



Research Paper

2009 Ethnographic Field Research: Understanding Small Business Banking

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Small Business Banking: Through The Eyes of Real End Users

From December 2008 through February 2009, the Fiserv User Experience team conducted in-depth field research focused on the attitudes, goals, motivations and behaviors of small business owners and those who manage their finances.

In three U.S. cities, 29 people who owned or worked for small businesses participated in two-hour, on-site interviews. Participants represented businesses with one to 50 employees, reporting less than \$5 million in annual revenue (most reported less than \$1 million) in service, manufacturing, wholesale and retail.

These sessions explored participants' perspectives on small business banking and uncovered motivations for owning or working for a small business. They also identified important business relationships, especially related to financial matters, and opportunities to support, extend or replace specific financial tasks and workflows.

Thorough data analysis enabled the team to establish 10 personas or archetypal models of representative users. Of these, the five primary personas identified can help us design products and services for small business banking customers.

Data Collection and Analysis

Field research, conducted in two phases, and subsequent data analysis produced a rich understanding of the small business domain, owner models, financial administrators and design criteria.

Field Research

The first phase of research focused on small business owners to:

- Gain a general understanding of the small business domain
- Identify small business owners' relationships with their banks
- Determine, at a high level, opportunity areas for new or enhanced features, products and services

During Phase II, the User Experience Design team focused on bookkeepers and others who administer finances for small businesses to:

- Understand small business financial tasks and processes
- Establish a representative set of small business banking users (design personas)
- Identify opportunities to support, extend or replace existing workflows

Data Analysis

More than 5,000 data points were analyzed and consolidated to identify trends and establish 10 personas representing small business banking users.

Research revealed important considerations when designing products and services for small businesses and these were distilled into a set of design criteria to map user needs to potential product features and enhancements.

What Is a Design Persona?

Personas, based on real data gathered in ethnographic studies, offer insight into motivations, goals, feelings and behaviors of those using a product or service. Based on collected data, aggregating motivational and behavioral observations, personas help develop understanding for how real people react to and behave with proposed designs. Personas represent the user perspectives throughout the product strategy, software design, and development processes. Combined with key findings and design criteria, personas provide balance and lend perspective to a development organization's business and technical aspirations.

10 design personas were established that conceptually formed three groups, with varying levels of consideration:

- **Five Personas are Primary Design Targets**
Successful designs represent solutions to problems the five Primary Personas encounter and fulfill the needs their stories illustrate.
- **Three Personas are Secondary Design Influencers**
Three Secondary Personas represent users responsible for financial tasks, whether they own the business or not. Designs for the Primary Personas succeed when they take into account the behaviors, goals, motivations, and attitudes of Secondary Personas.
- **Two Personas are Supplementary**
The two Supplementary Personas complete the picture of small business banking users, modeling behaviors and motivations revealing a limited focus on online banking tools and services. Designs for Primary Personas will always consider the Supplementary group's needs to ensure that new features won't negatively impact their online experiences.

Primary Personas

Primary Personas connect and interact with the bank. Their personal goals, motivations and behaviors determine how their businesses run. Products and services that resonate with this group and match how they view work, money and life are most likely to be adopted. Based on our research, we uncovered three distinct groups of primary small business personas.

"My passion is my business."

Patty and Eric own businesses that reflect their passions in life.

Patty bakes cakes, and working with finances distracts her from the creative activities she loves.

Eric's passion is inventing new businesses and seeing them succeed. He delegates as many financial tasks as possible to free his time for strategic planning.

"The corporate world isn't for me."

Noah and Cora both know the corporate world will never offer them the freedom and autonomy they need.

Noah knew this from the time he graduated. Cora, on the other hand, came to this conclusion after some years in the corporate setting.

"Family comes first."

Although Stacy's business is important, her son comes first and her life revolves around his schedule. However, when he starts kindergarten, she plans to take her business to the next level.

Ian, a Supplementary Persona, represents another way family can come first. Ian's primary motivation is to maintain the legacy of his family's business and its established processes..

Patty: Passionate Artisan



“I love baking cakes, but running a business just doesn’t come naturally to me.”

