزینه فعال سازی رمز دوم یک بار مصرف پویا

۵ ارائه رسید به مشتری حاوی ۴ رقم کد فعال سازی کارت داخل کارت خوان دستگاه

۶ ارسال پیامک حاوی ۴ رقم کد فعال سازی به تلفن همراه مشتری تعریف شده در بانک لطافتی پس از دریافت رسید

۷ ارائه رسید به مشتری

پایان

www.refah-bank.ir

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مرکز ارتباط با مشتریان (فراد): ۰۲۱-۸۵۲۵







**Iran, allies can keep region secure, foreign forces not needed: Commander**

Iran and its allies can maintain regional security without any need to foreign forces, says a top Iranian military commander following naval maneuvers jointly carried out by the Islamic Republic, Russia and China in the Sea of Oman and the Indian Ocean. The drills kicked off on Friday and covered 17,000 square kilometers consisting of various tactical exercises, such as target practice and rescuing ships from assaults and fires. Brigadier General Ebrahim Dehqani, who is in charge of the Naval Operations Department at the General Staff of the Iranian Armed Forces, made the remarks while speaking to reporters on the sidelines of the drills on Sunday, Fars news agency reported. "Our friends will be assured [through these drills] that the maritime security can be established by the Islamic Republic of Iran and its allies and there is no need to the presence of foreign forces, especially Americans, in the region," the commander said. "The presence of Americans only creates insecurity in the region." American forces, the commander added, have left the Persian Gulf and the Sea of Oman for the northern part of the Indian ocean, "which proves that they are well aware of their incapability in ensuring their own security." The Iranian commander said the message of the drills to enemies is that their slightest mistake will face a crushing response from the Armed Forces of Iran, adding, "Joint drills will be certainly held in coming years and we will even hold similar drills with other countries in the region."

**Senior Iranian cleric hails Sheikh Zakzaky's bravery against Nigerian govt.**

Senior Iranian Cleric, Ayatollah Javadi Amoli, praised the braveries of the jailed leader of Nigeria's Islamic Movement, Sheikh Ibrahim Zakzaky, calling on the diplomatic officials to make every effort and provide the grounds for releasing the cleric. "The endurance and endeavors of Sheikh Zakzaky are a blessing from God; But, we, for our part, have a bigger obligation toward him, and I hope our authorities, with God

Almighty's assistance, can fulfill their responsibilities in this regard [to help release the cleric]," Ayatollah Javadi Amoli said in a meeting with the daughters of the jailed cleric in Qom. During the meeting, one of the daughters of Sheikh Zakzaky said his father had been under the supervision of security forces during the past four years. "Presently, my father is under high pressure and the Nigerian government does not let him use medical services," she said, noting that the Nigerian Government is putting pressure on Sheikh Ibrahim Zakzaky with support from the US and Saudi Arabia. She reminded that Sheikh Zakzaky had traveled to India for

treatment but due to cooperation between the Nigerian and Indian governments, he was returned to Nigeria and imprisoned. Sheikh Zakzaky, who is in his mid-sixties, lost the sight of his left eye in a 2015 raid by security forces, that left more than 300 of his followers and three of his sons dead. His wife also sustained serious injuries during the raid. He has been kept in custody along with his wife and a large number of his followers ever since.



**Maximum pressures can't force Iran to surrender: President Rouhani**

Iran's President stressed that the time of sanctions and pressure against the Iranian nation will come to an end one day.



Speaking on Monday at the ceremony marking National Petrochemical Industry Day, President



Hassan Rouhani said, "I explicitly say that the time of sanctions and pressure against the Iranian nation will come to an end one day, because the enemies and ill-wishers have understood that they cannot force us to surrender with maximum pressures," he said. The President continued saying that the enemies' goal by putting pressure on the Iranian nation was to take us to the negotiation table, accepting whatever they say, adding, "This approach is impossible towards Iran". "Under the conditions of war, all countries have their own specific conditions," he continued, adding, "Some complain that the government has not been able to fulfil the promises that it made in the first term, but we had made those promises in

the conditions of peace, but we entered a war that we had not started". "The enemies began the war against the Iranian nation with the aim of breaking the great Iranian nation," said Rouhani. He added, "Since the year 1397, the enemies have waged a fully-fledged economic war against Iran, in which they have so far been unsuccessful". Stating that the enemies' goals by waging the economic war has not been achieved, and will not be achieved in the future, he said that the people do not have any problem for their everyday life and essentials. He also mentioned the

