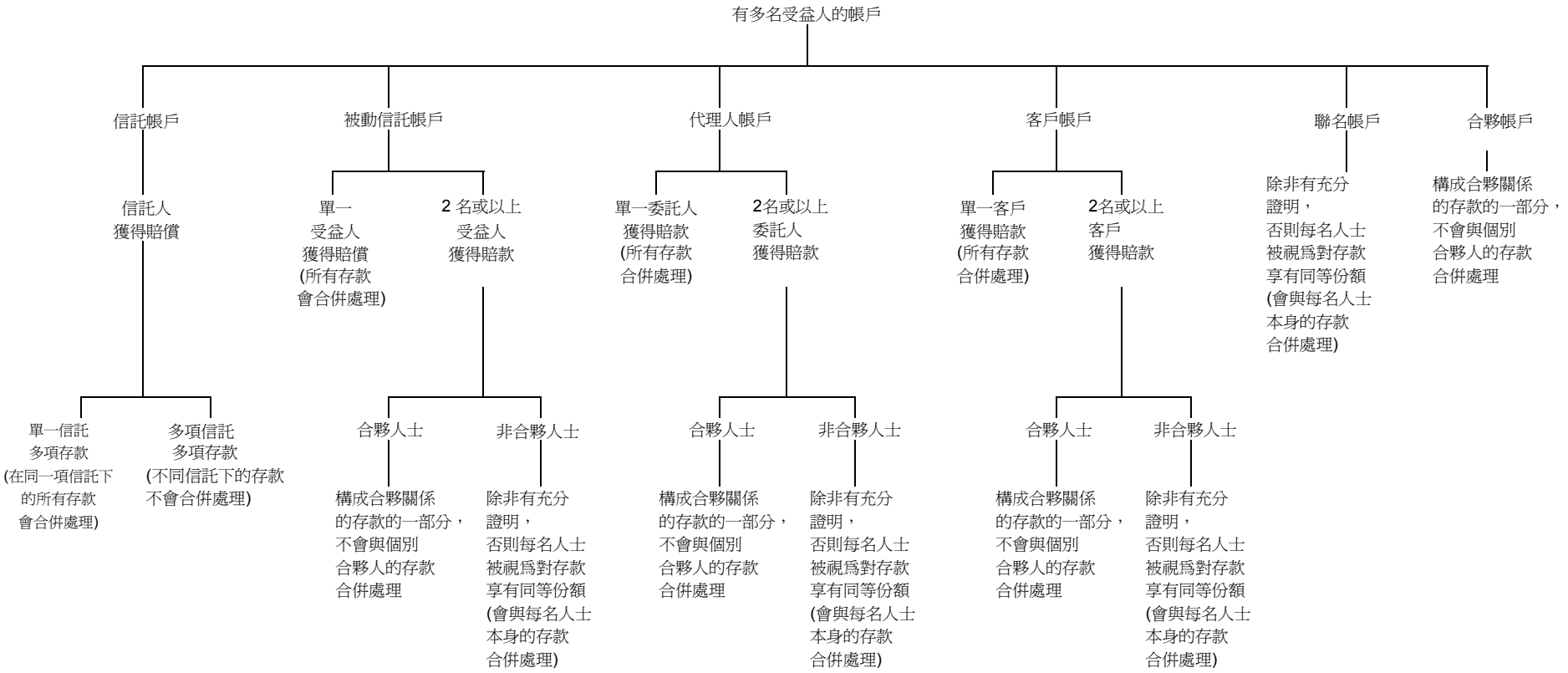有多名受益人的帳戶的建議處理方法