Motivation:	Passion for her craft
Business Acumen:	Medium
Business Complexity:	Low
Tools:	QuickBooks®
Current Services:	Business checking Business savings Business credit card

Patty’s Goals

- Focus on cakes and customers
- Communicate easily with her assistant about business finances
- Provide the best possible service to customers

Why she’s important to us

As Patty’s business grows, she’s acquiring more business acumen and is looking for tools and opportunities to improve her business processes.

PattyCakes, Custom Bakery

(Four employees; Eight years in business)

After 15 years in a commercial bakery, Patty, 48, realized it was time to start her own business. She delivers a unique creation for each customer; always based on something she learned when she interviewed them.

How she handles finances

Patty’s focus is creating amazing cakes and meeting new people. Two years ago, when finances began to get in the way of Patty’s passion for baking, she hired Claire to process payments and track expenses using QuickBooks. Every other Friday, they meet to discuss finances. As a business owner, Patty knows how important it is for customers to pay on time, so she encourages Claire to pay vendors on time.

Her business priorities

Patty goes the extra mile to provide superior customer service including free delivery and set-up for all cakes. A flier on the bakery wall reminds everyone what customers mean to Patty: “#1 Rule of Customer Service: The Customer Is Always Right. Period.”

Her relationship with the bank

Patty applied for a business loan to start her business, was turned down by the bank and ended up using a home equity loan. She’s still disappointed in her bank and quick to point out their lack of support. She checks her account balance online once or twice a week but relies on Claire to take care of day-to-day financials. Overall, Patty feels ignored by her bank.

Eric: Passionate Entrepreneur



“There’s a difference between owning and running a business: I don’t work *for my businesses*. My businesses work *for me*.”

Motivation:	Passion for starting businesses, growing wealth
Business Acumen:	Extremely high
Business Complexity:	Medium
Tools:	QuickBooks Microsoft® Office
Current Services:	Business checking Business savings Business credit card Lines of credit

Eric’s Goals

- Keep multiple businesses running smoothly and profitably
- Communicate with operational managers
- Maximize investments in every way possible
- Enjoy the fruits of his labors

Why he’s important to us

Eric is a high-visibility, high-value customer with multiple accounts and business ventures. He’s eager to maximize profits and willing to pay for services when they increase efficiency and help him grow his businesses.

Mutual Holdings Group, Multiple Companies

(2-12 employees per company; first company started 12 years ago)

With multiple real estate, property management and mortgage companies, Eric, 35, is a busy man. Independent, innovative, confident and persuasive, he loves freedom and the excitement of building something new and successful.

How he handles finances

Each entity has its own on-site finance person, and the complexity of processes vary from company to company. From Eric’s perspective, “I’ve found someone else to worry about that.”

His business priorities

Eric knows the importance of professional advice and relies on fellow business owners, lawyers, a certified public accountant (CPA) and financial planner. Although his relationship with vendors and customers isn’t hands-on, he does meet regularly with management and financial administrators from each company. His primary focus is cash-flow projections and strategic planning.

His relationship with the bank

Although he realizes the bank’s primary purpose is to make money from him, Eric understands the banking relationship can be mutually beneficial. He goes online weekly to check each business, and he is frustrated by having to share his usernames and passwords with employees.

Noah: Non-Conformist



“Working nine-to-five in a cube farm just isn’t for me.”

Motivation:	Freedom and independence
Business Acumen:	Medium
Business Complexity:	Low
Tools:	QuickBooks Microsoft Office for the Mac
Current Services:	Business checking Business savings Business credit card

Noah’s Goals

- Maintain a paperless, eco-conscious business model
- Stay on top of business quickly and easily
- Keep customers happy

Why he’s important to us

Noah is a super-user of online services. If his bank can convince him they’re not just out to charge him fees, he would be open to using well-designed, efficient services. The challenge will be to earn his trust and confidence.

Razor’s Edge Design, Graphic Design and Product Branding

(One employee; Four years in business)

With a Bachelor of Fine Arts (BFA) in design from a liberal arts college, Noah, 25, had virtually no formal business knowledge. Night classes at the local community college gave him basic skills to create a business plan, perform billing and bookkeeping functions and manage customers.

How he handles finances

Creative, independent and eco-conscious, Noah is always open to new technology and is a frequent user of Basecamp and Google. He works from home or at the client’s site and uses QuickBooks for the Mac to track business finances. His financial process is so simple that he can’t imagine hiring someone to manage his finances for him: “It just wouldn’t make sense.”