promising employment figures in this year's spring and summer, saying that boost in employment means that production is on the right track. "Being able to somehow harness the severe inflation that had begun since the end of last year means that the enemies have been unsuccessful in advancing their goals," said the President. Dr. Rouhani said that almost all political leaders in the world we meet with say that the United States made a mistake and that they have been unsuccessful towards Iran, adding, "Even the closest US friends have said it. They say that in their private meetings,

the Americans say that their calculations about Iran were wrong". The President of the Islamic Republic of Iran also said, "Our people understand well who has put pressure on them. It we began the war, it would be correct to be under question about why we did it, but we have lived up to our commitments". "The people have chosen the right path and distinguished friends from enemies well, thus making the enemies' entire propaganda machine useless," he said. The President also said, "The enemies thought that they could decrease our foreign exchange income by reducing our oil sales".

"Even the closest US friends have said it. They say that in their private meetings, the Americans say that their calculations about Iran were wrong".

**Trump's hardline strategy against Iran is a Failure; U.S Professor**

"U.S pressure has strengthened the hard liners in Iran and hurt the moderates," A Political Science professor at Rice University Richard Stoll told. The U.S professor refers to relations between Iran and U.S and said that Trump believes that a hardline strategy will produce results. From his perspective

this will happen; it just hasn't happened yet. So, he will stick with this strategy. "But so far this has happened behind the scenes and has not produced a visible change in Iranian foreign and defense policy." Asked about Iran's economic problems, he added that I think the only way to reduce problems is to take actions that reduce the sanctions that Western countries have put on Iran. But this would involve changing policies that I believe are important to Iran so I don't think it is likely to happen unless the hardliners have their influence reduced.

"The membership of FATF consists of most of the important countries in the world. It would help Iran if it changed its behavior so FATF no longer felt it was financing terrorism." The U.S professor said "Both Iran and those states that oppose it have to believe that all parties are sincerely trying to find solutions to the problems. But I don't believe that this is the case now." Richard Stoll confirmed that prisoner swap would have a positive effect but there needs to be progress on other issues to make real progress.

**Iran slams 'US clear act of terrorism' against Iraq**

Iran has vehemently condemned the Sunday attack of the US forces against Iraqi Popular Mobilization Units, describing the act as a clear act of terrorism. "The US' deplorable military aggression against the Iraqi soil and forces is a clear sign of terrorism," Iranian Foreign Ministry Spokesman Abbas Mousavi said on Monday. Mousavi urged the United States to respect the independence, sovereignty and territorial integrity of Iraq and stop its interferences in the country. Noting that Washington's claims on the fight against terrorism are nothing but a big lie, Mousavi said, "Such assaults, once again, disproved the US' claim on fighting the ISIL terrorist group in Iraq." "The US has in fact targeted the positions of the forces that have been fighting terrorists and have inflicted severe damages upon them through the past years," he added. The spokesman reiterated that such a move shows the US' undeniable support to terrorism, calling on the American regime to take responsibility for its illegal measures. He expressed the Islamic Republic's support to Iraq's independence and territorial integrity and commiserated with the families of the victims of the heinous attack. The US forces launched deadly airstrikes against Kata'ib Hezbollah bases, which is part of Iraq's Popular Mobilization Units (PMU), on Sunday night, claiming that the attacks have been in response to alleged attacks targeting US and coalition forces.

**Kuwait Says Respects Iran's Territorial Integrity**

Kuwaiti Deputy Foreign Minister Khaled al-Jarallah said that his country respects territorial integrity of the Islamic Republic and that its foreign policy is based on "non-interference in internal affairs and good neighborliness". Kuwait's foreign policy was "based on respecting the sovereignty and non-interference in internal affairs and good neighborliness," al-Jarallah told Iran's Ambassador to Kuwait City Mohammad Irani on Sunday, KUNA reported. The Kuwaiti official reassured the Iranian diplomat that his country respects the territorial integrity of the Islamic Republic. The meeting came after Iran's Foreign Ministry on Saturday summoned Kuwait's charge d'affaires to Tehran to protest a recent meeting between Kuwaiti officials and a representative of an anti-Iran terrorist group. Jarallah said the anti-Iran meeting had taken place without permission from relevant Kuwaiti authorities. Kuwaiti officials, the report added, have "begun taking necessary legal measures" over the "disappointing" affair, which was undertaken in a "private" capacity. According to reports, the speaker of the Kuwaiti National Assembly, Marzouq al-Ghanim, recently met with a member of the al-Ahwasia terrorist group on the sidelines of a parliamentary conference calling for the breakaway of the southwestern Iranian city of Ahvaz from the country.