His business priorities

Noah has a network of satisfied customers who are also his friends. He cultivates personal relationships with clients rather than relying on formal marketing or advertising programs. Word-of-mouth referrals are important to Noah.

His relationship with the bank

Noah visits the bank to deposit checks. For now he sees Big Banking as a necessary evil and doesn’t feel any allegiance to a particular bank.

Cora: Corporate Escapee



"I learned a lot from the corporate world. But now I'm in control of my own destiny."

Motivation:	Freedom
Business Acumen:	High
Business Complexity:	Medium
Tools:	QuickBooks Microsoft Excel
Current Services:	Business checking Business savings Business credit card Business loans

Cora's Goals

- Understand the status of business finances without hands-on interaction
- Track expenses, according to her CPA's expectations

Why she's important to us

With a growing business and dedicated finance person, Cora is on her way to becoming a high-value customer. If her relationship with her bank is strong she'll stay with them as she becomes more successful.

Cascade Consulting, IT and Telephony Systems Consulting

(Three employees; Six years in business)

It wasn't long after her 30th birthday, Cora, 40, realized that running her own business would provide the freedom and satisfaction the corporate world wasn't able to give her. She leveraged her corporate background to form a company that installs sophisticated communication systems in dental, medical and veterinary offices. Though she still works long hours, she's in control of projects and clients.

How she handles finances

Cora has a part-time bookkeeper and an assistant who uses QuickBooks to process invoices so she can focus on coordinating installations and interacting with customers. She contracts with multiple resources for each project and oversees every aspect of their work. Cora meets regularly with her long-term financial advisor, whose advice was instrumental in guiding her business start up. The bookkeeper works with the accountant throughout the year and at tax time.

Her business priorities

Customers are critical to Cora's success and she values them accordingly. "In this business," she points out, "our customers are even more important than our service. They are the business."

Her relationship with the bank

Cora accesses her online account every Friday morning over coffee with her bookkeeper. Although she's frustrated by high fees, she has taken out loans for equipment and works directly with a bank representative. Overall, she's satisfied with the services her bank provides.

Stacy: Stay-at-Home Mom



“My family comes first. I love that I can be working while Connor’s napping – or after he’s in bed!”

Motivation:	Flexibility to work around family priorities
Business Acumen:	Low
Business Complexity:	Low
Tools:	Microsoft Word Microsoft Excel
Current Services:	Personal banking solutions

Stacy’s Goals

- Make money without sacrificing family time
- Track expenses for easier tax returns
- Develop the business acumen to run an online boutique

Why she’s important to us

Because she uses her personal account for Fleur Designs, Stacy’s business is hidden from her bank. Because she’s interested in learning new skills and eventually running a more sophisticated operation, she’s open to other options and online solutions.

Fleur Designs, Hand-Crafted Jewelry and Accessories

(One employee; One year in business)

On the recommendation of a friend, Stacy, 27, began selling her handmade jewelry on eBay and Etsy.com and formed Fleur Designs. But the business will always be secondary to caring for her two-year-old son, Connor. She makes her jewelry and keeps up with customers when he’s napping or after he’s gone to bed. When he’s in school full-time, she plans to start another business.

How she handles finances

With little formal business training, Stacy figures it out as she goes along. Working out of a spare bedroom, she posts photos of her jewelry online and receives payment by PayPal™.

Her business priorities

A friend helped Stacy set up an online shop, and her husband helps out at tax time and serves as a financial advisor. She buys supplies in bulk online and is friends with the owner of a local bead shop. She enjoys her customers, and some of them have become regular online friends. “If you ask me,” she emphasizes, “the customer is always right, and I’ll do whatever I can to make them happy.”

Her relationship with the bank

Stacy’s mother loaned her the money to start the business, and payments from PayPal post directly to her personal checking account. Because she uses personal accounts to support the business, it’s “hidden” from the bank.

Secondary Personas

Secondary Personas help Primary Personas reach business goals by managing finances and interacting with banks.



Francis: Full-Time Employee

“I’m good at my job and take pride in my work. They’d be lost without me.”

**Fresh Greens
Wholesale Produce Supply**

Francis, 38, manages the books, runs reports and handles vendors, tracking financials down to the penny. Like her employer, she’s organized and efficient.

Francis loves working for a family business and has, over the years, tuned up financial processes. Although she doesn’t currently need new systems, she’s open to considering more effective methods.

Why she’s important to us

Francis is a key influencer in decisions about financial tools and services. She uses the bank web site and other services more than any other employee.



Connie: Co-Owner/Spouse

“He’s not a numbers guy. I take care of the books and make sure our business runs smoothly.”

**J. Michaels Orthodontist, DMD
Orthodontia for Children
and Adults**

Connie, 43, oversees a process that is as complex as necessary, and no more; it’s a well-oiled machine, and they see no reason to change.

Connie uses QuickBooks but isn’t familiar with some of its extra features. She’s happy that “it does what I need it to.” Their CPA also uses QuickBooks.

Why she’s important to us

Connie is successfully managing her business finances. Tools that support and enhance her work and ways to manage and invest her wealth would help her.



Owen: Bookkeeper

“Numbers just make sense to me. For most of my clients, this isn’t the case, and I’m glad to help.”

**Owen Freestone, LLC
Bookkeeping and Financial
Business Process Consulting**

Owen, 52, is a QuickBooks expert who upgrades every year, and every year is disappointed. “I wish they would bring some designers from TurboTax in to work on it. TurboTax is fantastic; it almost just does the taxes for you.” Owen also uses other accounting tools that his clients use.

Why he’s important to us

As a bookkeeper for multiple small businesses, Owen requires access to financial records. As a small business owner in his own right, he’s a prime spokesperson for products and services.

Supplementary Personas

Supplementary Personas also support Primary Personas in the small business environment.



Ian: Inherited Legacy

Ian's legacy financial processes are a reflection of his loyalty to his father, the founder of the business.

Chen's Custom Cabinetry Custom cabinets for home and office

"My dad put his life into this business, and I want to do right by him. This is my family's legacy."

Why he's important to us

Ian, 41, is a high-value customer, but because his company is so resistant to change he's unlikely to take advantage of new services. He would be best served by continued personal support and basic banking services.



Parker: Part-Time Employee

Parker enjoys helping her friend, the business owner, in any way she can.

Carol's Catering Event catering

"I want to see Carol succeed, and it's nice to make a little money on the side by helping out."

Why she's important to us

Parker, 34, can't access accounts directly without asking for Carol's password and has set up processes that minimize touch points with the bank's online site. This reduces opportunities for the bank to support her and her friends' business.

Key Research Findings

In addition to providing a deep understanding of people who own or work for small businesses, the research, in particular, illuminated how they think about the world of small businesses revealing:

- How they perceive their businesses in the world of financial matters
- How they understand their financial tasks

Designs that the Primary Personas find usable, useful, efficient, easy to learn and enjoyable are based on these key research findings.

New Ways of Defining Small Businesses

The owner's personality strongly influences small business operations. Owners with formal personalities bring a high degree of process control to their businesses. Other businesses, like their owners, are more casual and run with less emphasis on a rigorous process. The goals, motivations and behaviors of the owners as people, less as "owners," provide valuable guidance for designing solutions in this space.

Business Knowledge

If the business owner's level of business knowledge and acumen is low, the financial and operational procedures may be quite casual. Many owners use a bank's small business services inconsistently, if at all. Motivated by their passion for a particular product or service, these owners often learn too late that being an expert in a particular domain does not translate to running a successful business.

Owners with a high degree of business acumen naturally apply it to their businesses. Experience in the corporate environment or business management training usually leads to appropriate processes at the outset. Although small business owners learn how to run a business on the job through trial and error, consultants often play a part in stabilizing and improving original processes. However, once established, processes that the owner feels are working well are difficult to change.

Business Complexity

The less complex the business, the more simple the processes needed to manage it. For example, Stacy's casual, family-first nature is reflected in her informal business processes. However, a more complex business – such as Eric's – with a business model consisting of multiple timelines, employees, delivery dates and payment systems would require more rigorous business processes.

Building Relationships with Small Businesses

Many small business owners lack a personal relationship with a single bank, using multiple institutions to serve business and personal banking needs. Matching the behavior of consumers, owners are most often online to view account balances and transaction history.