**News**

**Russia believes West is artificially stirring up tensions in Persian Gulf: Lavrov**

Russian Foreign Ministry Sergei Lavrov has stated that the West is artificially fuelling tensions in the Persian Gulf. In May, the US sent its aircraft carrier strike group to the Middle East citing an unspecified Iranian "threat" to US interests in the region. Since then, the Persian Gulf has seen a string of dangerous incidents, including tanker sabotage attacks, ship seizures, and drone shoot downs. Russian Foreign Ministry Sergei Lavrov has stated that Moscow is concerned over the increasing tensions in the Persian Gulf, which he said is artificially fuelled by the West, according to Sputnik. The statement comes after Lavrov stated in September that Russia calls for a solution to tensions in the Persian Gulf through dialogue and without unfounded accusations.

"Our contribution is the revised Russian concept of collective security in the region presented this summer", Lavrov said in an address to the UN General Assembly. In late July, the Russia Foreign Ministry unveiled, amid heightened US-Iran tensions, an updated version of an initiative called Collective Security Concept for the Persian Gulf Region, which proposed the "renouncement of permanent deployment of troops of extra-regional states" in the region. The concept further promotes multilateralism as the core of a new security system in the region, with Moscow suggesting that a security organization be created that would include Russia, the United States, China, India, the European Union, and other interested parties. Lavrov, for his part, noted that Moscow hopes that the countries of the Middle East will take a closer look at Russia's plan to ensure security in the Persian Gulf region in the wake of a drone attack on critical Saudi oil infrastructure late last week. On 14 September, a drone attack on Saudi Aramco's oil processing facilities forced the Saudi national oil and gas giant



shut them down, halving the country's oil production. Although responsibility for the attack was claimed by Houthi rebels, the US and Saudi Arabia pointed the finger at Iran, which refuted all the accusations.

# ISFAHAN NEWS

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Tuesday, December 31, 2019  
No. 405

## Iranian researcher among world top one percent scientists

Based on the Islamic World Science Citation Database (ISC), Iranian researcher Abbas Rabiei has been listed as the top one percent world scientists. ISC announces the latest ranking of top universities among the most effective universities every year; head of Zanjan University for public relations Sepehri said. Scientists' works are the criterion for choosing top researchers, he added. Islamic World Science Citation Database is a citation index established by the Iranian Ministry of Science, Research and Technology after it was approved by the Organisation of the Islamic Cooperation. It only indexes journals from the Muslim World.



### Headlines

**Maximum pressures can't force Iran to surrender**

5

**Iran slams 'US clear act of terrorism' against Iraq**

5

**Last South Pars Phase 14 platform loaded**

4

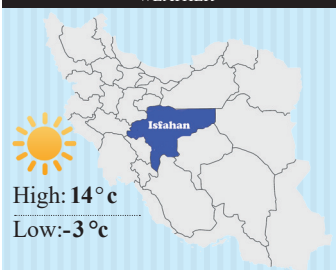
CALL TO PRAYER TIME IN ISFAHAN

**Morning call to prayer:**  
05:38:46

**Noon call to prayer:**  
12:06:11

**Evening call to prayer:**  
17:26:34

### WEATHER



## UNICEF Urges Protection of Children in Conflict Areas

The United Nations Children's Fund called on countries in conflict to take immediate action to protect children from grave human rights violations and threats to life.

UNICEF said in a report just released that more than 170,000 cases of armed attacks on schools and hospitals, abductions and sexual violence involving children have been verified since 2010, NHK reported.

The report said attacks on children have not let up throughout 2019. It says in January at least 32 children died in the northern and eastern parts of war-torn Syria from violence, displacement and harsh winter conditions.



## Mashhad, 2nd destination for health tourists in Iran

4

## Petchem progress in line with Establishment policies: Zanganeh

Iran's Oil Minister Bijan Namdar Zanganeh says the development of petrochemical plants is going on in line with the policies of the Islamic establishment of Iran to create jobs and prevent the sale of crude oil and gas.

"The third leap is to plant the seeds of production for the future, not only the future of the petrochemical industry but also the future of Iran's non-oil economy and further prevention of crude oil sales,"

Speaking on Monday during a meeting of Iranian President Hassan Rouhani with petrochemical industrialists on the occasion of the Petrochemical Industry Day, Zanganeh said, "The petrochemical industry has been well on its way to materializing these policies. Launching every petrochemical plant helps the progress of downstream industries while generating thousands of jobs and becoming a source of hope and development." He further said Iran's petrochemical production capacity is expected to reach 100 mt/y by 2021 from currently around 54 mt/y, adding that the country will reap a total of \$25 billion in petrochemical revenues by the year, almost twice as much as current figures.