Typically, small business owners have a neutral or negative attitude towards their bank(s), especially to fees and inappropriate advertising messages. Sensitive to the fact that many banks tend to treat all small businesses alike and perceiving their businesses as extensions of themselves, small business owners are quick to reject solutions more appropriate to larger companies. Banks that acknowledge that there's no "one size fits all" solution have the best chance to successfully combat these negative impressions.

Owners of Multiple Small Businesses

Small business owners who create several different companies to meet their own and their customer's needs separate these entities and their financial accounts for legal reasons. Because they still need an at-a-glance view of the entire business, they're forced to rely on manual processes. This contributes further to dissatisfaction with financial institutions.

Hidden Small Businesses

For small businesses that reflect the relaxed personalities of their owners, there is little separation between business and personal banking. Particularly if the owner is not dependent on the business for survival, the financial processes tend to be casual. In some cases, there isn't even a separate business account. Existing on a financial institution's consumer banking platform and associated with the owner's social security number,

these businesses remain hidden from the bank. From the owner's perspective, the consumer platform meets their requirements, and there's no need to change.

To identify these hidden small businesses, successful designs must:

- Establish meaningful small business banking services that compel the owner, whose needs are met using consumer banking products, to try such offerings
- Create ways within consumer banking for these owners to identify themselves as small businesses and promote business services to them

How Small Businesses Handle Finances

Small business owners naturally focus on running their businesses, working directly with the product or service they offer. When handling the financial tasks becomes too burdensome, and when they can afford it, they hire someone to help with finances.

Financial Administrators

Business owners who perform the financial administration tasks:

- Are usually in the early stages of the business and cannot afford to hire an employee
- Feel that their businesses are small or simple enough that paying someone to manage finances is unnecessary
- Want complete control over finances
- Are concerned about privacy issues

When the owner does delegate financial tasks, administrators can be:

- Full-time employee or employees
- Part-time assistants
- Representatives of a contractor company

CPAs and Financial Advisors

Almost all small businesses work with CPAs, especially on taxes. Typically an impersonal service, a CPA does not replace the guidance of a dedicated financial planner, business process consultant or other mentorship. Although a CPA provides valuable monthly reports, business owners stand a greater chance of success when they learn what to do with this type of information. They need the mentoring and strategic advice that a financial advisor can provide.

Sharing Information

Communication among all involved is crucial for small businesses where the owner delegates any financial administration tasks. Although financial administrators need online access to the business accounts, the level of access varies. Opportunities for design would focus on:

- Allowing owners and administrators access to accounts and services that take into account the multiple roles and the information they need to see and the functions they need to perform
- Enabling communication between administrators and owners, especially regarding cash flow and profit-and-loss information

Meeting the Needs of Small Businesses

Fulfilling the following needs for owners and financial administrators enables small business owners to focus on the services they provide and adopt successful financial practices.

Show them how they're doing

- **Provide basic services and guidance**

Many new businesses do not know the financial "rules" of running a business and would benefit from basic services and guidelines to ensure proper set-up.

- **Provide an easy way to understand, at a glance, what's going on financially**

This includes both current and near-term projections. Adding placeholder transactions to the current view enables better understanding of how business is doing and what to plan for.

Provide basic tools

- **Provide simple budgeting tools**

Synchronizing budget categories with auto-categorization of transactions allows for future planning and analysis of past spending. A starter budget, based on a three- to six-month transaction history, would engage them. Providing profit-and-loss reports, easily sent to financial advisors, would immediately become valuable.

- **Help categorize and track expenses**

Regardless of business process complexity, categorizing and tracking expenses leads to easy and accurate tax preparation. Owners and administrators need to edit auto-categorized expenses to match specific lists and integrate with specific categories used by CPAs.

- **Support consolidated and individual views of multiple businesses**

When multiple businesses make up the small business, owners must understand each entity's financial status, overview and projected cash flows.

- **Facilitate communication among owners and administrators**

When more than one person handles finances, shared access to accounts and services – with configurable access to information and functionality depending on the role – and intuitive methods of communicating cash flow and profit-and-loss information are critical.

- **Support invoice solutions that interact with cash flow projections**

For businesses without a solution, invoicing is a basic need. Invoice systems must synchronize with tools that help the owner manage cash flow projection.