Zanganeh said the Rouhani administration has set the grounds for the realization of the second and third petrochemical leaps of the industry in Iran.

According to him, the second leap in the petrochemical industry will end by 2021 and preparations for the third leap were made by the administration so that Iran's petrochemical exports would reach \$37b by the end of the administration.

"The third leap is to plant the seeds of production for the future, not only the future of the petrochemical industry but also the future of Iran's non-oil economy and further prevention of crude oil sales," he said. Referring to favorable feedstock supply for petrochemical plants in recent years, the Iranian Oil Minister said, "Thanks to the development of South Pars gas field and other projects, as well as supply of more feedstock from petrochemical complexes, production has increased in the industry and is acceptable despite the sanctions."

He also underlined the fact that there is will be no gas supply cuts in the petrochemical sector in the winter.

## Iran's budget less dependent on oil sale revenues

The budget for the next Iranian year (starts March 2020, 21) will be less dependent on oil sales revenues, said Head of Plan and Budget Organization (PBO) Mohammad Bagher Nobakht.

"All oil sale revenues as well as 4.4 billion to be received from gas sale will be used for implementation of development projects."

"Next year, 480,000 billion rials (about \$11 billion) will be obtained from oil revenues, while the figure in current Iranian year [started March 21, 2019] was 1,530,000 billion rial (about \$36 billion)," said Nobakht.

"All oil sale revenues as well as \$4.4 billion to be received from gas sale will be used for implementation of development projects. In addition, 300,000 billion rials (about \$7.1 billion) are to be allocated for these

projects," the head of PBO said.

"Thus, the budget plan submitted on Dec. 24 to the parliament will be mainly focused on development. It also aims to improve people's purchase power," Nobakht added.

"Moreover, the government employees will have 15-percent pay raise, in their salaries while the predicted pension for retired employees will be 60,000 billion rials (about \$1.4 billion) will be allocated for payment of pensions. In total, 310,000 billion rials (about \$7.3 billion) will be paid as livelihood support plans alongside 430,000 billion rials (around \$10 billion) to be paid as cash subsidies," he said.

"It is also expected to create one million new job places next year," Nobakht said.

## Iran strongly rejects any role in attacks against US forces

Iranian Government Spokesman Ali Rabiei condemned the US aggression against Iraqi forces on Sunday while rejecting Washington's claims on Iran.

"To justify this aggression and massacre, and in continuation of its repeated lies, the US administration has introduced Iraqi popular mobilization units as being backed by Iran and also being behind attacks against US bases in Iraq; we strongly reject any role in attacks against US forces," Rabiei told Fars News Agency on Monday. The remarks came as US forces launched airstrikes against some bases of Iraqi Mobilization Units on Sunday, claiming the act was in response to alleged attacks against US forces in Iraq. In a statement, Pentagon described the Sunday attack as a 'defensive' measure, claiming that the targeted units are sources of destabilization and supported by Iran. According to PMU, the attacks have left at least 25 individuals martyred and another 51 injured.

"This claim, which the US has made without providing any solid evidence, cannot justify



bombings and killing of people," the spokesman said.

He went on to say it is 'ridiculous' that "the US is still occupying parts of Iraq, bombing its people without the Iraqi government's permission, and shamelessly claiming to respect the sovereignty of the country."

Rabiei noted that the aggression once again has proved the US destructive role for regional peace and security.

"The incident shows that as long as America continues its uninvited presence in Iraq and Syria, peace will be out of reach for all."

"We warn that such brazen actions, which violate the most basic international rules, will have no other effect but to add to the sense of hatred against the occupation and the escalation of insecurity," he concluded.

## Iranians hold nationwide rallies to commemorate Dey 9 epic

Millions of Iranians have taken to the streets to mark the anniversary of 2009 historic rallies, during which people renewed their allegiance to the Islamic establishment and put an end to foreign-orchestrated riots.

On Monday, people from all walks of life took part in nationwide demonstrations to mark the "Dey 9 epic" which refers to the mass rallies held on the ninth day of the Persian calendar month of Dey. On this day in 2009, millions of Iranians rallied in the capital Tehran and other cities to end what the Iranian authorities described as "sedition" which had been going on for months following presidential elections earlier that year. People were especially incensed by the incidents



that occurred days earlier in Tehran, where a group of rioters engaged in blaspheming Ashura, the martyrdom anniversary of Imam Hussein, the third Shia Imam.

The unrest in 2009 was orchestrated by two of the candidates who had lost the election, claiming that the results had been rigged. Both remain under house arrest on charges of provoking the public and harming the national security.