- **Consider supporting or providing outsourced payroll services**

Participants were clearly motivated to outsource payroll because it is so complex and depends on strict rules and regulations. Payroll services that are simple, efficient and perform according to standard rules and regulations would be valuable to this market.

- **Investigate online deposits**

Scanning checks for deposit at the bank's web site was attractive to small business owners. Attaching fees to the service would clash, however, with an owner's established process of accomplishing this at the bank's branch.

- **Support QuickBooks integration**

Combine their QuickBooks and bank data so they can understand projected revenues compared with actual cash on hand.

- **Tailor services to small business needs**

Accepting credit card payments is important to many small businesses. Merchant services systems designed specifically for small business needs, rather than offerings that apply to large companies, would allow these businesses to easily accept both credit and debit payments.

Help Them Organize and Store Data

- **Offer extended transaction history and statements**

Small business owners need access to more than 12 months of data to reconcile accounts and prepare for taxes.

- **Offer online document and transaction storage**

Small businesses need help organizing financial transaction information to share with trusted advisors (CPAs, financial partners, financial planners, and bookkeepers). By providing an online storage solution that uses a tiered pricing model (that is, by offering a certain amount of storage for free and then adding more space for a fee), banks can take advantage of a concept that people already expect to pay for.

- **Emphasize the value of e-bills and e-statements**

Many small business owners are motivated by efficiency and good record keeping. Leverage this online at the bank web site by encouraging paperless e-bills and e-statements. Businesses "hiding" as consumers are likely to respond to these concepts. This may enable identifying them by their behaviors.

Design Criteria for Small Businesses

Products and solutions based on the following principles meet with market success by providing effective, usable, learnable and engaging technology

1. Support and integrate with existing systems

Competing with established, feature-rich applications such as QuickBooks is difficult, if not impossible. Support existing systems and workflows by integrating these tools with the bank web site.

2. Use everyday language

Terms like “remote deposit capture” or “ACH payments” are foreign to the majority of small business owners. Use the business owner’s language to describe concepts and functions.

3. Keep it simple

Clean and uncluttered interfaces with straightforward task flows will attract these users. Avoid anything unnecessary that adds weight and intimidates users.

4. Design for a small window of attention

Like consumers, small business banking users spend the minimum amount of time at the bank’s web site. Maximize limited opportunities to capture their attention and connect with them immediately.

5. Offer personalization and customization

Allow users to customize their online experience to meet specific needs and usage patterns. Understand that they see their businesses as extensions of themselves, not as “small corporations.” Allow easy movement between business and personal accounts, as appropriate. Provide consolidated views of multiple accounts when appropriate.

6. Introduce new services gradually

Introduce products and services through tiered levels of experience and subscription. Increase service levels progressively, based on user needs and willingness to pay for services.

7. Support collaboration

Make it easy for owners and their financial administrators to communicate and collaborate with each other online.

8. Protect user privacy

Small business should never fear that their private documents and data will be used by the bank. Reassure them that their business data is private.

9. Design for efficiency

Time is a luxury. Design services to increase efficiencies without adding complexity.

The ethnographic research methods put into play by the Fiserv User Experience team produced a rich and actionable set of findings about small business owners, how they think of finances, and how they handle money in relationship with their banks. Ten archetypal small business personas surfaced when modeling the goals, motivations, and behaviors of this key customer base. Applying these findings and designing for these small business owners personas, Fiserv provides the means for banks to continue to meet and exceed their customers’ needs and expectations, creating an environment for innovation and continued and rewarding relationships.

About Fiserv

Fiserv is the global leader in financial services technology, driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management, and Business Intelligence & Optimization. We are leading the transformation of financial services technology to help our clients change the way financial services are delivered. Fiserv has been recognized by Celent as the Top Online Banking Provider and is ranked No. 1 by The Chartis Group for our Financial Crime Risk Management System. A member of the Barron's 500, the InformationWeek 500, the Forbes Global 2000, The Chartis RiskTech 100 and ranked #1 on American Banker's FinTech 100, Fiserv is committed to delivering more relevant innovation and more integration – all to help you grow your business and increase profitability. Visit www.newfiserv.com for a look at what's next, right now.



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